CG Holdings (Gibraltar) Limited

Casualty & General Insurance Company (Europe) Limited

Casualty & General Insurance Company (Europe) Limited Sucursal en España

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Solvency and Financial Condition Report
Year ended 31st December 2024

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Overview of SFCR

This Solvency and Financial Condition Report (SFCR) is organised into the following sections:

Section A - Executive Summary

This section of the report provides an overview of the performance of the Group, the Company and Sucursal and includes the key highlights for 2024.

Section B – Business and Performance

This section of the report provides additional information on the Group, the Company and Sucursal and provides details of its performance in the reporting period; comparatives to the previous reporting period; together with commentaries on any material performance differences.

Section C – Systems of Governance

This section of the report provides information on the Company's System of Governance, internal controls and the roles and responsibilities of the Board and Committees.

Section D – Risk Profile

In this section the key risks to the business are discussed and these risks are also quantified in terms of Solvency II capital requirements.

Section E – Valuation for Solvency Purposes

This section details the Solvency II metrics for valuing the Company's assets and liabilities. The Solvency II representation of the Company's balance sheet differs from that published in the statutory accounts, and therefore this is explained in this section.

Section F – Capital Management

This section details the Company's Own Funds and its Solvency Capital Requirement (SCR) and Minimum Capital Requirement (MCR).

Section G – Quantitative Reporting Templates

This section includes the Solvency II reporting templates.

Section H – Glossary

This section includes a short glossary.

A. Executive Summary

The purpose of this report is to satisfy the public disclosure requirements under the Financial Services (Insurance Companies) Regulations 2020 (*and as amended by the Financial Services (Insurance Companies) (Amendment) (EU Exit) Regulations 2021)* of Gibraltar. The elements of the disclosure relate to business performance, governance, risk profile, solvency and capital management.

The Group is an insurance group made up of CG Holdings (Gibraltar) Limited ("**CGH**") as an insurance holding company, Casualty & General Insurance Company (Europe) Limited ('**CGICE**' or 'the **Company**') as an insurance company; Casualty & General Insurance Company (Europe) Limited Sucursal en España ("***CGICE Sucursal***" or ***CGICE Branch***") and various other entities which operate businesses which are ancillary to the insurance operations.

CGICE is the main driver of the Group's performance. The Board is satisfied with the performance of the Company during the year, which has achieved good underwriting profits along with claim releases and some strengthening of reserves in classes that the Company has ceased writing.

Casualty & General Insurance Company (Europe) Limited Sucursal en España is not a separate legal entity and is included within this report. Performance for Spain relates to the runoff book and has performed within expectations. However, in line with Spanish regulations a separate ORSA document for Casualty & General Insurance Company (Europe) Limited Sucursal en España has been prepared.

CGH has an SCR ratio of 130% as at 31 December 2024.

CGICE has an SCR ratio of 130% as at 31 December 2024.

CGICE Sucursal has a SCR ratio of 301% as at 31st December 2024.

The governance and risk frameworks of CGH, the Company and CGICE Sucursal are detailed in this report. There have been no significant changes in the reporting period.

With respect to Brexit and our E.U. business; the Company was authorised by the Spanish regulator, the "Dirección General de Seguros y Fondos de Pensiones" ("DGSFP") on the 24th February 2023 to operate a Third-Country Branch. This allows CGICE Sucursal to continue managing our existing Spanish business and write new business in Spain.

Our other E.U. business lines (*non-Spanish*) have been in run-off since 31st December 2020.

The Company has continuously complied with all aspects of the Solvency II regulations (as it forms part of the laws of Gibraltar) from the date of first implementation on 1st January 2016 and the most recent solvency position of the Company is presented above.

During the reporting period there have been no changes to the equity structure. In Q4 2024, CGICE obtained an additional £2.0m subordinated loan bearing market interest rate of Sterling Overnight Index Average (SONIA) + 9% and matures in December 2034. The additional subordinated loan qualifies as Tier II capital (as defined in the Solvency II Directive).

This SFCR was approved by the Board of Directors of CGH and CGICE on the 23rd of May 2025.

Daniel Gibson
Chief Executive Officer
CG Holdings (Gibraltar) Limited (Director)

B. Business & Performance

1. Business

1.1. This report relates to CGH and its subsidiary companies (collectively 'the Group'), specifically CGICE or 'the Company,' an insurance company licensed in Gibraltar and limited by shares and it's third-country branch "Casualty & General Insurance Company (Europe) Limited Sucursal en España," "CGICE Sucursal".

1.2. CGH is a non-regulated holding company domiciled in Gibraltar. Group supervision is carried out by CGICE's regulator:

Gibraltar Financial Services Commission
PO Box 940
Suite 3, Atlantic Suites
Gibraltar
Tel: +350 200 40283
www.fsc.gi

1.3. CGICE Sucursal is regulated by both the GFSC and also the Spanish regulator:

Dirección General de Seguros y Fondos de Pensiones" ("DGSFP")
Paseo de la Castellana, 44
Madrid 28046.
Spain
https://dgsfp.mineco.gob.es/

1.4. CGH and CGICE's external auditor is:

Grant Thornton (Gibraltar) Limited
6A Queensway
P.O. Box 64
GX11 1AA
Gibraltar
www.grantthornton.gi

CGH and CGICE prepare their audited financial statements in accordance with Generally Accepted Accounting Principles in the United Kingdom ('GAAP').

CGICE Sucursal is not a separate legal entity to CGICE and is therefore included within the CGICE financial statements and external audit review conducted by Grant Thorton.

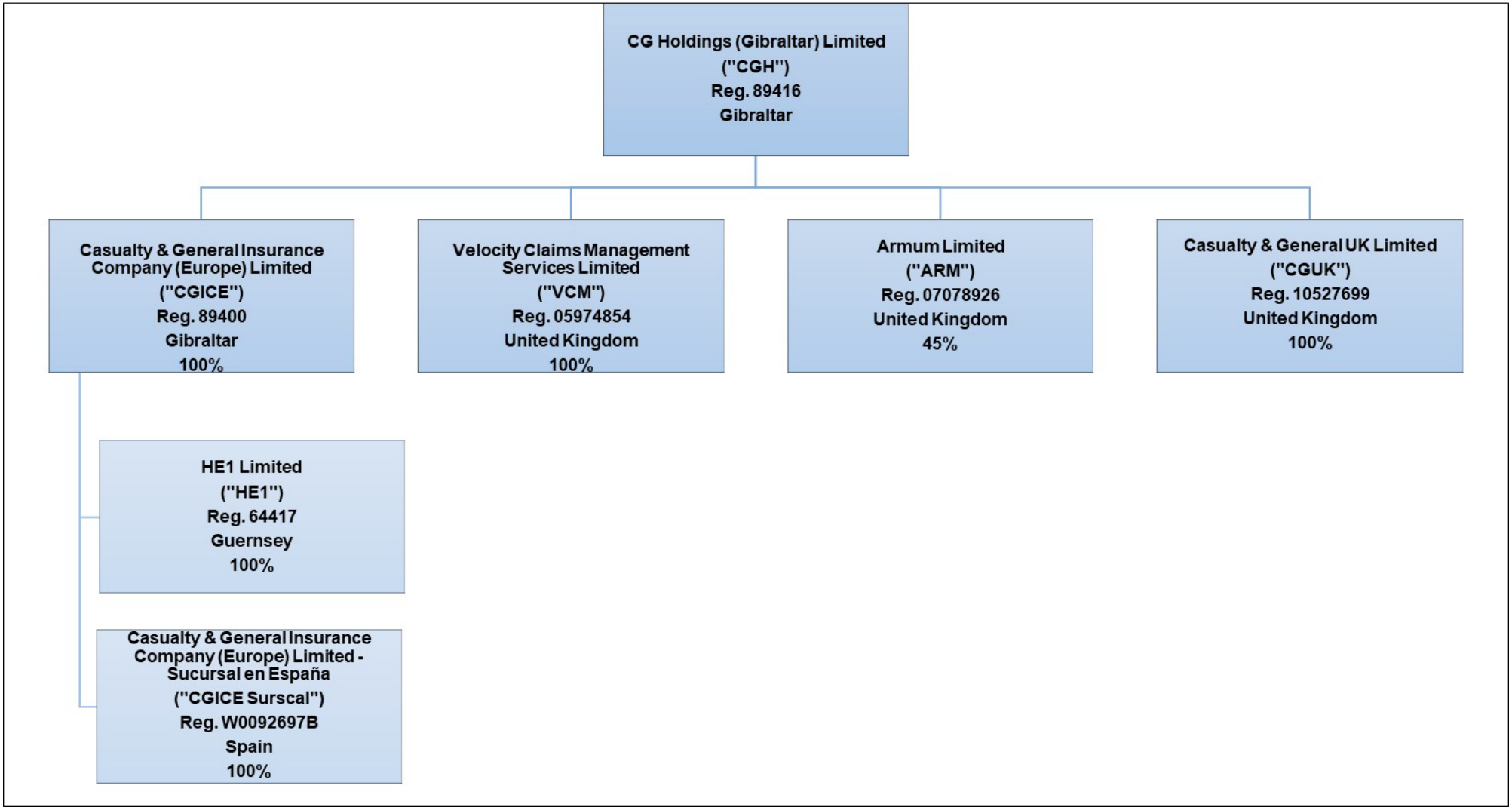
1.5. CGH shareholders with qualifying holdings at 31 December 2024:

Mr. Philippe Azoulay is the ultimate beneficial owner of CGH and has controlling interest in the Company (through gIce Limited and g Reinsurance Limited).

CGICE is 100% owned by CGH.

1.6. The CGH Group of companies is shown overleaf.

CGH Group Structure at 31st December 2024



1.7. CGICE is licensed to carry out insurance business in the following classes of general business:

Class	Type of insurance business
3	Land Vehicles
7	Goods in Transit
8	Fire and Natural Forces
9	Damage to Property
10	Motor Vehicle Liability
12	Liability for Ships
13	General Liability
15	Suretyship
16	Miscellaneous Financial Loss
17	Legal Expenses

1.8. CGICE's insurance obligations fall into the following Solvency II Lines of Business ("LoB"): -

Solvency II - Line of Business
Motor Vehicle Liability
Other Motor Insurance
Fire & Other Damage to Property
General Liability
Credit & Suretyship
Legal Expenses
Miscellaneous Financial Loss

These Solvency II Lines of Business are used when reporting the premium; claims; expenses and technical provisions throughout this SFCR report and in the Quantitative Reporting Templates.

1.9. CGICE Sucursal is licensed to carry out the following Solvency II LoB: -

Solvency II - Line of Business
Credit & Suretyship

1.10. The material undertakings in the Group are CGH, as the insurance holding company, and CGICE, as the insurance company. The results and net assets of each of the material undertakings are as follows:

Undertaking	Currency	Net Profit/(Loss) ('000)	Net Assets ('000)
CGH	GBP	132	13,526
CGICE	GBP	190	13,528
CGICE Sucursal	EUR	138	8,356

The activities and sources of profit for each of these entities is covered further below:

1.10.1. CGH is a non-trading insurance holding company;

1.10.2. CGICE's source of profit is from underwriting activities and investment income, which is explained in further detail in this report.

1.10.3. CGICE Sucursal's source of profit is from underwriting activities.

1.11. In addition to the above material undertakings, whose contribution to the achievement of the Group strategy is via their core roles in the provision of insurance related undertakings, the Group also has VCM and CGUK as operating subsidiaries, which provide ancillary insurance services to the Group.

2. Underwriting Performance

2.1. CGICE is the only insurance entity in the Group and CGH's underwriting performance follows CGICE for this reason.

2.2. During the course of 2024, CGICE strengthened its UK portfolios and broker relationships, as reflected by increased Pet and Structural Defects premium. During Quarter 4 2024, CGICE commenced the slow introduction of a new home product, consisting of a combined product, along with stand-alone coverage of buildings or contents only.

2.3. The plan for 2025 and onwards is to consolidate the two main UK business lines; being Pet and Latent Defects, and the slow-controlled growth of home insurance to provide further diversification, following approval from the GFSC of our home insurance license.

2.4. CGICE remains committed to ensuring good customer outcomes and the full implementation of Consumer Duty throughout the business. Consumer Duty is an on-going requirement, and to this end, remains a primary focus area for the Company, ensuring customer best interests are central to the business and our broker relationships and the prevention of consumer harm.

2.5. 2024 saw good underwriting profits along with claim releases and some strengthening of reserves in classes that the Company has ceased writing.

2.6. CGICE Sucursal remained focused on the runoff book of business and commencing new business.

2.7. The Company continues to proactively manage its historic books of business in run-off (Motor and Employers' and Public Liability ('EL/PL') and Non-Spanish E.U. business) and this has resulted in ensuring these books performed within expectations.

2.8. The premium written in the year ended 31 December 2024 is shown below by class of business and jurisdiction:

Line of Business	**France**	**Italy**	**Norway**	**CGICE Sucursal**	**UK**
	£'000	£'000	£'000	€'000	£'000
Fire and Other Damage to Property	-	-	-	-	9,266
Credit & Suretyship	(111)	394	-	3,715	1,426
Miscellaneous Financial Loss	-	-	-	-	66,722
Totals	**(111)**	**394**		**3,715**	**77,414**

2.9. The majority of premiums written are single premium policies (i.e., one single premium to cover the life of the policy) with the exception of our pet business, which are annual, renewable policies.

2.10. Premium relating to home for 2024 is limited and reflects annual, renewable policies.

2.11. As stated previously, the Company ceased underwriting E.U. new business with effect from 31st December 2020 and therefore premiums recognised from non-U.K. jurisdictions relate to extension premiums arising from run-off business.

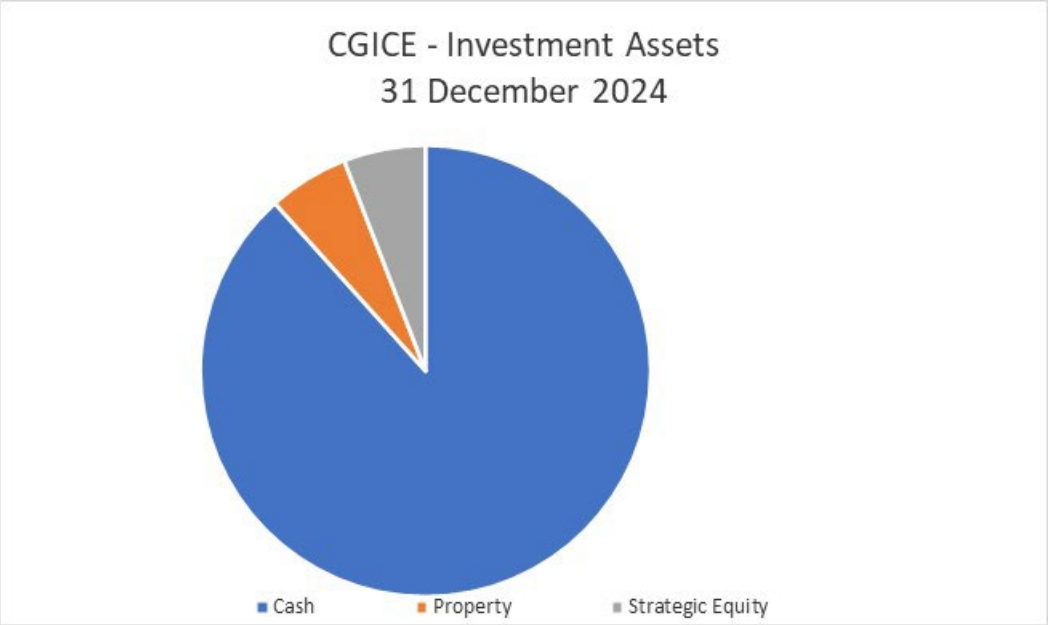
2.12. Underwriting performance has been positive with technical profits reported in the audited financial statements for the year ended 31 December 2024 being £1,210k (31 December 2023 being £2,630k).

3. Investment Performance

3.1. CGH's investments comprise the equity holdings in subsidiaries only.

3.2. During the year, CGH received £80k dividends from VCM.

3.3. The investment assets held by the Company are illustrated below:



4. Performance of Other Activities

4.1. There have been no other significant activities undertaken by the Group or the Company other than their insurance and related activities.

5. Any Other Information

5.1. With respect to Covid-19, the Company has not identified any increased liability.

5.2. With respect to inflation and the ongoing cost of living crisis, the Board has monitored this key risk for some time and continues to work closely with its brokers in managing the impact on our customers, their best interests and our product.

5.3. Supporting our customers via our partners remains a key focus of the Company.

C. System of Governance

This section of the report provides information regarding the "System of Governance."

1. General Information on the System of Governance

CG Holdings (Gibraltar) Limited

CGH retains ultimate responsibility for the governance of itself and its subsidiaries, however it is not prescriptive in how any subsidiary should meet its obligations. CGH takes a risk-based approach to the system of governance it expects to be implemented, depending on the complexity, nature, size of the business, whether it is subject to regulation, and the level of risk it presents to Group. The level of reporting required is also proportional to these factors.

Governance requirements are largely set by regulatory and legal requirements, however CGH also considers any additional measures it considers necessary to manage the risk of the subsidiary and will implement these on a case-by-case basis, for example establishing additional governance meetings, requesting additional reporting, or intervening by placing managers or directors in the subsidiary to further safeguard CGH's interests.

There are CGH directors on all subsidiary Boards. CGH has no Committees or employees. Directors' services are included in the fee paid by CGICE.

There have been no dividends paid to the shareholders during the reporting period.

The CGH Board of Directors is comprised of two executive directors and one non-executive director.

CGICE and CGICE Sucursal

CGICE has an internal audit function which includes audits of its material service providers, thereby highlighting any issues and providing comfort regarding the governance of these companies. Internal audit tasks are outsourced to a third-party provider selected by the Audit Committee. The internal audit function reports to the CGICE Audit Committee which in turn reports to the Board. The CGICE Sucursal is included within this.

The CGICE Board has directors in common with CGH, thereby ensuring that CGH is kept fully informed regarding its subsidiaries. CGICE closely monitors VCM as a service provider. The CGICE Board of Directors is comprised of two executive directors and four non-executive directors.

CGICE has in force an Audit Committee; a Risk Committee, an Underwriting Committee, an Investment Committee and a Customer Champion Committee. The Board of CGICE has established clear "Terms of Reference" for each committee which describe the purpose, responsibilities, membership and authority delegated from the Board for each Committee. The relevant attendees are invited to Committees as determined by the Committee and or Board.

The Committees also review the activities of CGICE Sucursal. CGICE Sucursal has an appointed Branch Manager responsible for the day-to-day running of the branch.

With respect to remuneration, employees' remuneration (bar the CEO's) is set by the CEO and approved by the Board as part of the budget. At least three Directors approve the remuneration of any other Director; no Director is involved in decisions relating to their own remuneration. The Company has a Remuneration Policy in place.

Directors' fees or salaries were paid to the Non-Executive and Executive Directors during the reporting period.

Material Transactions

During the period under review, the material transactions identified included the payment of a claims handling fee to a group company and investments and loans within the wider group structure.

2. Fit and Proper Requirements

The Group recognises that "Fit and Proper" requirements demand certain qualities for persons responsible for running an insurance company and those responsible for key functions. The Company has in place a Fit and Proper Policy.

An assessment of fitness and propriety must consider their allocated responsibilities and skills and experience across the following areas:

- Insurance and financial markets;
- Business strategy and business models;
- System of governance;
- Financial and actuarial analysis;
- Regulatory framework and requirements
- Conduct Risk; and
- Skills relevant to the role in question.

The Group ensures that any candidates for a position on a Board, or for other key functions or roles, shall be assessed to ensure that they fulfil fit and proper requirements.

This includes reviewing the CV of the candidate, an in-depth interview, obtaining references (both personal and professional), and carrying out due diligence checks. Due diligence checks include verification of identification and address, and searches on due diligence databases. The candidate is also asked to declare any interests, so the relevant Board can review whether they conflict with the Company's interests. All conflicts of interest identified are recorded on a Log and reviewed at each board meeting.

Fit and Proper requirements are ongoing and are assessed on an annual basis in according with the Company's Fit and Proper Policy.

3. Risk Management System including "ORSA"

CG Holdings (Gibraltar) Limited

CGH is responsible for ensuring that risk management is implemented within each subsidiary at a level proportionate to the complexity, nature, size of the business, whether it is subject to regulation, and the level of risk it presents to Group.

As a minimum, all regulated companies will have a Risk Register which will be reported on in subsidiaries' reports to the CGH Board.

CGICE is responsible for completing an Own Risk Solvency Assessment ('ORSA') for the Group, which incorporates solo ORSAs for CGICE and liaising with the CGH Board for input as required. Following the approval of our Third Country Branch application in Spain, the Branch (CGICE Sucursal) is included in the Company's ORSA.

The Group recognises the importance of managing risks faced in the pursuit of its business objectives. Risk can be defined as the possibility of an event occurring or not occurring that will have an impact on the achievement of the business' corporate objectives. The impact may be positive or negative.

Risk management is integrated into the culture and business activities of the Group and includes leadership and commitment from the Boards. It is a key component in business decision making and not viewed as a separate process. Individuals throughout the business are encouraged to raise risks, and to raise issues that can be tracked and managed to resolution.

CGICE Risk Management System

Risk Management Roles and Responsibilities

The CGICE Board delegates its risk management function to the risk management key function holder and to the Risk Committee ('RC'), which oversee all risk related activity and ensure the Board is kept informed or is consulted as required.

Should any risk management tasks be outsourced, the function holder is also responsible for the outsourced relationship, including monitoring the scope of work, service levels and for challenging the results.

The key function holder and RC review, monitor and update as required, all the components of the Framework, engaging other members of the Board, key function or key role holders, as necessary, and oversee the ORSA process. However, the Board collectively are responsible for the implementation of the Framework's components.

The Risk Register is a central log of all risks identified in the business. It is owned by and is the responsibility of the Risk Committee and risk management key function holder to maintain and review the document. It includes the risk owner, risk description, risk factors, mitigating controls and measures and risk appetite.

The Board sets its risk appetites and tolerances; the actual risk in the business, compared to risk appetite and tolerance, is monitored by the Risk Committee and escalated to the Board if required.

CGICE Sucursal is included in the Company's Risk Management Systems, with CGICE retaining responsibility for its Risk Management.

The Risk Management Process

The process of risk management is a continuous and systematic one, comprising 5 elements:

In addition, the Group and CGICE carry out an Own Risk and Solvency Assessment ('ORSA') on an annual basis (more often if there are significant changes to the risk profile or business plan), which informs the Companies' business and capital planning processes and includes CGICE Sucursal. The ORSA Policy can be found below.

Own Risk Solvency Assessment ('ORSA') Policy

The ORSAs' main purpose is to ensure that the Group, CGICE and CGICE Sucursal assess all the risks inherent to their businesses and determine the corresponding capital needs, or identify other means needed to mitigate these risks.

It particularly considers situations in which the Group or Company or CGICE Sucursal may be stressed, and the capital needs and mitigation measures necessary in these scenarios, to ensure that the business is prepared for, and robust enough to weather, adverse conditions without detriment to stakeholders.

While the Risk Register focusses on risks from a bottom-up viewpoint, the ORSA takes a top-down approach, linking business objectives, business risks, business planning and capital planning. The results of the ORSA also feed back into the risk management process, ensuring that all risks identified are incorporated into the assessment, management, monitoring and reporting cycle.

The Boards will also use the output of the ORSA to review its overall risk profile, and whether the profile exceeds or approaches the risk tolerance limits set by the Boards. If this is the case, the Boards will decide whether to amend the risk tolerance limit to one which is more appropriate, or whether the risk of exceeding limits should be mitigated with further capital.

When determining appropriate stress or scenario testing to be applied, the Boards shall take the approach of considering 'worst plausible case' possible.

The Boards carry out an ORSA at least annually on the basis that solvency needs, and capital position are not volatile, and the business' risk profile is stable. However, it constantly monitors these risks, and will also carry out an ORSA if there is a material change to the risk profile or business plan, in particular:

- Cessation of a class or entering into a new class worth >£2.5m GWP;
- If the SCR changes by >10% (which includes the impact of changes to investments);
- If there are any significant changes to Group structure e.g., new subsidiaries/liquidation of subsidiaries.

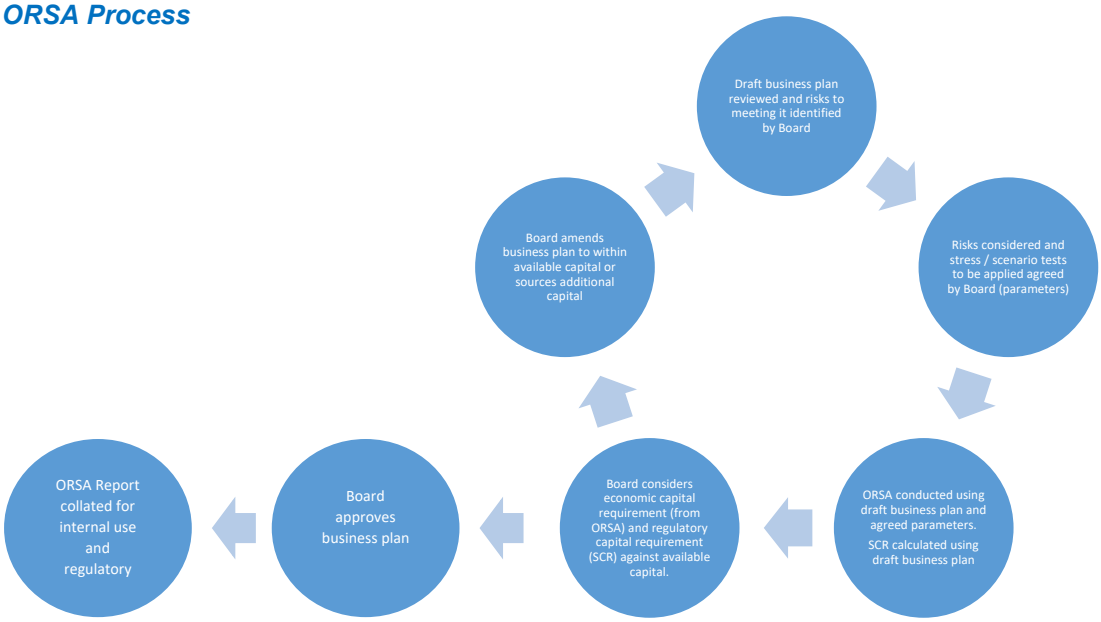
The Boards are responsible for performing the Assessment but may delegate items to senior management if deemed appropriate.

Each time the Boards complete an ORSA they will minute the Assessment and its outcome. The results and conclusions of the Assessment will be communicated to relevant staff, once approved by the Boards.

A supervisory report will be prepared each time an ORSA is performed, and at least annually. Since CGICE is a member of a Group, a single ORSA report will be submitted to the Group's regulator, the GFSC, covering the Group, CGICE and CGICE Sucursal.

The internal report and the solo entity supervisory report will usually be the same document.

ORSA Process



4. Internal Control System

CG Holdings (Gibraltar) Internal Control System

CGH Board is responsible for the Group Internal Control System. Internal controls are implemented within each subsidiary at a level proportionate to the complexity, nature, size of the business, whether it is subject to regulation, and the level of risk it presents to Group.

As a minimum, all companies will have sound reporting and accounting procedures to enable the respective Boards to adequately monitor their business. The majority of subsidiaries are subject to statutory audit which independently reviews their internal control systems.

CGICE Internal Control System

As well as being a key risk response, internal controls are also part of the compliance framework, being the first line of defence in the 'three lines of defence' model the Company has implemented.

The Board is ultimately responsible for overseeing and maintaining the adequacy and effectiveness of the internal control system, however responsibility for adherence to internal controls rests with all individuals involved in the business.

The Company has implemented policies which describe the Board's approach to key areas of the business, and procedures, where appropriate, which describe how the Board fulfils its policies and manages its key risks; they document the internal controls the Company has in place. Policies and procedures are reviewed at least annually to ensure that they remain accurate and fit for purpose.

These policies and procedures have been applied to CGICE Sucursal.

Internal controls are reflected in the risk register as they are one of the risk treatments available to the Company to manage its level of risk in the business.

The business is responsible for ensuring adherence to internal controls on a day-to-day basis and individuals have a duty to monitor relevant controls on an ongoing basis and to inform management of observed or known weaknesses or failures within the internal control system. In addition, as the second line of defence, adherence to internal controls is checked through risk owners' review of the risk register, and through the compliance function's monitoring programme. Where appropriate, compliance and risk management will make recommendations to the business to improve controls, or highlight where they are not being adhered to, facilitating continuous improvement.

Any incidents, breaches and 'near misses' regarding internal controls are recorded by the compliance team and investigated by the Company to ascertain the root cause and determine any actions necessary to prevent reoccurrence. These are reported to the Audit Committee, which monitors these actions to completion.

Internal audit provides independent assurance of the Company's internal control system and is overseen by the Audit Committee and internal audit function holder.

5. Compliance Function

The Compliance key function holder is responsible for the completion of compliance tasks, with the function holder also holding the position of Compliance Officer, whom has direct access to the Board, the Risk Committee and the Audit Committee.

The Compliance Officer is responsible for identifying and evaluating compliance risk, overseeing the implementation of controls for the risks identified, and monitoring their efficacy through the Compliance Monitoring Programme. The Compliance Officer reports to the key function holder and Audit Committee at each meeting and will provide advice to the business when requested.

The Compliance Function also liaises with regulatory bodies and authorities and provides updates on changes in legislation and regulatory requirements.

The Board supports the Compliance Function and shall make available such resource as is necessary and provide access to all relevant documentation and information from the business, for the Compliance Function to fulfil its aims.

6. Internal Audit Function

CGH Internal Audit Function

All Group companies that are service providers to CGICE are considered by CGICE's internal audit function and subject to CGICE's internal audit activity, which is described below.

CGICE Internal Audit Function

Internal Audit exists to provide the Company with independent assessments of the quality of internal controls and administrative processes and provide recommendations and suggestions for continuous improvement. It provides advisory services to management, will conduct investigations on an ad hoc basis as requested by management, and has responsibility for assisting in the development and operation of the risk management framework. It will also audit providers of material services to ensure that the agreements governing these relationships are being adhered to.

The Board appointed Internal Audit Key Function Holder has responsibility for the internal audit function and reports into the Audit Committee. Internal audit tasks are outsourced to a third-party provider selected by the Audit Committee; the key function holder also has responsibility for co-ordinating this outsourcing and challenging the results.

The third-party provider prepares an internal audit plan for the following year which is based on a three-year plan and is developed using a risk-based approach to prioritise high risk areas and the extent and frequency of audits. The plan is approved by the Audit Committee and provided to the Board for formal adoption. The plan is subject to change throughout the year depending on the business and changing risk environment.

Audit reports are produced after each internal audit and provided to the Audit Committee for review with management responses. Any actions coming out of the audits are monitored to completion by the Audit Committee.

Internal Audits will be conducted by appropriately skilled, experienced and independent persons to carry out the audit to the Audit Committee's standards.

To carry out its work effectively and to retain integrity of the function, Internal Audit acts independently of line management. The internal audit function holder is responsible to the Audit Committee for the planning, management and performance of Internal Audit; the Audit Committee consists of Non-Executive Directors and provides a quarterly report to the Board.

7. Actuarial Function

CGICE is the only insurance entity in the Group and therefore the only one for which it is relevant to have an Actuarial Function as set out in the SII Directive. CGICE Sucursal is included within this review.

CGICE's actuarial function is the responsibility of the key function holder, who reports directly to the Board and to the Audit Committee.

The actuarial function is responsible for:

a) coordination of the calculation of technical provisions;

b) ensuring the appropriateness of the methodologies and underlying models used as well as the assumptions made in the calculation of technical provisions;

c) assessing the sufficiency and quality of the data used in the calculation of technical provisions;

d) comparing best estimates against experience;

e) informing the Board of the reliability and adequacy of the calculation of technical provisions;

f) expressing an opinion on the overall underwriting policy;

g) expressing an opinion on the adequacy of reinsurance arrangements; and

h) contributing to the effective implementation of the risk-management system.

Each of these activities is undertaken on an at least annual basis and the outcome reported to the Board in an internal actuarial report.

In addition to CGICE employing its own internal actuarial resources, the Company also engage an independent actuary to conduct a reserve review for all lines of business, at least twice a year; thus, strengthening our actuarial controls.

8. Outsourcing

CGH Outsourcing

CGH is a holding company and has little operational activity.

CGICE Outsourcing

CGICE has an Outsourcing Policy which governs all outsourcing arrangements and describes how it undertakes the decision to outsource; how a service provider is selected; and how the relationship is defined, managed and monitored.

The Outsourcing Policy seeks to minimise risk relating to the outsourcing of certain functions to third parties, which may impact the financial performance or reputation of the Company. In summary;

- The decision to outsource critical or important functions must be authorised by the Board of Directors;
- All new service providers are subject to the satisfactory conclusion of due diligence procedures; and on annual basis thereafter;
- The GFSC must be informed of the outsourcing of any material activity;

- The outsourcing arrangement must be supported by a written agreement between the Company and the service provider and;
- The agreement must be reviewed and validated by the Compliance Function and Underwriting Committee; and
- Include clearly defined activities and responsibility of the Company and the service provider with measurable reporting and performance targets;

With respect to service providers in customer-facing roles, such as policy fulfilment and distribution and claims settlement, the Company seeks to ensure that these are located in the jurisdiction of the policyholder, which for CGICE is the United Kingdom.

With respect to CGICE Sucursal, the Company has re-established its presence in Spain and its historic broker relationships via CGICE Sucursal.

For our remaining books of business in run-off, being France, Norway, Ireland and Italy, the Company continues to engage with service providers in these jurisdictions where required, with oversight of these relationships being the responsibility of the respective CGICE employee for the relevant line of business and jurisdiction.

All other service providers are located in Gibraltar and/or the United Kingdom.

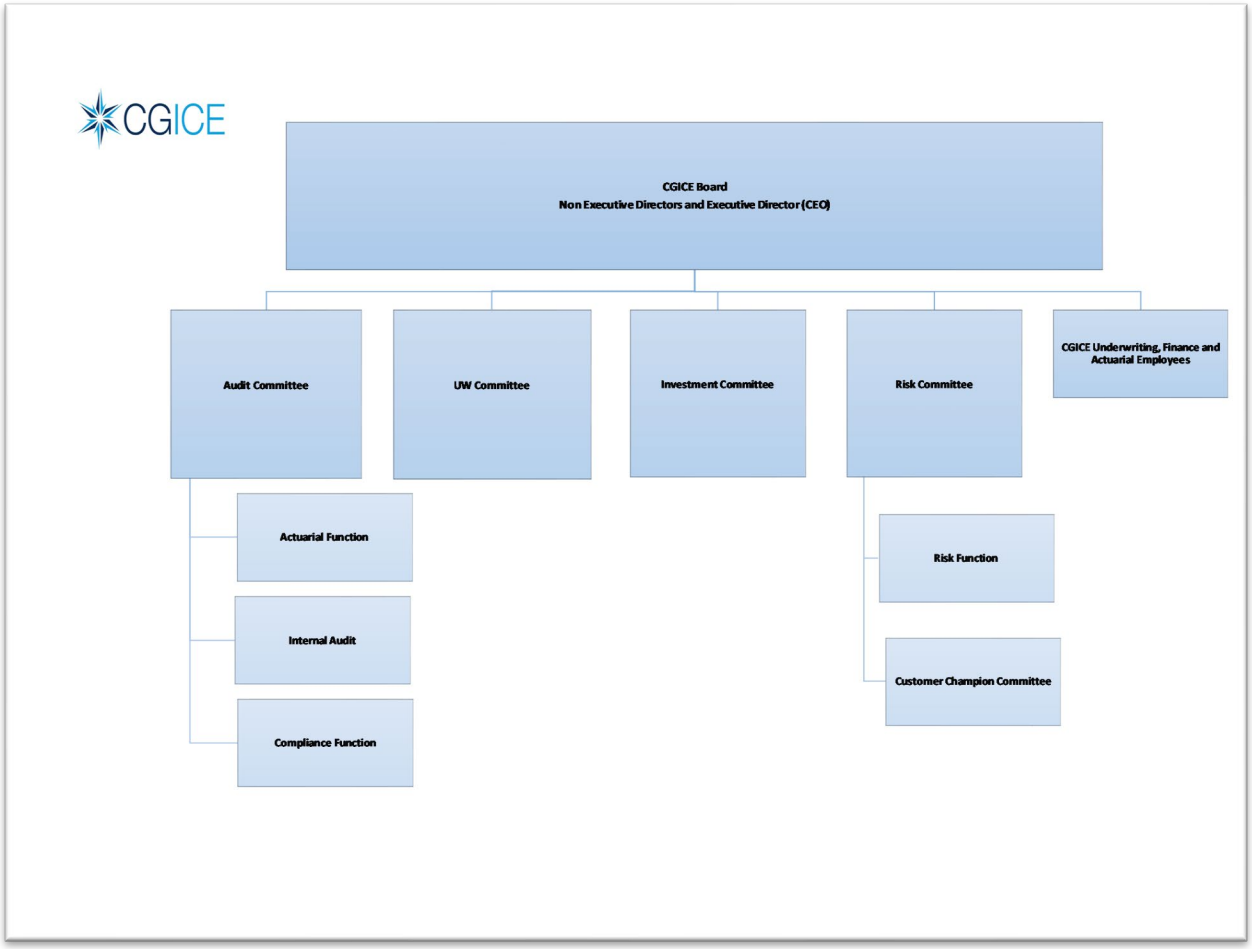
9. Adequacy of the System of Governance

The Group aims to continuously improve its compliance and governance systems by ensuring that they are reviewed, evaluated, and recommendations are made to the Board(s) regarding enhancing and developing the systems, including the outcomes from compliance monitoring programmes, root cause analysis from complaints, breaches and risk events, and incremental development as the systems mature. It also considers relevant industry advice and guidelines, for example the UK Financial Reporting Council's Corporate Governance Code, implementing these as appropriate for the size and complexity of the Group companies.

Internal audits and external audits provide independent evaluation of the Group's and individual companies' system of governance. Recommendations from these audits are considered by the relevant Boards and implemented proportionate to the business' risks.

In summary, the Company assesses that the System of Governance is adequate for the nature, scale and complexity of the risks inherent in the Company's business.

10. CGICE Governance Structure as at 31 December 2024



11. Any Other Information

There is no other material information regarding the System of Governance that has not already been disclosed in the above Sections C1 to C10.

D. Risk Profile

This section of the report provides information on the key risks identified by the Company, as well as the corresponding processes for monitoring and mitigating the key risks.

1. Underwriting Risk

CGICE is the only company in the CGH Group, (which includes CGICE Sucursal) and which is exposed to underwriting risk, and therefore the Group's underwriting risk is the same as CGICE's.

CGICE

Underwriting risk is a key risk to CGICE and CGICE Sucursal. Underwriting risk is monitored by the Chief Executive Officer who reports to the Board at least quarterly, and by the Risk Committee (RC) and Risk Management Key Function Holder, via the Risk Management Framework.

In addition, CGICE has an Underwriting Committee which works to a clearly defined Terms of Reference. Underwriting risk is assessed and monitored using key indicators such as Gross Written Premium, claims reserves, loss ratio and large loss claims details. The Board has set risk tolerances around these indicators, where relevant, which the Risk Committee and Underwriting Committee monitors. CGICE Sucursal is included within the Underwriting Committee and all reporting.

The Company sells its insurance through intermediaries who have been granted limited delegated authority by the Board. Intermediaries are monitored by the Executive Directors on the basis of management information, and are also encompassed by the Internal Audit Plan, to ensure adherence to contractual requirements including delegated underwriting authority parameters. Broker reviews are also conducted on a risk assessed basis. The results are reported to the Board or Audit Committee, as appropriate.

There has been no change to the methodology for identifying, assessing, managing and reporting on underwriting risk over the reporting period.

CGICE uses reinsurance to reduce its insurance risks and the volatility of its financial results, stabilise its solvency, use its available capital more efficiently, improve its ability to withstand disasters and increase its underwriting capacity. The use of quota share, and excess of loss reinsurance is CGICE's primary method of mitigating underwriting risk. CGICE has a diverse reinsurance panel, and the placement of all reinsurance coverage is governed by the CGICE "Reinsurance Policy."

During 2024 the Company continued to manage and mitigate the business' risk exposure in line with its risk appetite and capital capacity. There have been no material changes to underwriting risk in 2024.

Looking forward, CGICE is focused on its UK business, strengthening its broker relationships and growing its diverse UK portfolio whilst diligently managing its E.U. run-off business, which includes Surety insurance in France (including its Domiciles and Territories), and an Italian Surety book and some other smaller portfolios.

With respect to the Company's third-country branch in Spain, CGICE Sucursal, the focus remains on managing the runoff book for the Spanish Surety business and commencing new business.

Over the coming year, the Board will continue to pursue other avenues of business to balance the higher risk Surety business and complement its pet portfolio.

The Company historically wrote employer's and public liability and motor insurance in the UK and therefore is exposed to the risk of structured settlements (sometimes called periodic payment orders or PPOs) in relation to large claims. The Board has considered its risk to Periodic Payment Orders ('PPOs') and currently the Company is not exposed to any, or any potential PPOs. In general, PPO risk is concentrated on the motor book, where the reinsurance has been placed on a non-capitalised basis; the risk in this instance is of reinsurance default which is addressed under counterparty type 1 risk.

There has been no material change to the risks that the Company is exposed to in the reporting period or to date other than as disclosed above.

2. Market Risk

CGICE

The Company via the Investment Committee provides detailed analysis of the investment portfolio, making recommendations to maximise investment returns within the Company's risk appetites and tolerances to the Board.

Currency

The Group and the Company are primarily exposed to three currencies, the Euro ("EUR"), United States Dollar ("$") and British Sterling ("GBP"). Investments are held in GBP and EUR and therefore also present some currency risk to the Company. The Company holds a Euro cash account for Euro premium funds and claims payments, to minimise the number of currency exchanges necessary, however it is exposed to currency risk as its accounting currency is GBP and the exchange rate affects the value of transactions and balances. The Company also trades in a Norwegian Krone, but its exposure is not material.

The Finance Director monitors the EUR: GBP exchange rate on a monthly basis or more regularly where there are significant movements in the currency pair, and assesses the currency risk on behalf of CGICE, and will make recommendations via consultation with representatives of the Board regarding when to make foreign exchange transactions to mitigate the risk.

Property

The Company has one residential property in Gibraltar whose value is not material to the risk profile. It therefore has minimal exposure to property risk.

Interest rate

Interest rate risk arises as a result of the impact of interest yield curves on future payments to be made in respect of claims and receipts from the Company's investments. The Company's exposure to interest rates arises primarily from the settlement of future claims (as the discount rates applied to claims settlement projections are impacted by interest yield curves).

Interest rate risk is assessed and monitored by the Board on a quarterly basis. The Company considers the Prudent Person Principle in considering the investment assets and how they match to the expected payment profile of the Company's technical liabilities. The Board reviews the effectiveness of the mitigating measures, considers how they could be improved, and makes recommendations as appropriate.

Concentration

The Boards of the Group and the Company review and asses the concentration risk that the Group and Company is exposed to, to ensure that it is within the risk appetite. The concentration exposure arises in respect of positions taken in the Company's property exposure; equities and counterparties.

Concentration exposure is assessed in respect to exposure to any single name. Concentration exposure is calculated based on the proportion of the single name exposure (or grouped property exposure) relative to the investment assets as a whole. As mentioned above, the Company is exposed to concentration risk in respect of loans with other Group companies and to other related parties. Management monitors such exposures carefully and, where appropriate, obtain security via registered charges over assets.

Ongoing monitoring of concentration risk is undertaken by the Board and through the Risk Management Framework, including assessing the efficacy of controls and whether they require improvement or additional mitigating measures are required, to ensure the risk remains within risk appetite.

Spread

Spread risk is the sensitivity of the values of investments, bonds and secured loans. The Investment Policy and risk appetites are reviewed regularly by the Investment Committee to ensure that the mitigating guidelines in place are still appropriate for the Company and the risk environment in which it operates.

The total amount of Spread risk is overall low for the Company and the Group as it prefers to hold cash instead of portfolios of corporate or government bonds which typically create this risk.

As mentioned earlier, the Company is exposed to spread risk in respect of loans with other Group companies and to other related parties. Ongoing monitoring of spread risk is undertaken by the Board and through the Risk Management Framework, including assessing the efficacy of controls and whether they require improvement or additional mitigating measures are required, to ensure the risk remains within risk appetite.

Equity

The Group does not invest in listed market equities due to their potential volatility, especially at times of financial stress. The Company follows this philosophy.

The Company's and Group's portfolio is invested in strategic equity. This strategic investment is made to fund long term projects in insurance related research, so as to enable its stakeholders to have distinctive competitive advantages in this sector in the future. Its goal is to enable projects which are not remunerative in the short term, but offer technologies and tools which, once mature and active, give the insurers who participate in the program a much stronger strategic position.

Prudent Person Principle

The Group and the Company are required to invest the assets used to cover the minimum capital requirement and the solvency capital requirement in accordance with the 'prudent person principle.' The prudent person principle defines that the assets must be invested in a manner that a 'prudent person' would – that is that the decisions are generally accepted as being sound for the average person.

The Group and the Company forecast the cash needed over a three-year horizon based on the three-year business plan, taking into account liquidity of the assets.

3. Credit Risk

Credit risk, also referred to as Counterparty Default risk, is the risk that a counterparty will be unable to pay amounts in full when due.

Key areas where the Group, Company and CGICE Sucursal is exposed to credit risk are:

- reinsurers' share of insurance liabilities;
- amounts due from reinsurers in respect of claims already paid;
- amounts held with banks and other financial institutions;
- amounts due from related parties.

The Group's credit risk is mitigated by using financial counterparties with a credit rating of at least 'A,' with the exception of non-rated counterparties which relate to amounts due from related parties however these are covered by financial guarantees from the shareholders.

Reinsurance and Financial Institutions

All reinsurance and financial counterparties used have a credit rating of at least 'A-' where possible.

The Company partners with a limited number of counterparties, reducing exposure and mitigating contagion risk. Other than the whole account quota share ('QS') insurance mentioned in the next paragraph there is one other unrated reinsurer used on the 2006 and 2007 Dommages Ouvrages account (which was originally A rated).

CGICE has entered into a variable whole account QS agreement with a related reinsurer, a Guernsey based company. This company is currently unrated, so the transaction is on a full premium withheld basis.

Reinsurer credit ratings on the current and historic programmes are monitored in conjunction with our appointed Reinsurance Brokers on at least a quarterly basis and reported to the Risk Committee; any material deterioration is escalated to the Board.

Credit risk is also identified, assessed and monitored through the Risk Management Framework (see above for further details) which also necessitates regular review and evaluation of the mitigation measures in place to ensure the risk remains within risk appetite, and by the Board.

Prudent Person Principle

The Group and the Company operates in accordance with the 'prudent person principle' with counterparties selected by taking into account the credit rating (where applicable), reputation and due diligence checks and results.

4. Liquidity Risk

Liquidity risk is the risk that cash may not be available to pay obligations as they fall due.

The Boards of the Group and Company are responsible for monitoring and managing liquidity risk; ensuring that it has liquidity available to meet both immediate and foreseeable cash flow requirements.

Prudent Person Principle

The Company keeps an amount available of cash equal to more than 75% of its net earned premium.

The business is therefore cash flow positive which means that premium income will normally more than offset claims outflows and in general the investment portfolios do not tend to be called upon to meet claims.

In accordance with Article 260 of the Solvency II regulations, (as it forms part of the laws of Gibraltar), the expected profit included in future premiums is £7,157k.

5. Operational Risk

CGH

CGH is exposed to a low level of operational risk, being a holding company; it outsources its operational functions to CGICE.

This risk is mitigated by CGICE having a comprehensive Risk Register and Business Continuity Plan in place. It is also exposed to a low level of crime risk, which is mitigated through the operational procedures CGICE has in place around the finance function (e.g., two authorisers on payments) which are reviewed as part of CGH's external audit.

There have been no material changes to operational risk in the reporting period.

CGICE and CGICE Sucursal

CGICE has in force a strong Risk Management Framework and via the Company's Risk Register identifies and looks to mitigate its Operational Risks.

Operational risk is the risk of loss from a failure of internal procedures and controls such as the loss of a key person or failure to identify potential regulatory or reputational risk.

CGICE's key operational risks are:

- Outsourcing Risk: The Company has identified two types of outsourcing risk:

    - The risk that a provider of key services is unable to operate;
    - The risk that a provider falls short of Consumer Duty regulations.

    The Company manages Outsourcing Risk via its Outsourcing Policy; Internal Audit Controls and its Underwriting and Audit Committee which includes governance overviews.

    The Company has in place its own Conduct Risk procedures which covers compliance with the Consumer Duty regulations and oversight of outsourcing.

- Reputation Risk: the risk of an event, internal or external affecting the reputation of the Company.

    The Company has identified two types of reputational risk:

    - Commercial reputation – CGICE sells insurance through brokers, and it is the reputation with those brokers that is key to their business. This is protected, and the risk to it mitigated, by appropriate policies and procedures (e.g., complaints procedure; Outsourcing Policy and Internal Audit).

    - Company reputation – this is a more general reputation risk for the Company as a regulated entity.

    Both types of reputation risk are further mitigated by an own assessed capital allocation to cover potential loss of profit caused by reputational risk materialising.

- Regulatory Risk: The Company has identified the following regulatory risk:

- Conduct Risk - The risk that the Company falls short of complying with regulations and standards of best practice including conduct risk, which covers compliance with the Consumer Duty regulations and therefore fails to act in Best Interest of Consumers.

  The Company has in place a Conduct Risk Policy and procedures which covers compliance with the Consumer Duty regulations and oversight of outsourcing. Our Conduct Risk procedures are constantly evolving and compliance with Consumer Duty is fundamental to the Company.

  The Company has in place a Board appointed “Consumer Duty Champion.”

- Distribution channel risk: The risk of a distributor failing.

  - CGICE operates in different lines of business, and these are sold through different intermediaries which reduces CGICE's reliance on any one source of income and mitigates distribution concentration risk.

- Key Person Risk: the risk of losing knowledge, skills and leadership should a key person leave the Company.

  - The Company has in place a Business Continuity Plan which addresses Key Person Risk.

Operational risk within CGICE is identified, assessed and monitored through the Risk Management Framework which is overseen by the Risk Committee via the Risk Register.

There have been no material changes to the operational risks the Company is exposed to over the reporting period.

6. Other Material Risks

Covid-19

With respect to Covid-19, the Company has not identified any increased liability.

Inflation

With respect to inflation and the ongoing cost of living crisis, the Board has monitored this key risk for some time and continues to work closely with its brokers in managing the impact on our customers and our product offering.

The Board believes the underlying risk of ongoing high inflation and the cost-of-living crisis is higher lapse rates as customers seek to eliminate financial stress and this risk is being monitored closely.

7. Any Other Information

There is no other material information regarding the Risk Profile that has not already been disclosed in the above Sections D1 to D7.

E. Valuation for Solvency Purposes

This section of the report provides information on the bases; methods and main assumptions used in the valuation of assets, technical provisions and liabilities for each material asset and liability class. The Company's GAAP balance sheet in presented in column B with the Company's SII balance sheet presented in Column E.

1. Assets

Tables included in subsequent pages.

As at 31 December 2024, the Group held the following assets:

Asset Class	GAAP Accounts Value (£'000)	Solvency Reclassification (£'000)	Solvency Valuation Adj. (£'000)	Solvency II Value (£'000)	Explanation of Differences
Deferred acquisition costs	4,912	-	(4,912)	-	See [1.1.1]
Intangible assets	1,300	-	(1,300)	-	See [1.1.2]
Deferred tax asset	100	-	-	100	See [1.1.3]
Property, plant & equipment held for own use	951	-	-	951	See [1.1.4]
Equities	968	-	-	968	See [1.1.5]
Deposits other than cash equivalents	2,068	-	-	2,068	See [1.1.12]
Other investments	16,447	(16,447)	-	-	See [1.1.6]
Loans and mortgages	1,874	-	-	1,874	See [1.1.7]
Reinsurance recoverables from Non-life	47,705	1,031	(15,256)	33,480	See [1.1.8]
Insurance and intermediaries receivables	42,827	(32,526)	(152)	10,150	See [1.1.9]
Reinsurance receivables	3,108	-	(198)	2,909	See [1.1.10]
Receivables (trade, not insurance)	66	-	-	66	See [1.1.11]
Cash and cash equivalents	12,832	2,463	-	15,296	See [1.1.12]
Any other assets	469	-	(68)	401	See [1.1.13]
TOTAL	**135,628**	**(45,478)**	**(21,886)**	**68,264**	

As at 31 December 2023, the Group held the following assets:

Asset Class	GAAP Accounts Value (£'000)	Solvency reclassification (£'000)	Solvency Valuation Adj. (£'000)	Solvency Value (£'000)	Explanation of differences
Deferred acquisition costs	2,456	-	(2,456)	-	See [1.1.1]
Intangible assets	1,000	-	(1,000)	-	See [1.1.2]
Deferred tax asset	-	-	90	90	See [1.1.3]
Property, plant & equipment held for own use	951	-	-	951	See [1.1.4]
Equities	299	-	-	299	See [1.1.5]
Other investments	15,857	(15,857)	-	-	See [1.1.6]
Loans and mortgages	5,808	-	-	5,808	See [1.1.7]
Reinsurance recoverables from Non-life	45,265	920	(12,359)	33,825	See [1.1.8]
Insurance and intermediaries receivables	28,450	(21,471)	-	6,979	See [1.1.9]
Reinsurance receivables	3,428	-	51	3,479	See [1.1.10]
Receivables (trade, not insurance)	500	-	-	500	See [1.1.11]
Cash and cash equivalents	14,175	(3,316)	-	10,859	See [1.1.12]
Any other assets	1,205	-	(619)	586	See [1.1.13]
TOTAL	**119,395**	**(39,725)**	**(16,293)**	**63,377**	

As at 31 December 2024, the Company held the following assets:

Asset Class	GAAP Accounts Value (£'000)	Solvency Reclassification (£'000)	Solvency Valuation Adj. (£'000)	Solvency Value (£'000)	Explanation of Differences
Deferred acquisition costs	4,912	-	(4,912)	-	See [1.1.1]
Intangible assets	1,300	-	(1,300)	-	See [1.1.2]
Deferred tax asset	100	-	-	100	See [1.1.3]
Property, plant & equipment held for own use	950	-	-	950	See [1.1.4]
Equities	968	-	-	968	See [1.1.5]
Deposits other than cash equivalents	2,068	-	-	2,068	See [1.1.12]
Loans and mortgages	18,569	(17,422)	-	1,147	See [1.1.7]
Reinsurance recoverables from Non-life	47,705	1,031	(15,256)	33,480	See [1.1.8]
Insurance and intermediaries receivables	43,014	(32,712)	(152)	10,150	See [1.1.9]
Reinsurance receivables	3,108	-	(198)	2,909	See [1.1.10]
Receivables (trade, not insurance)	66	-	-	66	See [1.1.11]
Cash and cash equivalents	12,457	3,439	-	15,896	See [1.1.12]
Any other assets	454	-	(67)	387	See [1.1.13]
TOTAL	**135,671**	**(45,665)**	**(21,885)**	**68,121**	

As at 31 December 2023, the Company held the following assets:

Asset Class	GAAP Accounts Value (£'000)	Solvency Reclassification (£'000)	Solvency Valuation Adj. (£'000)	Solvency Value (£'000)	Explanation of Differences
Deferred acquisition costs	2,456	-	(2,456)	-	See [1.1.1]
Intangible assets	1,000	-	(1,000)	-	See [1.1.2]
Deferred tax assets	-	-	91	91	See [1.1.3]
Property, plant & equipment held for own use	950	-	-	950	See [1.1.4]
Equities	296	-	-	296	See [1.1.5]
Loans and mortgages	16,465	(14,913)	-	1,552	See [1.1.7]
Reinsurance recoverables from non-life	45,265	920	(12,360)	33,825	See [1.1.8]
Insurance and intermediaries receivables	28,920	(21,941)	-	6,979	See [1.1.9]
Reinsurance receivables	3,428	-	51	3,479	See [1.1.10]
Receivables (trade, not insurance)	500	-	-	500	See [1.1.11]
Cash and cash equivalents	13,534	(4,261)	-	9,273	See [1.1.12]
Any other assets	1,168	-	(618)	550	See [1.1.13]
TOTAL	**113,982**	**(40,195)**	**(16,292)**	**57,495**	

As at 31 December 2024, the CGICE Sucursal held the following assets:

Asset Class	GAAP Accounts Value (€'000)	Solvency Reclassification (€'000)	Solvency Valuation Adj. (€'000)	Solvency Value (€'000)	Explanation of Differences
Deferred acquisition costs	280	-	(280)	-	See [1.1.1]
Deposits other than cash equivalents	2,500	-	-	2,500	See [1.1.12]
Reinsurance recoverables from Non-life	2,723	-	(1,180)	1,543	See [1.1.8]
Insurance and intermediaries receivables	1,896	-	-	1,896	See [1.1.9]
Receivables (trade, not insurance)	11,068	(7,751)	-	3,317	See [1.1.11]
Cash and cash equivalents	3,175	-	-	3,175	See [1.1.12]
Any other assets	105	-	-	105	See [1.1.13]
TOTAL	**21,747**	**(7,751)**	**(1,460)**	**12,536**	

As at 31 December 2023, the CGICE Sucursal held the following assets:

Asset Class	GAAP Accounts Value (€'000)	Solvency Reclassification (€'000)	Solvency Valuation Adj. (€'000)	Solvency Value (€'000)	Explanation of Differences
Deferred acquisition costs	300	-	(300)	-	See [1.1.1]
Deposits other than cash equivalents	1,000	-	-	1,000	See [1.1.12]
Reinsurance recoverables from non-life	3,030	734	(1,429)	2,336	See [1.1.8]
Insurance and intermediaries receivables	1,840	-	-	1,840	See [1.1.9]
Reinsurance receivables	(59)	-	59	-	See [1.1.10]
Receivables (trade, not insurance)	10,741	(8,082)	-	2,658	See [1.1.11]
Cash and cash equivalents	4,602	-	-	4,602	See [1.1.12]
Any other assets	10	-	-	10	See [1.1.13]
TOTAL	**21,464**	**(7,348)**	**(1,670)**	**12,446**	

1.1. The valuation principles applied to these assets are consistent with those used in the GAAP accounts, with the following exceptions:

1.1.1. Deferred acquisition costs – these are not recognised on the Solvency II balance sheet as they are non-cash settled balances.

1.1.2. Intangible assets – these are not recognised in the Solvency II Regulation (as it forms part of the law of Gibraltar).

1.1.3. Deferred tax asset – valued based on the expected tax benefit once the valuation adjustments to transition to solvency valuations unwind.

1.1.4. Property – Investment property at valuation. Includes own flat and other fixed assets for own use.

1.1.5. Equities – these have been adjusted to reflect investment returns. External equity holdings which are not listed are recorded at their fair value.

1.1.6. Other investments – financial instruments displaying features like cash or equity have been looked through on the Solvency II balance sheet and reallocated, these have been adjusted to reflect investment returns. Amounts are reclassified to technical provisions where they relate to collateral arrangements.

1.1.7. Loans and mortgages– the valuation has been adjusted to include accrued interest, which is included within accrued income in the GAAP balance sheet. Amounts are reclassified to technical provisions where they relate to collateral arrangements and financial instruments displaying cash-like features have been looked through on the Solvency II balance sheet and recorded as cash and cash equivalents.

1.1.8. Reinsurance recoverables from non-life - reinsurance share of unearned premiums are not recognised on the Solvency II balance sheet as they are non-cash settled balances. Instead, the expected claims payable on unearned premiums are recorded within reinsurance share of technical provisions. Further information in section 2 below.

1.1.9. Insurance and intermediaries receivables – premiums to be received in the future from existing business and other entries, technical account in nature, have been reclassified to technical provisions.

1.1.10. Reinsurance receivables –technical accounts moved to technical provision and elements with are non-cash settled balances eliminated.

1.1.11. Receivables (trade, not insurance) –amounts are reclassified to technical provisions where they relate to collateral arrangements.

1.1.12. Cash and cash equivalents – financial instruments displaying cash-like features have been looked through on the Solvency II balance sheet and recorded as cash and cash equivalents. Amounts are reclassified to technical provisions where they relate to collateral arrangements.

Cash held in banks but with fixed maturity have been recorded as part of ‘Deposits other than cash equivalents’.

1.1.13. Any other assets – other assets have been moved to technical provisions where they are technical in nature. Prepayments are not recognised on the Solvency II balance sheet as

they are non-cash settled balances, whereas accrued income on cash and bonds have been reversed and included in the valuation of the underlying asset.

2. Technical Provisions

1. The accounts for the Group, Company and CGICE Sucursal are prepared in accordance with the United Kingdoms "Generally Accepted Accounting Practice" ("UK GAAP").

2. The GAAP accounts of the Group, the Company and CGICE Sucursal include provisions for claims incurred based on earned premiums which consider all reasonably foreseeable best estimates.

   This includes reserves for claims incurred plus a provision for claims Incurred But Not Yet Reported ("IBNR") and Unallocated Loss Adjustment Expenses ("ULAE"). The Group, the Company and CGICE Sucursal also consider any amounts recoverable from reinsurance contracts in respect of its claim's reserves and IBNR.

   All data in section [2] below relates to the Group, the Company and CGICE Sucursal unless otherwise stated.

3. The technical provisions by line of business are as follows:

   Group, as at 31 December 2024:

Line of business	Technical Provisions (exc. Risk Margin) (£'000)	Risk Margin (£'000)	Technical Provisions (£'000)
Motor Vehicle Liability	604	19	622
Fire & Other Damage to Property	17,704	551	18,255
General Liability	3,819	119	3,938
Credit and Suretyship	4,158	129	4,288
Miscellaneous financial loss	(1,254)	-	(1,254)
TOTAL	**25,030**	**819**	**25,849**

   Company, as at 31 December 2024:

Line of business	Technical Provisions (exc. Risk Margin) (£'000)	Risk Margin (£'000)	Technical Provisions (£'000)
Motor Vehicle Liability	604	19	623
Fire & Other Damage to Property	17,706	555	18,262
General Liability	3,628	114	3,742
Credit and Suretyship	4,159	130	4,289
Miscellaneous financial loss	(1,250)	-	(1,250)
TOTAL	**24,846**	**818**	**25,665**

CGICE Branch as at 31 December 2024

Line of business	Technical Provisions (exc. Risk Margin) (€'000)	Risk Margin (€'000)	Technical Provisions (€'000)
Credit and Suretyship	3,495	221	3,716
TOTAL	**3,495**	**221**	**3,716**

Group, as at 31 December 2023:

Line of business	Technical Provisions (exc. Risk Margin) (£'000)	Risk Margin (£'000)	Technical Provisions (£'000)
Motor Vehicle Liability	1,052	25	1,077
Other Motor Insurance	-	-	-
Fire & Other Damage to Property	13,802	334	14,136
General Liability	7,023	170	7,193
Credit and Suretyship	5,230	127	5,356
Legal Expenses	-	-	-
Miscellaneous financial loss	1,735	42	1,777
TOTAL	**28,841**	**698**	**29,539**

Company, as at 31 December 2023:

Line of business	Technical Provisions (exc. Risk Margin) (£'000)	Risk Margin (£'000)	Technical Provisions (£'000)
Motor Vehicle Liability	1,052	26	1,078
Other Motor Insurance	-	-	-
Fire & Other Damage to Property	13,807	340	14,147
General Liability	6,547	161	6,708
Credit and Suretyship	5,232	129	5,361
Legal Expenses	-	-	-
Miscellaneous financial loss	1,743	43	1,785
TOTAL	**28,380**	**700**	**29,080**

CGICE Branch as at 31 December 2023 (First Year of Trading)

Line of business	Technical Provisions (exc. Risk Margin) (€'000)	Risk Margin (€'000)	Technical Provisions (€'000)
Credit and Suretyship	3,459	97	3,556
TOTAL	**3,459**	**97**	**3,556**

Negative technical provisions arise where future premiums exceed provisions for claims.

4. The key areas of uncertainty around technical provisions are as follows:

   4.1. Estimation of outstanding loss reserves ("OSLR") – while information about claims is generally available, assessing the cost of settling the claim is subject to some uncertainty.

   4.2. Estimation of the losses relating to claims IBNR – this is generally subject to a greater degree of uncertainty than estimating the OSLR since the nature of the claims is not known at the time of reserving.

   4.3. Estimation of claims arising on business which have not yet expired ("unexpired risks") – this is uncertain as the claims have not yet been incurred but are expected to be incurred on the business which the Company has written.

   4.4. Market environment – changes in the market environment increase the inherent uncertainty affecting the business. In particular, claims inflation, propensity for UK motor and liability claims to settle through periodic payment orders ('PPOs') have all impacted the market environment in recent years. Looking forward, inflation and the cost-of-living crisis could impact the market with potential increases in lapse risk.

   4.5. Events not in data ('ENID loading') – estimating a provision for events not in data is subject to considerable uncertainty as the events being reserved have not been observed.

   4.6. Run-off expenses – the estimation of the change in expense base for run-off of the Company is inherently uncertain due to the estimations around the period of the run-off, base costs and inflation.

   4.7. Risk margin – the risk margin, being the margin payable to transfer the business to another insurance carrier, is uncertain due to the requirement to forecast future solvency capital requirements over the period of a run-off. This therefore shares the same uncertainties of the runoff expenses provision considered at [2.3.6], as well as the inherent uncertainties around forecasting future solvency capital requirements.

5. The Company manages the risks around these uncertainties via the following actions:

   5.1. Ongoing monitoring of claims, including regular reviews of claim costs and claims handling functions.

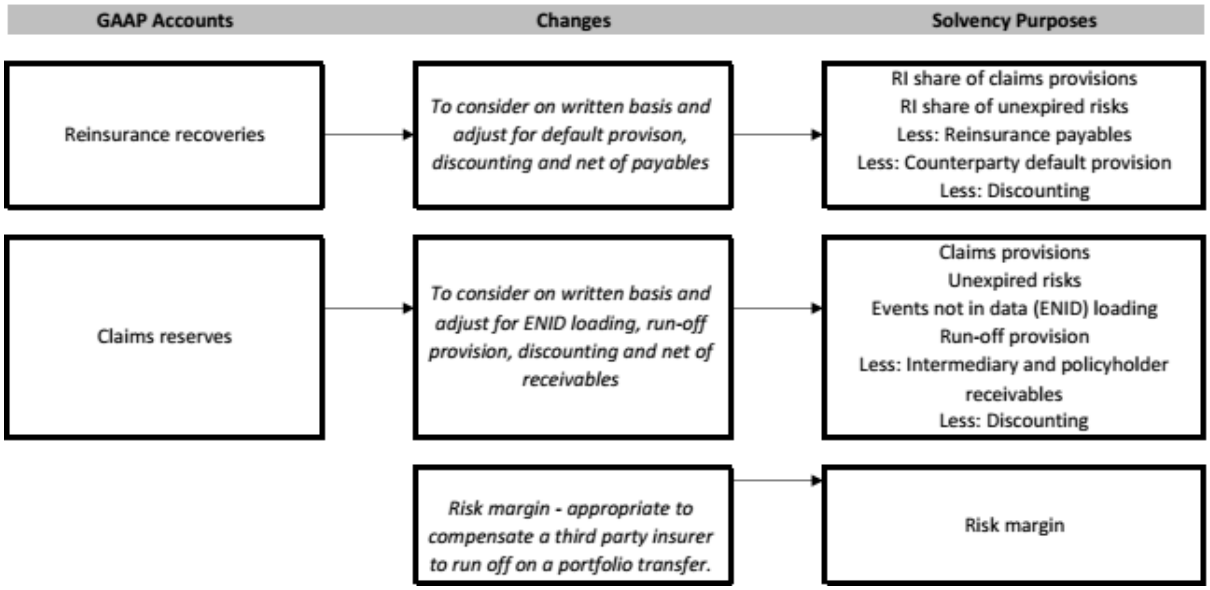
   5.2. Ongoing monitoring of new business and renewals, including lapse risk and retention and working closely with distribution partners.

   5.3. Maintaining a number of reinsurance arrangement to limit the impact of adverse claims development (see [2.8]).

   5.4. Internal controls through the Underwriting Committee, Audit Committee and Actuarial Function which monitor claims development and reinsurance arrangements.

   5.5. Regular external actuarial reviews.

6. The changes required to transition from GAAP accounts to technical provisions for solvency purposes are consistent, and are noted below:



We shall consider each of these adjustments to transition from GAAP accounts to solvency II technical provisions.

	Group (£'000)	Company (£'000)	CGICE Sucursal (€'000)
RI share of GAAP Reserves	47,705	47,705	2,723
RI share of UPR removal	(27,431)	(27,431)	(1,337)
Other RI CFs GAAP restatement	1,031	1,031	-
RI share of unexpired risk	15,238	15,238	232
Counterparty default provision	(25)	(25)	-
Discount	(3,037)	(3,037)	(75)
Reinsurance share of Solvency II TPs	**33,480**	**33,480**	**1,543**

GAAP Reserves	76,277	76,277	4,531
UPR removal	(44,079)	(44,079)	(2,199)
Claim Float and others restatement	(3,718)	(3,905)	715
Unexpired risk	24,717	24,717	381
Intermediaries' receivables	(26,250)	(26,250)	-
ENIDs	517	517	85
Run-off Expenses	2,384	2,384	120
Discount	(4,817)	(4,815)	(139)
Gross Best Estimate	**25,030**	**24,846**	**3,495**
Risk Margin	**819**	**818**	**221**
Gross Solvency II TPs	**25,849**	**25,665**	**3,716**

6.1. Claims provisions

The Group, Company and CGICE Sucursal have adjusted its claims provision in its GAAP accounts in recording the claims provisions for solvency purposes as at 31 December 2024 to reclassify balances of a technical nature from other debtors and creditors to technical provisions and to consider the impact of contract boundaries.

Other than reclassifications and adjustment as a result of consideration of contract boundaries, there have been no further adjustments resulting from reserving methodologies.

6.2. Reinsurance share of claims provision

The Group, Company and CGICE Sucursal have adjusted its reinsurance recoveries in its GAAP accounts in recording the reinsurance share of claims provisions for solvency purposes as at 31 December 2024 to reclassify balances of a technical nature from other debtors and creditors to technical provisions and to consider the impact of contract boundaries.

Other than reclassifications and adjustment as a result of consideration of contract boundaries, there have been no further adjustments resulting from reserving methodologies.

6.3. Unexpired risks

The Company and the Group have estimated the claims which will be payable on unexpired risks (sometimes termed 'premium provisions') based on the ultimate loss ratios.

6.4. Reinsurance share of unexpired risks

The Company and the Group have estimated the amounts recoverable on unexpired risks (sometimes termed 'reinsurance share of premium provisions') based on the ultimate loss ratios from the claims provisions.

6.5. Intermediary and policyholder receivables

Intermediary and policyholder receivables are netted off the technical provisions for solvency purposes.

There are no valuation differences between GAAP accounts and intermediary and policyholder receivables for solvency purposes other than to recognise additional recoverable amounts as a result of considering contract boundaries.

6.6. Other receivables and payables in technical provisions

Other receivables and payables, notably claims funds held by intermediaries are netted off the technical provisions for solvency purposes.

6.7. Reinsurance payables

Net reinsurance payables are netted off the reinsurance recoveries for solvency purposes.

There are no valuation differences between GAAP accounts and net reinsurance payables for solvency purposes other than to recognise additional recoverable amounts as a result of considering contract boundaries.

6.8. Events not in data loading

Technical provisions for solvency purposes are required to allow for all possible events, including those that may not have been historically realised before. Such events not presented in a set of observable historical loss data are often called Events Not In Data ("ENID").

This is a difference in valuation methodology compared to the GAAP accounts which consider best estimates which can be reasonably foreseen and therefore leads to a loading on the technical provisions to consider the probability weighted effect of events which have not previously been observed.

6.9. Counterparty default provision

The Group, Company and CGICE Sucursal have considered a provision for default by one or more of its reinsurance providers. The provision is based on the total exposure to the counterparty, the rating of the counterparty and the existence of any collateral arrangements with the counterparty.

The Group, Company and CGICE Sucursal estimate the counterparty default provision and consider each of the exposures, net of collateral arrangements in existence, apply the estimated probability of default by rating and derive a weighted average probability of default.

The Company and Group have calculated the weighted average probability of default of reinsurers as 0.05% (2023 0.05%).

6.10. Run-off provision

Technical provisions for solvency purposes are required to take account of all expenses that will be incurred in servicing insurance obligations. This is commonly referred to as a 'run-off' provision as it therefore considers all future expenses which would be incurred to allow the existing obligations to run-off.

The run-off projections method is based on actual run-off expenses over 15 years. Different scenarios have been modelled, including simplifications for overhead expenses (as per Technical Annex 1), transfer costs, proportional expense spreading over the run-off period, and allocation between existing and new business. The median result of these scenarios is selected for prudence.

6.11. Discounting

Discounting has been applied in the technical provisions based on the yield curves as at 31 December 2024 as issued by the Bank of England for the company and Group reserves and issued by the European Insurance and Occupational Pensions Authority ("EIOPA") for the Sucursal.

6.12. Risk Margin

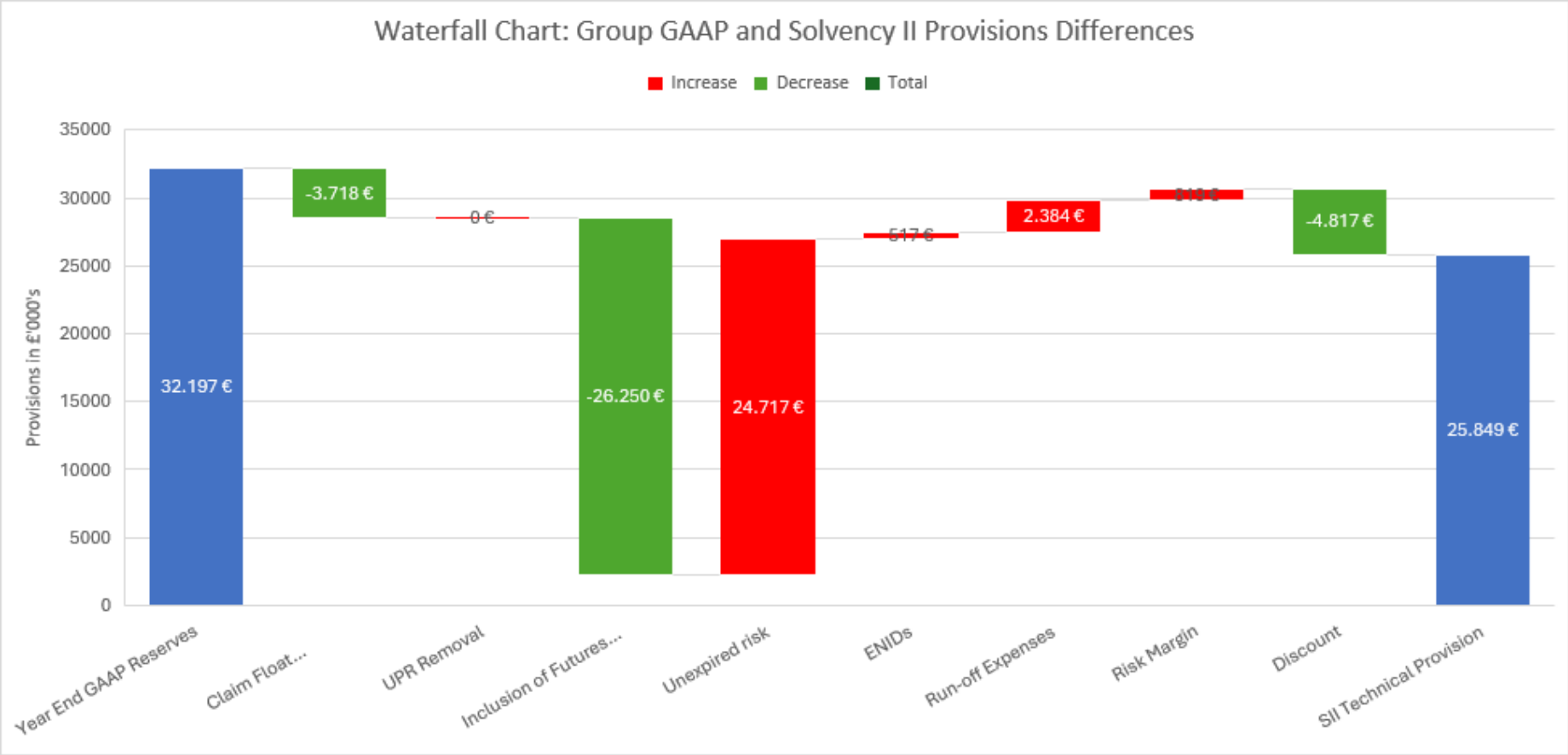
The risk margin has been considered to ensure that the value of the technical provisions is equivalent to the amount that would be expected to have to be paid to a third-party insurance company in order to take over and meet the insurance obligations of the Company.

The risk margin has been calculated based on the estimated capital requirements to run off the Company's obligations and applying a cost of capital of 4% as determined by Solvency II regulations.

The capital required to run-off the portfolio is based on the future estimated SCRs, taking account of underwriting risk and reinsurance counterparty risk

7. The Group, Company and the Sucursal have not applied the matching adjustment, volatility adjustment, transitional risk-free interest term structure or the transitional deduction in calculating its technical provisions.

The changes to technical provisions as at 31 December 2024 highlighted above are reflected in the waterfall diagrams below:



8. The key reinsurance arrangements in place are as follows:

8.1. **Motor vehicle liability and other motor insurance**

The Company caps its underwriting risk at £750k for UK policies via a non-proportional ("XoL") treaty.

The panel of reinsurers in the XoL treaty are predominately counterparties with good ratings from a well-known rating agency.

The Company also has a proportional ("QS") treaty with two well rated counterparties, which limits the Company's underwriting risk to 25% of the total exposure, after large losses are recovered from the XoL treaty (i.e., "net losses").

8.2. **Liability**

The Company caps its underwriting risk at £500k for UK business or €650k for European business via an XoL treaty with well rated counterparties.

The Company also has a QS treaty in place which limits the Company's underwriting risk to 25% of the net losses.

8.3. **Credit and suretyship**

The Company has a QS treaty with a well rated counterparty in respect of its Italian bonds, limiting the Company's underwriting risk to 35% of the net losses, and some variable QS placements on the Norwegian business.

There is an XOL treaty in place for the Dommage Ouvrage, UK Structural Defects, Spanish Bond and French Surety accounts.

CGICE Sucursal obtains the benefit of the above referenced XOL treaty.

8.4. **Pet Insurance – Liability Excess of Loss**

The Company caps its third-party liability risk its UK Pet business with an "A" rated reinsurer.

8.5. **Pet Insurance**

The Company has a 75% QS treaty for its UK Pet business with an "A" rated reinsurer.

8.6. **Home Insurance**

The Company has a 30% QS treaty for its UK Home business with an "A" rated reinsurer.

8.7. **Home Insurance – Liability Excess of Loss**

The Company caps its liability risk in respect to its UK Home business with an "A" rated reinsurer.

8.8. Home Insurance – Catastrophe Excess of Loss

The Company caps its catastrophe risk for the UK Home business with an “A” rated reinsurer.

There is a whole account Quota Share in place with the group’s related reinsurer on a funds withheld basis.

3. Other Liabilities

3.1 As at 31 December 2024, the Group recorded the following classes of liabilities for solvency purposes:

Other Liability	GAAP Accounts Value (£'000)	Solvency Value (£'000)	Explanation of differences
Deferred tax liabilities	-	72	Valued based on the expected tax benefit once the valuation adjustments to transition to solvency valuations unwind
Reinsurance payables	27,056	13,686	Reclassified to technical provisions
Subordinated liabilities	7,000	-	Reclassified to tier 2 capital. See section[F]
Payables	2,748	-	Commissions payable to intermediaries reclassified to technical provisions.
Any other liabilities, not elsewhere shown	9,520	9,520	-

3.2 As at 31 December 2023, the Group recorded the following classes of liabilities for solvency purposes:

Other Liability	GAAP Accounts Value (£'000)	Solvency Value (£'000)	Explanation of differences
Reinsurance payables	23,067	4,748	Reclassified to technical provisions
Subordinated liabilities	5,000	-	Reclassified to tier 2 capital. See section[F]
Payables	2,545	-	Commissions payable to intermediaries reclassified to technical provisions.
Any other liabilities, not elsewhere shown	12,224	12,224	-

3.3 As at 31 December 2024 the Company recorded the following classes of liabilities for solvency purposes:

Other Liability	GAAP Accounts Value (£'000)	Solvency Value (£'000)	Explanation of differences
Deferred tax liabilities	-	72	Valued based on the expected tax benefit once the valuation adjustments to transition to solvency valuations unwind
Reinsurance payables	27,056	13,686	Reclassified to technical provisions
Subordinated liabilities	7,000	-	Reclassified to tier 2 capital. See section[F]
Payables	2,748	-	Commissions payable to intermediaries reclassified to technical provisions.
Any other liabilities, not elsewhere shown	9,062	9,062	-

There have been no valuation adjustments for solvency purposes.

3.4 As at 31 December 2023 the Company recorded the following classes of liabilities for solvency purposes:

Other Liability	GAAP Accounts Value (£'000)	Solvency Value (£'000)	Explanation of differences
Reinsurance payables	23,002	4,748	Reclassified to technical provisions
Subordinated liabilities	5,000	-	Reclassified to tier 2 capital. See section[F]
Payables	2,611	-	Commissions payable to intermediaries reclassified to technical provisions.
Any other liabilities, not elsewhere shown	6,184	6,184	-

3.5 As at 31 December 2024, CGICE Sucursal recorded the following classes of liabilities for solvency purposes:

Other Liability	GAAP Accounts Value (€'000)	Solvency Value (€'000)	Explanation of differences
Deferred tax liabilities	-	116	Deferred taxes arise from differences in the valuation of assets and liabilities against the values assigned for tax purposes.
Reinsurance payables	8,145	-	Reclassified to technical provisions
Insurance and intermediaries payable	716	-	Commissions payable to intermediaries reclassified to technical provisions.

3.6 As at 31 December 2023, CGICE Sucursal recorded the following classes of liabilities for solvency purposes:

Other Liability	GAAP Accounts Value (€'000)	Solvency Value (€'000)	Explanation of differences
Deferred tax liabilities	-	84	Deferred taxes arise from differences in the valuation of assets and liabilities against the values assigned for tax purposes.
Reinsurance payables	7,348	-	Reclassified to technical provisions
Insurance and intermediaries payable	547	-	Commissions payable to intermediaries reclassified to technical provisions.

4. Alternative Methods for Valuation

Not applicable for the Group, the Company or CGICE Sucursal.

5. Any Other Information

There is no other material information regarding the "Valuation for Solvency Purposes" that has not already been disclosed in the above Sections E1 to E5.

F. Capital Management

1. Own Funds

1.1. The Group and the Company undertake an Own Risk and Solvency Assessment ('ORSA') exercise at least annually, or when the risk profile of the Group or the Company changes. The ORSA exercise includes CGICE Sucursal.

The ORSA exercise incorporates the business planning process which is typically considered over a three-year time horizon. There have been no significant changes in the reporting period.

1.2. The Company and Group classifies its own funds as tier 1, tier 2 or tier 3 depending on the characteristics of the capital. Tier 1 capital is the best form of capital for the purposes of absorbing losses.

The Group's basic own funds are as follows:

		2024		2023	
Own fund items	**Tier**	**£'000**	**%**	**£'000**	**%**
Share Capital and Share Premium	1	2,207	12	2,207	13
Reconciliation Reserve	1	9,930	52	9,569	57
Subordinated Debt	2	7,000	37	5,000	30
Deferred Tax Asset	3	-	-	90	1
		19,137	100	16,866	100

The Company's own funds are as follows:

		2024		2023	
Own fund items	**Tier**	**£'000**	**%**	**£'000**	**%**
Share Capital and Share Premium	1	1,832	9	2,411	14
Reconciliation Reserve	1	10,777	55	9,980	57
Subordinated Debt	2	7,000	36	5,000	29
Deferred Tax Asset	3	28	0	91	1
		19,636	100	17,483	100

The CGICE Sucursal's own funds are as follows:

		2024		2023	
Own fund items	**Tier**	**€'000**	**%**	**€'000**	**%**
Reconciliation Reserve	1	8,704	100	8,806	100

The reconciliation reserve represents retained earnings and reconciliation adjustments from GAAP balance sheet to SII balance sheet.

1.3. The movement in own funds during the year ended 31 December 2024 is shown below:

	GROUP		COMPANY	
	£'000	£'000	£'000	£'000
Surplus at 31 December 2024		**4,867**		**6,288**
Profit per management accounts	**(469)**		**(595)**	
Adjustments to reconcile GAAP to SII profit:				
Changes in disallowable assets	(2,252)		(2,252)	
Change in RI counterparty default provision	1		1	
Change in risk margin and expense adjust.	(205)		(203)	
Change resulting from discounting	511		518	
Net changes in premium provisions, ENIDs, etc.	2,847		2,847	
Other changes (including deferred tax)	2,197		1,837	
Solvency II profit		**2,631**		**2,153**
Previous period SCR	12,138		11,196	
Current period SCR	15,069		15,062	
Increase in SCR		**(2,931)**		**(3,866)**
Surplus as at 31 December 2024		4,566		4,575

1.4. The eligible capital which may be used towards meeting the Solvency Capital Requirement ('SCR') and Minimum Capital Requirement ('MCR') of the Group are as follows:

		2024		2023	
		Eligible capital for the		Eligible capital for the	
Own fund items	**Tier**	**SCR (£'000)**	**MCR (£'000)**	**SCR (£'000)**	**MCR (£'000)**
Share Capital and Share Premium	1	2,207	2,207	2,207	2,207
Reconciliation Reserve	1	9,903	9,903	9,569	9,569
Subordinated Debt	2	7,000	881	5,000	699
Deferred Tax Asset	3	27	-	90	-
Non-available minority interests at group level	1	(200)	(200)	(200)	(200)
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		699	699	339	339
		19,636	13,489	17,005	12,614

2. Solvency Capital Requirements & Minimum Capital Requirements

2.1. The SCR and MCR of the Company, Group and CGICE Sucursal as at 31 December 2024 was:

	COMPANY (£'000)	GROUP (£'000)	CGICE Sucursal (€'000)
SCR	15,062	15,069	2,896
MCR	4,387	4,406	4,000

The SCR of the Company, Group and CGICE Sucursal is made up as follows:

2.1.1. The Company, the Group and CGICE Sucursal are exposed to market risks derived predominately from the assets held by the Company, CGICE Sucursal and the Group to meet their insurance liabilities, although exposures to shocks in interest rates and currency rates also considered in the exposure from underwriting risks.

	2024			2023		
Market Risk	**Company**	**Group**	**CGICE Sucursal**	**Company**	**Group**	**CGICE Sucursal**
	(£'000)	**(£'000)**	**(€'000)**	**(£'000)**	**(£'000)**	**(€'000)**
Interest Rate	457	433	52	253	116	53
Equity	213	213	-	65	66	-
Property	238	238	-	238	238	-
Spread	176	198	135	246	353	94
Currency	1,657	1,575	-	2,351	2,332	-
Concentration	886	1,060	509	936	3,378	204
Diversification	(1,339)	(1,425)	(167)	(1,300)	(2,221)	(120)
TOTAL	**2,287**	**2,292**	**529**	**2,788**	**4,263**	**231**

2.1.2. The Company, CGICE Sucursal and Group are exposed to counterparty risks in the form of cash deposits and recoveries from reinsurers and from receivables from other debtors.

	2024			2023		
Counterparty Risk	**Company**	**Group**	**CGICE Sucursal**	**Company**	**Group**	**CGICE Sucursal**
	(£'000)	**(£'000)**	**(€'000)**	**(£'000)**	**(£'000)**	**(€'000)**
Type 1	1,445	1,418	213	989	1,062	309
Type 2	178	178	283	111	111	60
Diversification	(40)	(40)	(31)	(25)	(25)	(13)
TOTAL	**1,582**	**1,555**	**465**	**1,075**	**1,147**	**356**

2.1.3. The Company, CGICE Sucursal and Group are exposed to non-life underwriting risk as a result of the insurance policies it sells. The risks are based on volatility around earned premiums and claims reserves, to catastrophe events to which the Company, CGICE Sucursal and the Group may be exposed as well as the event that policyholders discontinue profitable policies.

Non-life Underwriting Risk	2024			2023		
	Company	Group	CGICE Sucursal	Company	Group	CGICE Sucursal
	(£'000)	(£'000)	(€'000)	(£'000)	(£'000)	(€'000)
Premium & Reserve	9,985	10,008	1,370	6,938	7,000	865
Catastrophe	1,891	1,891	1,559	1,821	1,821	1,334
Lapse	2,799	2,800	0	2,206	2,206	-
Diversification	(3,696)	(3,697)	(611)	(3,051)	(3,055)	(437)
TOTAL	**10,980**	**11,002**	**2,319**	**7,914**	**7,972**	**1,762**

2.1.4. The final solvency capital requirement of the Company, CGICE Sucursal and the Group is the aggregation of the market, counterparty and non-life underwriting risks, less a credit for diversification, and then an additional charge to represent the operational risks faced by the Company, CGICE Sucursal and the Group.

Solvency Capital Requirement	2024			2023		
	Company	Group	CGICE Sucursal	Company	Group	CGICE Sucursal
	(£'000)	(£'000)	(€'000)	(£'000)	(£'000)	(€'000)
Market	2,287	2,292	529	2,788	4,263	231
Counterparty	1,582	1,555	465	1,075	1,147	356
Non-life Underwriting	10,980	11,002	2,319	7,914	7,972	1,762
Basic SCR Diversification	(2,199)	(2,191)	(540)	(2,154)	(2,817)	(310)
Operational	2,412	2,412	123	1,572	1,572	160
TOTAL	**15,062**	**15,069**	**2,896**	**11,196**	**12,138**	**2,199**

2.2. Neither the Company, nor CGICE Sucursal nor the Group have utilised simplified calculations in applying the standard model and there has been no use of undertaking specific parameters in the non-life underwriting risk calculations.

2.3. The inputs used to calculate the MCR of the Company are as follows:

Line of business	Net (of Reinsurance) Best Estimate and Technical Provisions Calculated as a Whole		Net (of Reinsurance) Written Premiums in the Last 12 Months	
	2024 (£'000)	2023 (£'000)	2024 (£'000)	2023 (£'000)
Motor Vehicle Liability	65	133	-	-
Other Motor Insurance	-	-	-	-
Fire & Other Damage to Property	7,726	4,617	4,197	3,453
General Liability	1,228	1,038	-	-
Credit & Suretyship	2,528	1,075	1,478	2,190
Legal Expenses	-	-	-	-
Miscellaneous Financial Loss	-	-	21,308	8,084

2.4. The inputs used to calculate the MCR of CGICE Sucursal are as follows:

Line of business	Net (of Reinsurance) Best Estimate and Technical Provisions Calculated as a Whole		Net (of Reinsurance) Written Premiums in the Last 12 Months	
	2024 (€'000)	2023 (€'000)	2024 (€'000)	2023 (€'000)
Credit & Suretyship	1,952	1,123	1,142	1,859

3. Non-Compliance with the MCR and Non-Compliance with the SCR

3.1. The Company has maintained capital sufficient to meet its minimum capital requirement throughout the period covered by this report.

3.2. The Company has maintained capital sufficient to meet its solvency capital requirement throughout the period covered by this report.

3.3. CGICE Sucursal has maintained capital sufficient to meet its minimum capital requirement throughout the period covered by this report.

3.4. CGICE Sucursal has maintained capital sufficient to meet its solvency capital requirement throughout the period covered by this report.

4. Any Other Information

There is no other material information regarding Capital Management that has not already been disclosed in the above Sections F1 to F3.

G. Quantitative Reporting Templates

CGICE

CG Holdings (Gibraltar) Limited

Annual QRTs
Year ended 31st December 2024

Insurance company: 2138009LPUXGN23JW66 , Closing date: 31/12/2024 , published on: 20/05/2025 10:41:46

Undertakings in the scope of the group

IR.32.01.04.01

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Identification code and type of code of the immediate parent of the undertaking	Legal name of the immediate parent of the undertaking	Ranking criteria (in the group currency)								Accounting standard	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
									Total Balance Sheet (for (re)insurance undertakings)	Total Balance Sheet (for other regulated undertakings)	Total Balance Sheet (non-regulated undertakings)	Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings	Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or Insurance holding companies	Underwriting performance	Investment performance	Total performance		% capital share	% used for establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for the group solvency calculation	Yes/No	Date of decision if excluded	Method used and under method 1, treatment of the undertaking
C0030	C0010	C0040	C0050	C0060	C0070	C0080	C0081	C0082	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
LEI/213800PSQ29M4EX1L167	GI	Casualty & General Insurance Company (Europe) Limited	2	limited company	2	Gibraltar Financial Services Commission	LEI/2138009LPUXGN23JW66	CG Holdings (Gibraltar) Limited	133,684,569.00	0.00	0.00	80,769,765.00	0.00	1,210,705.00	1,590,745.00	189,510.00	2	100.0000	100.0000	100.0000		1	1.0000	1		1
LEI/2549000I8RZGOB7DJW22	GG	Hx1 Limited	11	limited company	2		LEI/213800PSQ29M4EX1L167	Casualty & General Insurance Company (Europe) Limited	0.00	0.00	27,824,090.00	0.00	1,416,449.00	0.00	1,416,449.00	-191,247.00	2	100.0000	100.0000	100.0000		1	1.0000	1		1
SC/213800NLPUXGN23JW66GB00AN	GB	Annum	99	limited company	2		LEI/2138009LPUXGN23JW66	CG Holdings (Gibraltar) Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2	45.0000	45.0000	45.0000		2	0.4500	1		3
SC/213800NLPUXGN23JW66GB00CG	GB	Casualty & General (UK) Limited	99	limited company	2		LEI/2138009LPUXGN23JW66	CG Holdings (Gibraltar) Limited	0.00	0.00	314,781.00	0.00	67,827.00	0.00	0.00	-83,073.00	2	100.0000	100.0000	100.0000		1	1.0000	1		1
SC/213800NLPUXGN23JW66GB00VC	GB	Velocity Claims Management Limited	10	limited company	2		LEI/2138009LPUXGN23JW66	CG Holdings (Gibraltar) Limited	0.00	0.00	245,567.00	0.00	275,294.00	0.00	0.00	97,983.00	2	100.0000	100.0000	100.0000		1	1.0000	1		1

Insurance company: 2138009LPIJXGN23JW66 , Closing date: 31/12/2024 , published on: 20/05/2025 10:41:34

Balance sheet

IR.02.01.01.01

		Solvency II value	Statutory accounts value
		C0010	C0020
Assets			
Goodwill	R0010		0.00
Deferred acquisition costs	R0020		4,911,933.01
Intangible assets	R0030	0.00	1,300,000.08
Deferred tax assets	R0040	0.00	0.00
Pension benefit surplus	R0050	0.00	0.00
Property, plant & equipment held for own use	R0060	951,126.45	951,126.45
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	3,036,218.37	19,483,085.37
Property (other than for own use)	R0080	0.00	0.00
Holdings in related undertakings, including participations	R0090	0.00	0.00
Equities	R0100	968,057.06	968,057.06
Equities - listed	R0110	0.00	0.00
Equities - unlisted	R0120	968,057.06	968,057.06
Bonds	R0130	0.00	0.00
Government Bonds	R0140	0.00	0.00
Corporate Bonds	R0150	0.00	0.00
Structured notes	R0160	0.00	0.00
Collateralised securities	R0170	0.00	0.00
Collective Investments Undertakings	R0180	0.00	0.00
Derivatives	R0190	0.00	0.00
Deposits other than cash equivalents	R0200	2,068,161.31	2,068,161.31
Other investments	R0210	0.00	16,446,867.00
Assets held for index-linked and unit-linked contracts	R0220	0.00	0.00
Loans and mortgages	R0230	1,874,157.55	1,874,157.55
Loans on policies	R0240	0.00	0.00
Loans and mortgages to individuals	R0250	8,055.58	8,055.58
Other loans and mortgages	R0260	1,866,101.97	1,866,101.97
Reinsurance recoverables from:	R0270	33,480,144.35	47,705,194.68
Non-life and health similar to non-life	R0280	33,480,144.35	47,705,194.68
Life and health similar to life, excluding index-linked and unit-linked	R0315	0.00	0.00
Life index-linked and unit-linked	R0340	0.00	0.00
Deposits to cedants	R0350	0.00	0.00
Insurance and intermediaries receivables	R0360	10,149,911.61	42,827,159.30
Reinsurance receivables	R0370	2,909,327.88	3,107,694.56
Receivables (trade, not insurance)	R0380	65,899.63	65,899.63
Own shares (held directly)	R0390	0.00	0.00
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0.00	0.00
Cash and cash equivalents	R0410	15,295,818.16	12,832,341.61
Any other assets, not elsewhere shown	R0420	501,111.54	569,001.21
Total assets	R0500	68,263,715.54	135,627,593.45

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Balance sheet

IR.02.01.01.01

		Solvency II value	Statutory accounts value
		C0010	C0020
Liabilities			
Technical provisions - total	R0505	25,848,839.86	76,276,589.40
Technical provisions - non-life	R0510	25,848,839.86	76,276,589.40
Technical provisions - life	R0515	0.00	0.00
Best estimate - total	R0542	25,030,336.30	
Best estimate - non-life	R0544	25,030,336.30	
Best estimate - life	R0546	0.00	
Risk margin - total	R0552	818,503.56	
Risk margin - non-life	R0554	818,503.56	
Risk margin - life	R0556	0.00	
Transitional (TMTP) - life	R0565	0.00	
Other technical provisions	R0730		0.00
Contingent liabilities	R0740	0.00	0.00
Provisions other than technical provisions	R0750	0.00	0.00
Pension benefit obligations	R0760	0.00	0.00
Deposits from reinsurers	R0770	0.00	0.00
Deferred tax liabilities	R0780	72,334.57	0.00
Derivatives	R0790	0.00	0.00
Debts owed to credit institutions	R0800	0.00	0.00
Financial liabilities other than debts owed to credit institutions	R0810	0.00	0.00
Insurance & intermediaries payables	R0820	0.00	2,747,684.11
Reinsurance payables	R0830	13,685,626.35	27,056,300.98
Payables (trade, not insurance)	R0840	0.00	0.00
Subordinated liabilities	R0850	7,000,000.00	7,000,000.00
Subordinated liabilities not in Basic Own Funds	R0860	0.00	0.00
Subordinated liabilities in Basic Own Funds	R0870	7,000,000.00	7,000,000.00
Any other liabilities, not elsewhere shown	R0880	9,519,961.73	9,519,961.73
Total liabilities	R0900	56,126,762.51	122,600,536.22
Excess of assets over liabilities	R1000	12,136,953.03	13,027,057.23

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Premiums, claims and expenses by country

Non-life obligations

IR.05.02.01.01 - IR.05.02.01.03

		Home country	Country (by amount of gross premiums written) - non-life obligations	Country (by amount of gross premiums written) - non-life obligations	Country (by amount of gross premiums written) - non-life obligations	Country (by amount of gross premiums written) - non-life obligations	Country (by amount of gross premiums written) - non-life obligations	Total Top 5 and home country
			ES	FR	GB	IT	NO	
		C0080	C0090	C0090	C0090	C0090	C0090	C0140
Premiums written								
Gross - Direct Business	R0110		3,073,471.17	-111,423.91	77,413,960.36	393,757.44	0.00	80,769,765.06
Gross - Proportional reinsurance accepted	R0120							0.00
Gross - Non-proportional reinsurance accepted	R0130							0.00
Reinsurers' share	R0140		2,128,683.44	15,930.29	51,274,702.08	333,251.30	0.00	53,752,567.11
Net	R0200	0.00	944,787.73	-127,354.20	26,139,258.28	60,506.14	0.00	27,017,197.95
Premiums earned								
Gross - Direct Business	R0210		3,400,624.60	-111,423.91	64,818,166.68	436,836.07	0.00	68,544,203.44
Gross - Proportional reinsurance accepted	R0220							0.00
Gross - Non-proportional reinsurance accepted	R0230							0.00
Reinsurers' share	R0240		2,358,783.46	15,930.29	47,537,701.94	370,103.40	0.00	50,282,519.09
Net	R0300	0.00	1,041,841.14	-127,354.20	17,280,464.74	66,732.67	0.00	18,261,684.35
Claims incurred								
Gross - Direct Business	R0310		609,614.24	2,425,901.22	38,282,182.68	55,134.45	-70,515.36	41,302,317.23
Gross - Proportional reinsurance accepted	R0320							0.00
Gross - Non-proportional reinsurance accepted	R0330							0.00
Reinsurers' share	R0340		321,519.93	1,151,752.84	28,257,657.52	55,669.16	-35,257.69	29,751,341.76
Net	R0400	0.00	288,094.31	1,274,148.38	10,024,525.16	-534.71	-35,257.67	11,550,975.47
Net expenses incurred	R0550		390,915.73	204,658.83	8,019,758.44	25,736.01	1,988.00	8,643,057.01

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Non-life income and expenditure: reporting period

IR.05.04.02.01

			All business (including annuities stemming from accepted non-life insurance and reinsurance contracts)																									
				All non-life business (ex excluding annuities stemming from accepted insurance and reinsurance contracts)																								
				Line of Business for: non-life insurance and accepted proportional reinsurance obligations																			Line of Business for: accepted non-proportional reinsurance				Annuities stemming from non-life insurance contracts	Annuities stemming from non-life accepted reinsurance contracts
				Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance - personal lines	Motor vehicle liability insurance - non-personal lines	Motor vehicle other motor insurance - personal lines	Motor vehicle other motor insurance - non-personal lines	Marine, aviation and transport insurance	Fire and other damage to property insurance - personal lines	Fire and other damage to property insurance - non-personal lines	General liability insurance				Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation and transport	Property		
														Employers Liability	Public & products Liability	Professional Indemnity	Other general liability										
		C0010	C0015	C0110	C0120	C0130	C0140	C0141	C0150	C0151	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0310	C0320	C0330	C0340	C0525	C0545
Income																												
Premiums written																												
Gross written premiums	R0110		80,769,765.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297,159.30	8,969,321.37	0.00	0.00	0.00	0.00	4,781,431.00	0.00	0.00	66,721,853.39						
Gross written premiums - insurance (direct)	R0111		80,769,765.06				0.00		0.00			297,159.30	8,969,321.37	0.00			0.00	4,781,431.00			66,721,853.39						
Gross written premiums - accepted reinsurance	R0113		0.00				0.00		0.00			0.00	0.00	0.00			0.00	0.00			0.00						
Net written premiums	R0160		27,017,197.95				0.00		0.00			107,011.51	4,089,778.76	0.00			0.00	1,478,219.86			21,342,187.82						
Premiums earned and provision for unearned																												
Gross earned premiums	R0210		68,544,203.44				0.00		0.00			18,047.42	8,395,815.94	0.00			0.00	5,156,443.70			54,973,896.38						
Net earned premiums	R0220		18,261,684.35				0.00		0.00			5,067.67	3,795,753.66	0.00			0.00	1,590,996.99			12,869,866.03						
Expenditure																												
Claims incurred																												
Gross (undiscounted) claims incurred	R0610		41,218,129.72				-235,241.24		-51,533.40			12,633.19	4,697,053.66	-479,716.32			-51,601.60	3,969,801.81			33,356,731.62						
Gross (undiscounted) direct business	R0611		41,218,129.72				-235,241.24		-51,533.40			12,633.19	4,697,053.66	-479,716.32			-51,601.60	3,969,801.81			33,356,731.62						
Gross (undiscounted) reinsurance accepted	R0612		0.00				0.00		0.00			0.00	0.00	0.00			0.00	0.00			0.00						
Net (undiscounted) claims incurred	R0690		11,518,029.41				-30,731.85		-6,732.31			8,843.23	2,294,504.54	-52,458.94			-26,255.21	1,955,551.17			7,415,306.78						
Net (discounted) claims incurred	R0730	11,518,029.41	11,518,029.41																								
Analysis of expenses incurred																												
Technical expenses incurred net of reinsurance ceded	R0910																											
Acquisition costs, commissions, claims management costs	R0985	3,190,209.78	3,190,209.78				-5,233.76		-1,146.54			3,185.37	-175,225.11	21,366.05			-1,322.08	308,622.32			3,039,963.55						
Other expenditure																												
Other expenses	R1140	2,067,445.00																										
Total expenditure	R1310	16,775,684.19																										

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Own funds

IR.23.01.04.01

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds						
Ordinary share capital (gross of own shares)	R0010	29,561.00	29,561.00		0.00	
Non-available called but not paid in ordinary share capital at group level	R0020	0.00	0.00		0.00	
Share premium account related to ordinary share capital	R0030	2,177,000.00	2,177,000.00		0.00	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0.00	0.00		0.00	
Subordinated mutual member accounts	R0050	0.00		0.00	0.00	0.00
Non-available subordinated mutual member accounts at group level	R0060	0.00		0.00	0.00	0.00
Surplus funds	R0070	0.00	0.00			
Non-available surplus funds at group level	R0080	0.00	0.00			
Preference shares	R0090	0.00		0.00	0.00	0.00
Non-available preference shares at group level	R0100	0.00		0.00	0.00	0.00
Share premium account related to preference shares	R0110	0.00		0.00	0.00	0.00
Non-available share premium account related to preference shares at group level	R0120	0.00		0.00	0.00	0.00
Reconciliation reserve	R0130	9,930,392.04	9,930,392.04			
Subordinated liabilities	R0140	7,000,000.00		0.00	7,000,000.00	0.00
Non-available subordinated liabilities at group level	R0150	0.00		0.00	0.00	0.00
An amount equal to the value of net deferred tax assets	R0160	0.00				0.00
The amount equal to the value of net deferred tax assets not available at the group level	R0170	0.00				0.00
Other items approved by the supervisory authority as basic own funds not specified above	R0180	0.00	0.00	0.00	0.00	0.00
Non available own funds related to other own funds items approved by supervisory authority	R0190	0.00	0.00	0.00	0.00	0.00
Minority interests (if not reported as part of a specific own fund item)	R0200	0.00	0.00	0.00	0.00	0.00
Non-available minority interests at group level	R0210	200,000.00	200,000.00	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	-698,697.00				
Deductions						
Deductions for participations where there is non-availability of information	R0250	0.00				
Deduction for participations included by using D&A when a combination of methods is used	R0260	0.00				
Total of non-available own fund items	R0270	0.00				
Total deductions	R0280	0.00				
Total basic own funds after deductions	R0290	19,136,953.04	12,136,953.04	0.00	7,000,000.00	0.00
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	R0340	0.00				
Letters of credit and guarantees other	R0350	0.00				
Supplementary members calls	R0360	0.00				
Supplementary members calls - other	R0370	0.00				
Non available ancillary own funds at group level	R0380	0.00				
Other ancillary own funds	R0390	0.00				
Total ancillary own funds	R0400	0.00			0.00	0.00
Own funds of other financial sectors						
Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies - total	R0410	0.00				
Institutions for occupational retirement provision	R0420	0.00				
Non regulated entities carrying out financial activities	R0430	0.00				
Total own funds of other financial sectors	R0440					
Own funds when using the D&A, exclusively or in combination of method 1						
Own funds aggregated when using the D&A and combination of method	R0450	0.00	0.00	0.00	0.00	0.00
Own funds aggregated when using the D&A and combination of method net of IGT	R0460	0.00	0.00	0.00	0.00	0.00
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	19,136,953.04	12,136,953.04	0.00	7,000,000.00	0.00
Total available own funds to meet the minimum consolidated group SCR	R0530	0.00	0.00	0.00	0.00	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	19,635,650.04	12,136,953.04	0.00	7,000,000.00	0.00
Total eligible own funds to meet the minimum consolidated group SCR	R0570	13,018,219.53	12,136,953.04	0.00	881,266.49	
Consolidated Group SCR	R0590	15,069,158.49				
Minimum consolidated Group SCR	R0610	4,406,332.45				
Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)	R0630	1.3030				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	3.1130				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	19,635,650.04	12,136,953.04	0.00	7,000,000.00	0.00
SCR for entities included with D&A method	R0670					
Group SCR	R0680	15,069,158.49				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	1.3030				

Reconciliation reserve

IR.23.01.04.02

		c
		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	12,136,953.04
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Deductions for particpations in financial and credit institutions	R0725	
Other basic own fund items	R0730	2,206,561.00
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Other non available own funds	R0750	
Reconciliation reserve	R0760	9,930,392.04

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Solvency Capital Requirement

IR.25.04.04.01

		c
		C0010
Net of loss-absorbing capacity of technical provisions		
Market risk	R0140	2,291,894.61
Interest rate risk	R0070	433,494.00
Equity risk	R0080	212,972.55
Property risk	R0090	237,500.00
Spread risk	R0100	198,285.25
Concentration risk	R0110	1,059,740.08
Currency risk	R0120	1,575,079.96
Other market risk	R0125	
Diversification within market risk	R0130	-1,425,177.23
Counterparty default risk	R0180	1,555,284.53
Type 1 exposures	R0150	1,417,627.74
Type 2 exposures	R0160	177,617.64
Other counterparty risk	R0165	
Diversification within counterparty default risk	R0170	-39,960.85
Life underwriting risk	R0270	0.00
Mortality risk	R0190	
Longevity risk	R0200	
Disability-Morbidity risk	R0210	
Life-expense risk	R0220	
Revision risk	R0230	
Lapse risk	R0240	
Life catastrophe risk	R0250	
Other life underwriting risk	R0255	
Diversification within life underwriting risk	R0260	
Total health underwriting risk	R0320	0.00
Health SLT risk	R0280	
Health non SLT risk	R0290	
Health catastrophe risk	R0300	
Other health underwriting risk	R0305	
Diversification within health underwriting risk	R0310	
Non-life underwriting risk	R0370	11,001,753.47
Non-life premium and reserve risk (ex catastrophe risk)	R0330	10,007,987.31
Non-life catastrophe risk	R0340	1,890,919.95
Lapse risk	R0350	2,800,185.66
Other non-life underwriting risk	R0355	
Diversification within non-life underwriting risk	R0360	-3,697,339.45
Intangible asset risk	R0400	
Operational and other risks	R0430	2,411,716.75
Operational risk	R0422	2,411,716.75
Other risks	R0424	
Total before all diversification	R0432	22,423,126.89
Total before diversification between risk modules	R0434	17,260,649.36
Diversification between risk modules	R0436	-2,191,490.89
Total after diversification	R0438	15,069,158.47
Loss-absorbing capacity of technical provisions	R0440	
Loss-absorbing capacity of deferred taxes	R0450	
Other adjustments	R0455	
Solvency capital requirement including undisclosed capital add-on	R0460	15,069,158.49
Disclosed capital add-on - excluding residual model limitation	R0472	
Disclosed capital add-on - residual model limitation	R0474	
Solvency Capital Requirement including capital add-on	R0480	15,069,158.49
Undisclosed capital add-on - residual model limitation	R0482	
Capital add-on	R0484	0.00
Biting interest rate scenario	R0490	
Biting life lapse scenario	R0495	
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	0.00
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	0.00
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	0.00
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	0.00
Capital requirement for non-controlled participation requirements	R0540	0.00
Capital requirement for residual undertakings	R0550	0.00
Overall SCR		
Solvency capital requirement (consolidation method)	R0555	15,069,158.49
SCR for undertakings included via D and A	R0560	0.00
SCR for sub-groups included via D and A	R0565	
Solvency capital requirement	R0570	15,069,158.49

CGICE

Casualty & General Insurance Company (Europe) Limited

Annual QRTs
Year ended 31st December 2024

Insurance company: 213800FSQ29M4EK1L167 , Closing date: 31/12/2024 , published on: 25/04/2025 11:32:54

Balance sheet

IR.02.01.01.01

		Solvency II value	Statutory accounts value
		C0010	C0020
Assets			
Goodwill	R0010		0.00
Deferred acquisition costs	R0020		4,911,933.00
Intangible assets	R0030	0.00	1,300,000.08
Deferred tax assets	R0040	99,825.75	99,825.75
Pension benefit surplus	R0050	0.00	0.00
Property, plant & equipment held for own use	R0060	950,000.00	950,000.00
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	3,036,318.37	3,036,318.37
Property (other than for own use)	R0080	0.00	0.00
Holdings in related undertakings, including participations	R0090	0.00	0.00
Equities	R0100	968,157.06	968,157.06
Equities - listed	R0110	0.00	0.00
Equities - unlisted	R0120	968,157.06	968,157.06
Bonds	R0130	0.00	0.00
Government Bonds	R0140	0.00	0.00
Corporate Bonds	R0150	0.00	0.00
Structured notes	R0160	0.00	0.00
Collateralised securities	R0170	0.00	0.00
Collective Investments Undertakings	R0180	0.00	0.00
Derivatives	R0190	0.00	0.00
Deposits other than cash equivalents	R0200	2,068,161.31	2,068,161.31
Other investments	R0210	0.00	0.00
Assets held for index-linked and unit-linked contracts	R0220	0.00	0.00
Loans and mortgages	R0230	1,147,136.77	18,569,481.77
Loans on policies	R0240	0.00	0.00
Loans and mortgages to individuals	R0250	8,055.58	8,055.58
Other loans and mortgages	R0260	1,139,081.19	18,561,426.19
Reinsurance recoverables from:	R0270	33,480,144.35	47,705,194.68
Non-life and health similar to non-life	R0280	33,480,144.35	47,705,194.68
Life and health similar to life, excluding index-linked and unit-linked	R0315	0.00	0.00
Life index-linked and unit-linked	R0340	0.00	0.00
Deposits to cedants	R0350	0.00	0.00
Insurance and intermediaries receivables	R0360	10,149,911.61	43,013,894.62
Reinsurance receivables	R0370	2,909,327.88	3,107,694.56
Receivables (trade, not insurance)	R0380	65,899.63	65,899.63
Own shares (held directly)	R0390	0.00	0.00
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0.00	0.00
Cash and cash equivalents	R0410	15,896,107.98	12,457,153.43
Any other assets, not elsewhere shown	R0420	386,502.88	453,569.32
Total assets	R0500	68,121,175.22	135,670,965.21

Insurance company: 213800FSQ29M4EK1L167 , Closing date: 31/12/2024 , published on: 25/04/2025 11:32:54

Balance sheet

IR.02.01.01.01

		Solvency II value	Statutory accounts value
		C0010	C0020
Liabilities			
Technical provisions - total	R0505	25,664,530.96	76,276,589.40
Technical provisions - non-life	R0510	25,664,530.96	76,276,589.40
Technical provisions - life	R0515	0.00	0.00
Best estimate - total	R0542	24,846,073.52	
Best estimate - non-life	R0544	24,846,073.52	
Best estimate - life	R0546	0.00	
Risk margin - total	R0552	818,457.44	
Risk margin - non-life	R0554	818,457.44	
Risk margin - life	R0556	0.00	
Transitional (TMTP) - life	R0565	0.00	
Other technical provisions	R0730		0.00
Contingent liabilities	R0740	0.00	0.00
Provisions other than technical provisions	R0750	0.00	0.00
Pension benefit obligations	R0760	0.00	0.00
Deposits from reinsurers	R0770	0.00	0.00
Deferred tax liabilities	R0780	72,094.09	0.00
Derivatives	R0790	0.00	0.00
Debts owed to credit institutions	R0800	0.00	0.00
Financial liabilities other than debts owed to credit institutions	R0810	0.00	0.00
Insurance & intermediaries payables	R0820	0.00	2,747,684.11
Reinsurance payables	R0830	13,685,626.35	27,056,300.98
Payables (trade, not insurance)	R0840	100.00	100.00
Subordinated liabilities	R0850	7,000,000.00	7,000,000.00
Subordinated liabilities not in Basic Own Funds	R0860	0.00	0.00
Subordinated liabilities in Basic Own Funds	R0870	7,000,000.00	7,000,000.00
Any other liabilities, not elsewhere shown	R0880	9,062,487.38	9,062,487.37
Total liabilities	R0900	55,484,838.78	122,143,161.86
Excess of assets over liabilities	R1000	12,636,336.44	13,527,803.35

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Premiums, claims and expenses by country

Non-life obligations

IR.05.02.01.01 - IR.05.02.01.03

		Home country	Country (by amount of gross premiums written) - non-life obligations	Country (by amount of gross premiums written) - non-life obligations	Country (by amount of gross premiums written) - non-life obligations	Country (by amount of gross premiums written) - non-life obligations	Country (by amount of gross premiums written) - non-life obligations	Total Top 5 and home country
			ES	FR	GB	IT	NO	
		C0080	C0090	C0090	C0090	C0090	C0090	C0140
Premiums written								
Gross - Direct Business	R0110		3,073,471.00	-111,423.91	77,413,960.36	393,757.44	0.00	80,769,764.89
Gross - Proportional reinsurance accepted	R0120							0.00
Gross - Non-proportional reinsurance accepted	R0130							0.00
Reinsurers' share	R0140		2,128,683.00	15,930.29	51,274,702.08	333,251.30	0.00	53,752,566.67
Net	R0200	0.00	944,788.00	-127,354.20	26,139,258.28	60,506.14	0.00	27,017,198.22
Premiums earned								
Gross - Direct Business	R0210		3,400,625.00	-111,423.91	64,818,166.68	436,836.07	0.00	68,544,203.84
Gross - Proportional reinsurance accepted	R0220							0.00
Gross - Non-proportional reinsurance accepted	R0230							0.00
Reinsurers' share	R0240		2,358,783.00	15,930.29	47,537,701.94	370,103.40	0.00	50,282,518.63
Net	R0300	0.00	1,041,842.00	-127,354.20	17,280,464.74	66,732.67	0.00	18,261,685.21
Claims incurred								
Gross - Direct Business	R0310		609,614.00	2,425,901.22	38,282,182.68	55,134.45	-70,515.36	41,302,316.99
Gross - Proportional reinsurance accepted	R0320							0.00
Gross - Non-proportional reinsurance accepted	R0330							0.00
Reinsurers' share	R0340		321,520.00	1,151,752.84	28,257,657.52	55,669.16	-35,257.69	29,751,341.83
Net	R0400	0.00	288,094.00	1,274,148.38	10,024,525.16	-534.71	-35,257.67	11,550,975.16
Net expenses incurred	R0550		348,072.00	206,212.07	7,215,907.76	20,247.06	1,988.00	7,792,426.89

Insurance company 21380FEQ9NWKDLJ6F_Closing date 31/12/2020, published on 25/04/2021 11:10:04

Non-life insurance, expenditure and business model analysis: reporting period

01.01.24-31.12 - 01.01.24-31.12

| | | | All business (including activities relating from assisted non-life insurance and reinsurance contracts) | | |

Insurance company 213800FQQ9NMXOL347 , Closing date: 31/12/2020, published on: 25/04/2021 11:10:04

Non-life income, expenditure and business model analysis plan year 1

01.01.24-31.12 - 01.01.24-31.36

| | | | All business (including activities relating from assisted non life insurance and reinsurance contracts) | | |

Insurance company 213800FQQ9NMXOL347 , Closing date: 31/12/2020, published on: 25/04/2021 11:10:04

Non-life income, expenditure and business model analysis plan year 1

01.01.04.01.01 - 01.01.04.01.07

| | | | All business (including priorities claiming from assisted non life insurance and reinsurance contracts) | | |

Insurance company 213800FQQRMMXSL36F , Closing date 31/12/2020, published on 25/04/2021 11:10:04

Non-life income, expenditure and business model analysis plan year 1

01.01.24-31.12.24 - 01.01.24-31.12.24

| | | | All business including priorities stemming from accepted non-life insurance and reinsurance contracts | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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Insurance company: 213800F5Q29M4EK1L167 , Closing date: 31/12/2024 , published on: 25/04/2025 11:33:09

Non-life technical provisions

IR.17.01.01.01

		Direct business and accepted proportional reinsurance												Accepted non-proportional reinsurance				
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Best estimate																		
Premium provisions																		
Gross - Total	R0060	0.00	0.00	0.00	0.00	0.00	0.00	1,551,668.41	0.00	661,631.65	0.00	0.00	-3,692,693.86	0.00	0.00	0.00	0.00	-1,479,393.80
Gross - direct business	R0070	0.00	0.00	0.00	0.00	0.00	0.00	1,551,668.41	0.00	661,631.65	0.00	0.00	-3,692,693.86					-1,479,393.80
Gross - accepted proportional reinsurance business	R0080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					0.00
Gross - accepted non-proportional reinsurance business	R0090													0.00	0.00	0.00	0.00	0.00
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100	0.00	0.00	0.00	0.45	0.00	0.00	765,829.34	-0.19	360,116.48	0.00	0.00	13,238,585.27	0.00	0.00	0.00	0.00	14,364,531.35
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	0.00	0.00	0.00	0.45	0.00	0.00	765,829.34	-0.19	360,116.48	0.00	0.00	13,238,585.27	0.00	0.00	0.00	0.00	14,364,531.35
Recoverables from SPV before adjustment for expected losses	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0.00	0.00	0.00	0.45	0.00	0.00	763,906.91	-0.19	359,684.62	0.00	0.00	13,233,438.28	0.00	0.00	0.00	0.00	14,357,030.07
Net Best Estimate of Premium Provisions	R0150	0.00	0.00	0.00	-0.45	0.00	0.00	787,761.50	0.19	301,947.03	0.00	0.00	-16,926,132.14	0.00	0.00	0.00	0.00	-15,836,423.87
Claims provisions																		
Gross - Total	R0160	0.00	0.00	0.00	603,608.04	0.00	0.00	16,154,818.13	3,627,911.14	3,496,895.56	0.00	0.00	2,442,234.46	0.00	0.00	0.00	0.00	26,325,467.33
Gross - direct business	R0170	0.00	0.00	0.00	603,608.04	0.00	0.00	16,154,818.13	3,627,911.14	3,496,895.56	0.00	0.00	2,442,234.46					26,325,467.33
Gross - accepted proportional reinsurance business	R0180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					0.00
Gross - accepted non-proportional reinsurance business	R0190													0.00	0.00	0.00	0.00	0.00
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200	0.00	0.00	0.00	538,855.20	0.00	0.00	9,230,948.08	2,401,613.26	1,271,801.91	0.00	0.00	5,697,740.80	0.00	0.00	0.00	0.00	19,140,959.25
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	0.00	0.00	0.00	538,855.20	0.00	0.00	9,230,948.08	2,401,613.26	1,271,801.91	0.00	0.00	5,697,740.80	0.00	0.00	0.00	0.00	19,140,959.25
Recoverables from SPV before adjustment for expected losses	R0220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0.00	0.00	0.00	538,721.93	0.00	0.00	9,216,550.66	2,400,410.82	1,271,114.41	0.00	0.00	5,696,323.54	0.00	0.00	0.00	0.00	19,123,121.36
Net Best Estimate of Claims Provisions	R0250	0.00	0.00	0.00	64,886.11	0.00	0.00	6,938,267.47	1,227,500.32	2,225,781.15	0.00	0.00	-3,254,089.08	0.00	0.00	0.00	0.00	7,202,345.97
Total Best estimate - gross	R0260	0.00	0.00	0.00	603,608.04	0.00	0.00	17,706,486.54	3,627,911.14	4,158,527.21	0.00	0.00	-1,250,459.40	0.00	0.00	0.00	0.00	24,846,073.53
Total Best estimate - net	R0270	0.00	0.00	0.00	64,885.66	0.00	0.00	7,726,028.97	1,227,500.51	2,527,728.18	0.00	0.00	-20,180,221.22	0.00	0.00	0.00	0.00	-8,634,077.90
Risk margin	R0280	0.00	0.00	0.00	18,930.77	0.00	0.00	555,323.03	113,781.05	130,422.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	818,457.44
Technical provisions - total (best estimate plus risk margin)																		
Technical provisions - total	R0320	0.00	0.00	0.00	622,538.81	0.00	0.00	18,261,809.57	3,741,692.19	4,288,949.80	0.00	0.00	-1,250,459.40	0.00	0.00	0.00	0.00	25,664,530.97
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0.00	0.00	0.00	538,722.39	0.00	0.00	9,980,457.57	2,400,410.63	1,630,799.03	0.00	0.00	18,929,761.82	0.00	0.00	0.00	0.00	33,480,151.44
Technical provisions minus RECOVERAB from reinsurance/SPV and Finite Re- total	R0340	0.00	0.00	0.00	83,816.43	0.00	0.00	8,281,352.00	1,341,281.56	2,658,150.77	0.00	0.00	-20,180,221.22	0.00	0.00	0.00	0.00	-7,815,620.46
Cash-flows of the Best estimate of Premium Provisions (Gross)																		
Cash out-flows																		
Future benefits and claims and allocated loss adjustment expenses	R0370	0.00	0.00	0.00	0.00	0.00	0.00	1,482,231.68	0.00	590,875.83	0.00	0.00	21,135,441.76	0.00	0.00	0.00	0.00	23,208,549.27
Future expenses that are not ALAE and other Cash-out flows	R0380	0.00	0.00	0.00	0.00	0.00	0.00	69,436.73	0.00	70,755.82	0.00	0.00	855,282.53	0.00	0.00	0.00	0.00	995,475.08
Cash in-flows																		
Future premiums	R0390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,683,418.16	0.00	0.00	0.00	0.00	25,683,418.16
Other Cash-in flows (incl. Recoverable from salvages and subrogations)	R0400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash-flows of the Best estimate of Claims Provisions (Gross)																		
Cash out-flows																		
Future benefits and claims and allocated loss adjustment expenses	R0410	0.00	0.00	0.00	603,608.04	0.00	0.00	16,154,818.13	3,627,911.14	3,496,895.56	0.00	0.00	2,442,234.46	0.00	0.00	0.00	0.00	26,325,467.33
Future expenses that are not ALAE and other Cash-out flows	R0420													0.00	0.00	0.00	0.00	0.00
Cash in-flows																		
Future premiums	R0430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Cash-in flows (incl. Recoverable from salvages and subrogations)	R0440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Best estimate subject to transitional of the interest rate	R0460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Technical provisions without transitional on interest rate	R0470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Best estimate subject to volatility adjustment	R0480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Technical provisions without volatility adjustment and without transitional on interest rate	R0490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Insurance company: 213800F5Q29M4EK1L167 , Closing date: 31/12/2024 , published on: 25/04/2025 11:33:12

Total (no breakdown by currency)
Non-life claim development
IR.19.01.01.01

Unit	GBP

Line of business	Z0010	5	1 - Medical expense insurance [direct business and accepted proportional reinsurance] 2 - Income protection insurance [direct business and accepted proportional reinsurance] 3 - Workers' compensation insurance [direct business and accepted proportional reinsurance] 4 - Motor vehicle liability insurance [direct business and accepted proportional reinsurance] 5 - Other motor insurance [direct business and accepted proportional reinsurance] 6 - Marine, aviation and transport insurance [direct business and accepted proportional reinsurance] 7 - Fire and other damage to property insurance [direct business and accepted proportional reinsurance] 8 - General liability insurance [direct business and accepted proportional reinsurance] 9 - Credit and suretyship insurance [direct business and accepted proportional reinsurance] 10 - Legal expenses insurance [direct business and accepted proportional reinsurance] 11 - Assistance [direct business and accepted proportional reinsurance] 12 - Miscellaneous financial loss [direct business and accepted proportional reinsurance] 26 - Health [accepted non-proportional reinsurance] 26 - Casualty [accepted non-proportional reinsurance] 27 - Marine, aviation, transport [accepted non-proportional reinsurance] 28 - Property [accepted non-proportional reinsurance]
Accident year / Underwriting year	Z0020	2	1 - Accident year [AY] 2 - Underwriting year [UWY]
Currency	Z0030	Total	ISO 4217 alphabetic code
Currency conversion	Z0040	2	1 - Expressed in currency of denomination (not converted to reporting currency) 2 - Not applicable / Expressed in (converted to) reporting currency

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0150	0.00	0.00	272,944.74	148,196.50	75,085.04	56,224.50	89,843.38	5,034.03	2,589.65	1,451.26	0.00					
N-9	R0160	0.00	2,110,112.40	901,834.01	381,401.02	266,310.13	114,704.52	49,473.92	27,810.93	49,218.86	23,503.42						
N-8	R0170	500,181.17	1,449,922.99	457,365.39	254,297.71	126,658.44	299,933.24	59,735.21	29,066.72	9,665.68							
N-7	R0180	181,380.81	138,487.70	62,271.15	17,342.56	24,892.28	3,014.45	6,467.56	-2,991.28								
N-6	R0190	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0200	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0210	0.00	0.00	0.00	0.00	0.00											
N-3	R0220	0.00	0.00	0.00	0.00												
N-2	R0230	0.00	0.00	0.00													
N-1	R0240	0.00	0.00														
N	R0250	0.00															

Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	0.00	0.00
N-14	R0110	0.00	0.00
N-13	R0120	0.00	0.00
N-12	R0130	0.00	0.00
N-11	R0140	0.00	0.00
N-10	R0150	0.00	651,369.10
N-9	R0160	23,503.42	3,924,369.21
N-8	R0170	9,665.68	3,186,826.56
N-7	R0180	-2,991.28	430,865.25
N-6	R0190	0.00	0.00
N-5	R0200	0.00	0.00
N-4	R0210	0.00	0.00
N-3	R0220	0.00	0.00
N-2	R0230	0.00	0.00
N-1	R0240	0.00	0.00
N	R0250	0.00	0.00
Total	R0260	30,177.82	8,193,430.12

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350
Prior	R0500																0.00
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0550	0.00	0.00	68,236.18	18,524.63	9,385.63	7,028.06	11,230.42	629.25	323.71	181.41	0.00					
N-9	R0560	0.00	527,528.10	112,729.25	47,675.10	33,288.77	14,338.07	6,184.24	3,526.91	6,152.36	2,937.93						
N-8	R0570	125,045.29	181,240.37	57,170.70	31,787.21	15,832.31	31,661.03	6,437.86	2,623.83	1,208.21							
N-7	R0580	32,358.26	26,924.73	10,228.42	2,225.64	3,111.54	376.81	808.45	-373.91								
N-6	R0590	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0600	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0610	0.00	0.00	0.00	0.00	0.00											
N-3	R0620	0.00	0.00	0.00	0.00												
N-2	R0630	0.00	0.00	0.00													
N-1	R0640	0.00	0.00														
N	R0650	0.00															

Net Claims Paid (non-cumulative) - Current year, sum of years (cumulative))

		In Current year	Sum of years (cumulative)
		C1360	C1370
Prior	R0500	0.00	0.00
N-14	R0510	0.00	0.00
N-13	R0520	0.00	0.00
N-12	R0530	0.00	0.00
N-11	R0540	0.00	0.00
N-10	R0550	0.00	115,539.30
N-9	R0560	2,937.93	754,360.72
N-8	R0570	1,208.21	453,006.81
N-7	R0580	-373.91	75,659.92
N-6	R0590	0.00	0.00
N-5	R0600	0.00	0.00
N-4	R0610	0.00	0.00
N-3	R0620	0.00	0.00
N-2	R0630	0.00	0.00
N-1	R0640	0.00	0.00
N	R0650	0.00	0.00
Total	R0660	3,772.23	1,398,566.74

Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0150	0.00	0.00	0.00	0.00	0.00	6,817.90	1,138.13	745.49	0.00	0.00	0.00					
N-9	R0160	0.00	0.00	0.00	0.00	11,713.89	7,938.44	5,703.48	0.00	0.00	0.00						
N-8	R0170	0.00	0.00	0.00	23,856.60	14,429.53	6,319.65	0.00	0.00	0.00							
N-7	R0180	0.00	0.00	4,553.82	5,306.34	2,035.11	0.00	0.00	0.00								
N-6	R0190	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0200	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0210	0.00	0.00	0.00	0.00	0.00											
N-3	R0220	0.00	0.00	0.00	0.00												
N-2	R0230	0.00	0.00	0.00													
N-1	R0240	0.00	0.00														
N	R0250	0.00															

Gross discounted Best Estimate Claims Provisions - Current year

		Year end (discounted data)
		C0360
Prior	R0100	0.00
N-14	R0110	0.00
N-13	R0120	0.00
N-12	R0130	0.00
N-11	R0140	0.00
N-10	R0150	0.00
N-9	R0160	0.00
N-8	R0170	0.00
N-7	R0180	0.00
N-6	R0190	0.00
N-5	R0200	0.00
N-4	R0210	0.00
N-3	R0220	0.00
N-2	R0230	0.00
N-1	R0240	0.00
N	R0250	0.00
Total	R0260	0.00

Net Undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1400	C1410	C1420	C1430	C1440	C1450	C1460	C1470	C1480	C1490	C1500	C1510	C1520	C1530	C1540	C1550
Prior	R0500																0.00
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0550	0.00	0.00	0.00	0.00	0.00	1,080.69	142.26	-327.79	0.00	0.00	0.00					
N-9	R0560	0.00	0.00	0.00	0.00	2,928.47	-246.70	295.53	0.00	0.00	0.00						
N-8	R0570	0.00	0.00	0.00	-4,532.14	2,417.21	789.96	0.00	0.00	0.00							
N-7	R0580	0.00	0.00	460.12	2,362.42	335.96	0.00	0.00	0.00								
N-6	R0590	0.00	1,591.29	0.00	0.00	0.00	0.00	0.00									
N-5	R0600	3,253.69	0.00	0.00	0.00	0.00	0.00										
N-4	R0610	0.00	0.00	0.00	0.00	0.00											
N-3	R0620	0.00	0.00	0.00	0.00												
N-2	R0630	0.00	0.00	0.00													
N-1	R0640	0.00	0.00														
N	R0650	0.00															

Gross Reported but not Settled Claims (RBNS) - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550
Prior	R0100																0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0150	0.00	0.00	198,838.09	82,192.90	335,972.64	218,152.21	19,795.39	15,873.19	575.22	0.00	0.00					
N-9	R0160	0.00	1,332,829.31	620,154.99	543,302.28	270,163.32	169,728.81	147,280.99	88,130.47	72,972.51	26,487.24						
N-8	R0170	875,209.99	789,170.33	569,353.95	457,200.30	407,316.65	154,087.53	92,240.66	66,333.99	54,652.52							
N-7	R0180	193,065.73	111,568.90	49,478.96	33,708.31	12,506.94	9,031.72	0.18	89.85								
N-6	R0190	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0200	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0210	0.00	0.00	0.00	0.00	0.00											
N-3	R0220	0.00	0.00	0.00	0.00												
N-2	R0230	0.00	0.00	0.00													
N-1	R0240	0.00	0.00														
N	R0250	0.00															

Gross Reported but not Settled Claims (RBNS) - Current year

		Year end
		C0560
Prior	R0100	0.00
N-14	R0110	0.00
N-13	R0120	0.00
N-12	R0130	0.00
N-11	R0140	0.00
N-10	R0150	0.00
N-9	R0160	26,487.24
N-8	R0170	54,652.52
N-7	R0180	89.85
N-6	R0190	0.00
N-5	R0200	0.00
N-4	R0210	0.00
N-3	R0220	0.00
N-2	R0230	0.00
N-1	R0240	0.00
N	R0250	0.00
Total	R0260	81,229.61

Net RBNS Claims - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750
Prior	R0500																0.00
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0550	0.00	0.00	0.00	10,274.11	25,027.85	16,059.68	2,474.42	1,984.15	71.90	0.00	0.00					
N-9	R0560	0.00	0.00	77,519.40	67,912.93	33,770.41	21,216.10	18,410.12	11,016.31	9,121.56	3,310.91						
N-8	R0570	0.00	98,646.34	15,594.41	53,161.17	43,564.63	15,510.46	6,501.84	4,273.02	2,519.20							
N-7	R0580	33,566.25	21,755.94	6,184.87	4,330.31	1,563.37	1,128.97	0.02	11.23								
N-6	R0590	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0600	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0610	0.00	0.00	0.00	0.00	0.00											
N-3	R0620	0.00	0.00	0.00	0.00												
N-2	R0630	0.00	0.00	0.00													
N-1	R0640	0.00	0.00														
N	R0650	0.00															

Net RBNS Claims - Current year, sum of years (cumulative)

		Year end
		C1760
Prior	R0500	0.00
N-14	R0510	0.00
N-13	R0520	0.00
N-12	R0530	0.00
N-11	R0540	0.00
N-10	R0550	0.00
N-9	R0560	3,310.91
N-8	R0570	2,519.20
N-7	R0580	11.23
N-6	R0590	0.00
N-5	R0600	0.00
N-4	R0610	0.00
N-3	R0620	0.00
N-2	R0630	0.00
N-1	R0640	0.00
N	R0650	0.00
Total	R0660	5,841.34

Gross premium

		Gross Earned Premium - up to and including the reporting reference date	Estimate of future gross earned premium at the reporting reference date
		C0570	C0580
Prior	R0100		
N-14	R0110	0.00	0.00
N-13	R0120	0.00	0.00
N-12	R0130	0.00	0.00
N-11	R0140	-1,631.79	0.00
N-10	R0150	-210,945.77	0.00
N-9	R0160	3,574,210.52	0.00
N-8	R0170	681,442.21	0.00
N-7	R0180	0.00	0.00
N-6	R0190	0.00	0.00
N-5	R0200	0.00	0.00
N-4	R0210	0.00	0.00
N-3	R0220	0.00	0.00
N-2	R0230	0.00	0.00
N-1	R0240	0.00	0.00
N	R0250	0.00	0.00

Net Premiums

		Net Earned Premium - up to and including the reporting reference date	Estimate of future net earned premium at the reporting reference date
		C1770	C1780
Prior	R0500		
N-14	R0510	0.00	0.00
N-13	R0520	0.00	0.00
N-12	R0530	0.00	0.00
N-11	R0540	0.00	0.00
N-10	R0550	-549.73	0.00
N-9	R0560	-47,417.59	0.00
N-8	R0570	252,615.75	0.00
N-7	R0580	100,446.21	0.00
N-6	R0590	0.00	0.00
N-5	R0600	0.00	0.00
N-4	R0610	0.00	0.00
N-3	R0620	0.00	0.00
N-2	R0630	0.00	0.00
N-1	R0640	0.00	0.00
N	R0650	0.00	0.00

Insurance company: 213800F5Q29M4EX1L167 , Closing date: 31/12/2024 , published on: 25/04/2025 11:33:12

Total (no breakdown by currency)
Non-life claim development
IR.19.01.01.01

Unit		GBP

Line of business	Z0010	9	1 - Medical expense insurance [direct business and accepted proportional reinsurance] 2 - Income protection insurance [direct business and accepted proportional reinsurance] 3 - Workers' compensation insurance [direct business and accepted proportional reinsurance] 4 - Motor vehicle liability insurance [direct business and accepted proportional reinsurance] 5 - Other motor insurance [direct business and accepted proportional reinsurance] 6 - Marine, aviation and transport insurance [direct business and accepted proportional reinsurance] 7 - Fire and other damage to property insurance [direct business and accepted proportional reinsurance] 8 - General liability insurance [direct business and accepted proportional reinsurance] 9 - Credit and suretyship insurance [direct business and accepted proportional reinsurance] 10 - Legal expenses insurance [direct business and accepted proportional reinsurance] 11 - Assistance [direct business and accepted proportional reinsurance] 12 - Miscellaneous financial loss [direct business and accepted proportional reinsurance] 26 - Health [accepted non-proportional reinsurance] 26 - Casualty [accepted non-proportional reinsurance] 27 - Marine, aviation, transport [accepted non-proportional reinsurance] 28 - Property [accepted non-proportional reinsurance]
Accident year / Underwriting year	Z0020	2	1 - Accident year [AY] 2 - Underwriting year [UWY]
Currency	Z0030	Total	ISO 4217 alphabetic code
Currency conversion	Z0040	2	1 - Expressed in currency of denomination (not converted to reporting currency) 2 - Not applicable / Expressed in (converted to) reporting currency

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,992.59	0.00	0.00	0.00		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,468.50	361.96	1,933.29	578.01	-642.37	0.00			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	30,240.60	8,171.61	0.00	0.00	0.00	0.00				
N-10	R0150	0.00	0.00	0.00	0.00	0.00	42,229.39	281.99	0.00	0.00	0.00	0.00					
N-9	R0160	0.00	0.00	0.00	0.00	27,620.38	645,001.00	1,392,533.54	282,101.18	231,899.36	-2,584.69						
N-8	R0170	0.00	151,468.57	1,594.30	5,319.80	5,049.24	4,738.76	35,622.22	3,134.79	4,380.52							
N-7	R0180	0.00	467,085.77	452,079.57	222,211.78	727,874.58	2,490,695.75	515,407.66	1,616,478.52								
N-6	R0190	0.00	406,102.06	1,327,064.41	269,355.28	1,640,434.10	2,728,405.27	1,746,205.53									
N-5	R0200	0.00	202,719.38	426,295.55	365,438.19	270,183.64	468,377.13										
N-4	R0210	0.00	458,154.21	739,956.05	1,907,209.15	1,368,440.23											
N-3	R0220	0.00	0.00	0.00	54,850.13												
N-2	R0230	0.00	0.00	273,622.02													
N-1	R0240	0.00	0.00														
N	R0250	0.00															

Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	0.00	0.00
N-14	R0110	0.00	0.00
N-13	R0120	0.00	7,992.59
N-12	R0130	0.00	13,699.39
N-11	R0140	0.00	38,412.21
N-10	R0150	0.00	42,511.38
N-9	R0160	-2,584.69	2,576,570.77
N-8	R0170	4,380.52	211,308.20
N-7	R0180	1,616,478.52	6,491,833.63
N-6	R0190	1,746,205.53	8,117,566.65
N-5	R0200	468,377.13	1,733,013.89
N-4	R0210	1,368,440.23	4,473,759.64
N-3	R0220	54,850.13	54,850.13
N-2	R0230	273,622.02	273,622.02
N-1	R0240	0.00	0.00
N	R0250	0.00	0.00
Total	R0260	5,529,769.39	24,035,140.50

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350
Prior	R0500																0.00
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,996.30	0.00	0.00	0.00		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,734.25	180.98	966.64	289.00	-321.18	0.00			
N-11	R0540	0.00	0.00	0.00	0.00	0.00	0.00	15,120.30	4,085.80	0.00	0.00	0.00	0.00				
N-10	R0550	0.00	0.00	0.00	0.00	0.00	21,114.70	141.00	0.00	0.00	0.00	0.00					
N-9	R0560	0.00	0.00	0.00	0.00	13,810.19	322,500.50	620,518.90	-36,347.90	115,949.68	-3,324.61						
N-8	R0570	0.00	75,734.28	797.15	2,659.90	2,524.62	2,369.38	10,963.30	1,525.68	2,190.26							
N-7	R0580	0.00	233,542.88	152,908.54	116,301.82	365,657.13	1,199,902.48	256,906.77	813,762.68								
N-6	R0590	0.00	162,149.70	239,907.81	103,108.54	404,361.39	848,805.01	779,656.79									
N-5	R0600	0.00	70,422.96	74,776.42	77,249.56	67,595.49	163,063.48										
N-4	R0610	0.00	118,608.06	256,580.18	564,693.38	421,077.32											
N-3	R0620	0.00	0.00	0.00	19,197.55												
N-2	R0630	0.00	0.00	96,785.88													
N-1	R0640	0.00	0.00														
N	R0650	0.00															

Net Claims Paid (non-cumulative) - Current year, sum of years (cumulative))

		In Current year	Sum of years (cumulative)
		C1360	C1370
Prior	R0500	0.00	0.00
N-14	R0510	0.00	0.00
N-13	R0520	0.00	3,996.30
N-12	R0530	0.00	6,849.70
N-11	R0540	0.00	19,206.10
N-10	R0550	0.00	21,255.69
N-9	R0560	-3,324.61	1,033,106.78
N-8	R0570	2,190.26	98,764.58
N-7	R0580	813,762.68	3,138,982.32
N-6	R0590	779,656.79	2,537,989.23
N-5	R0600	163,063.48	453,107.91
N-4	R0610	421,077.32	1,360,958.93
N-3	R0620	19,197.55	19,197.55
N-2	R0630	96,785.88	96,785.88
N-1	R0640	0.00	0.00
N	R0650	0.00	0.00
Total	R0660	2,292,409.35	8,790,200.94

Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119,244.05	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	4,174.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	23,275.89	264,393.79	2,552.17	5,361.82	7,141.96	0.00	0.00	0.00			
N-11	R0140	0.00	0.00	0.00	0.00	14,372.39	615,073.20	2,126.81	2,234.08	0.00	0.00	3,448.96	0.00				
N-10	R0150	0.00	0.00	0.00	-0.22	1,112,332.17	850.72	0.00	840.23	3,737.61	46,391.10	0.00					
N-9	R0160	0.00	0.00	104,529.83	0.00	112,039.34	-144,558.47	-1,253,831.22	-1,253,449.94	-1,331,347.83	-1,161,502.81						
N-8	R0170	0.00	528,291.78	0.00	-35,512.20	103,747.06	32,287.82	100,618.74	52,985.39	27,847.61							
N-7	R0180	779,733.36	0.00	255,746.71	477,817.36	379,511.89	209,730.08	-15,507.59	-46,416.27								
N-6	R0190	0.00	1,309,174.70	1,598,598.95	845,128.38	2,771,334.76	-683,797.24	-879,664.12									
N-5	R0200	1,445,931.47	2,435,496.04	2,399,639.91	2,601,147.98	2,465,617.67	2,152,019.68										
N-4	R0210	3,821,128.77	3,753,766.45	5,609,448.62	2,889,266.49	1,273,733.22											
N-3	R0220	794,097.27	690,902.00	692,209.83	472,688.28												
N-2	R0230	1,407,108.41	612,188.86	815,985.75													
N-1	R0240	708,270.06	575,915.95														
N	R0250	390,120.94															

Gross discounted Best Estimate Claims Provisions - Current year

		Year end (discounted data)
		C0360
Prior	R0100	0.00
N-14	R0110	0.00
N-13	R0120	0.00
N-12	R0130	0.00
N-11	R0140	0.00
N-10	R0150	0.00
N-9	R0160	-1,148,730.99
N-8	R0170	27,541.40
N-7	R0180	-45,905.88
N-6	R0190	-875,617.82
N-5	R0200	2,105,646.88
N-4	R0210	1,235,819.45
N-3	R0220	462,493.95
N-2	R0230	798,387.63
N-1	R0240	560,275.77
N	R0250	376,985.17
Total	R0260	3,496,895.56

Net Undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1400	C1410	C1420	C1430	C1440	C1450	C1460	C1470	C1480	C1490	C1500	C1510	C1520	C1530	C1540	C1550
Prior	R0500																0.00
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115,531.47	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	2,087.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	11,637.95	-137,420.54	2,552.17	2,680.91	3,570.98	0.00	0.00	0.00			
N-11	R0540	0.00	0.00	0.00	0.00	7,186.20	145,356.71	2,126.81	1,117.04	0.00	0.00	1,793.79	0.00				
N-10	R0550	0.00	0.00	0.00	-0.11	704,231.39	850.72	0.00	420.11	1,868.81	24,127.38	0.00					
N-9	R0560	0.00	0.00	27,097.44	0.00	115,322.01	-80,412.90	-628,534.98	-637,820.49	-702,709.27	-613,514.23						
N-8	R0570	0.00	79,554.88	0.00	-363,003.34	5,827.87	-7,845.17	36,642.54	17,085.03	4,011.87							
N-7	R0580	260,758.47	0.00	-168,270.03	124,711.52	124,697.29	86,780.38	-33,112.06	-22,056.46								
N-6	R0590	0.00	755,924.07	454,719.52	281,427.18	970,428.69	-135,037.72	-178,641.40									
N-5	R0600	706,658.45	606,032.80	645,985.10	716,077.43	830,206.88	733,139.73										
N-4	R0610	-1,393,206.61	-310,774.11	1,628,817.91	112,696.41	1,240,666.84											
N-3	R0620	343,374.42	259,949.50	289,813.79	205,655.11												
N-2	R0630	993,400.36	290,734.83	369,096.99													
N-1	R0640	441,780.94	286,295.85														
N	R0650	270,086.18															

Gross Reported but not Settled Claims (RBNS) - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550
Prior	R0100																0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-2,552.17	-5,361.82	-7,141.96	0.00	0.00	0.00			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	-2,126.81	-2,234.08	0.00	0.00	0.00	0.00				
N-10	R0150	0.00	0.00	0.00	0.00	0.00	-850.72	0.00	-840.23	-885.96	-867.10	0.00					
N-9	R0160	0.00	0.00	0.00	0.00	-12,760.86	211,791.71	1,301,975.95	1,317,415.09	1,348,038.18	1,318,442.14						
N-8	R0170	0.00	0.00	-47,783.10	69,874.27	27,672.44	26,018.71	-21,551.51	26,407.44	-11,063.50							
N-7	R0180	0.00	130,015.59	-108,395.05	92,115.45	203,143.07	718,535.13	575,925.46	638,414.72								
N-6	R0190	-67,409.67	119,995.17	199,315.28	249,149.52	-1,174,978.52	1,645,428.37	1,826,165.87									
N-5	R0200	0.00	-118,349.98	-631,597.93	-936,813.40	-1,131,848.55	-894,833.76										
N-4	R0210	-65,927.20	-18,349.02	-735,169.35	388,489.07	1,937,390.21											
N-3	R0220	0.00	0.00	-33,008.00	-46,508.00												
N-2	R0230	0.00	-15,000.00	-240,231.00													
N-1	R0240	0.00	-59,100.00														
N	R0250	0.00															

Gross Reported but not Settled Claims (RBNS) - Current year

		Year end
		C0560
Prior	R0100	0.00
N-14	R0110	0.00
N-13	R0120	0.00
N-12	R0130	0.00
N-11	R0140	0.00
N-10	R0150	0.00
N-9	R0160	1,318,442.14
N-8	R0170	-11,063.50
N-7	R0180	638,414.72
N-6	R0190	1,826,165.87
N-5	R0200	-894,833.76
N-4	R0210	1,937,390.21
N-3	R0220	-46,508.00
N-2	R0230	-240,231.00
N-1	R0240	-59,100.00
N	R0250	0.00
Total	R0260	4,468,676.68

Net RBNS Claims - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750
Prior	R0500																0.00
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,552.17	5,361.82	7,141.96	0.00	0.00	0.00			
N-11	R0540	0.00	0.00	0.00	0.00	0.00	0.00	2,126.81	2,234.08	0.00	0.00	0.00	0.00				
N-10	R0550	0.00	0.00	0.00	0.00	0.00	425.36	0.00	420.12	442.98	433.55	0.00					
N-9	R0560	0.00	0.00	0.00	0.00	6,380.43	-105,895.86	-650,987.98	-658,707.54	-674,019.09	-660,875.59						
N-8	R0570	0.00	0.00	-17,186.22	-34,937.14	-27,656.96	-26,004.14	2,379.45	-21,400.80	-2,288.75							
N-7	R0580	0.00	-79,613.22	43,253.03	-58,159.70	-114,746.06	-303,518.76	-236,936.64	-318,158.34								
N-6	R0590	33,704.84	-61,309.09	-20,920.88	-36,842.48	452,426.56	-442,062.65	-490,014.42									
N-5	R0600	0.00	28,739.21	151,884.16	262,974.26	355,038.44	261,719.80										
N-4	R0610	23,074.52	24,367.05	231,041.16	-85,845.66	-623,782.71											
N-3	R0620	0.00	0.00	11,552.80	16,277.80												
N-2	R0630	0.00	7,500.00	84,830.85													
N-1	R0640	0.00	21,750.00														
N	R0650	0.00															

Net RBNS Claims - Current year, sum of years (cumulative)

		Year end
		C1760
Prior	R0500	0.00
N-14	R0510	0.00
N-13	R0520	0.00
N-12	R0530	0.00
N-11	R0540	0.00
N-10	R0550	0.00
N-9	R0560	-660,875.59
N-8	R0570	-2,288.75
N-7	R0580	-318,158.34
N-6	R0590	-490,014.42
N-5	R0600	261,719.80
N-4	R0610	-623,782.71
N-3	R0620	16,277.80
N-2	R0630	84,830.85
N-1	R0640	21,750.00
N	R0650	0.00
Total	R0660	-1,710,541.36

Gross premium

		Gross Earned Premium - up to and including the reporting reference date	Estimate of future gross earned premium at the reporting reference date
		C0570	C0580
Prior	R0100		
N-14	R0110	0.00	0.00
N-13	R0120	0.00	0.00
N-12	R0130	0.00	0.00
N-11	R0140	0.00	0.00
N-10	R0150	0.00	0.00
N-9	R0160	3,532,161.86	15.08
N-8	R0170	11,986,841.55	334,550.93
N-7	R0180	15,976,777.18	223,321.07
N-6	R0190	17,066,328.83	323,773.40
N-5	R0200	23,434,923.96	1,091,550.17
N-4	R0210	1,265,794.33	505.07
N-3	R0220	1,852,268.72	4,021.57
N-2	R0230	1,475,456.10	21,460.10
N-1	R0240	618,758.70	737,819.64
N	R0250	0.00	0.00

Net Premiums

		Net Earned Premium - up to and including the reporting reference date	Estimate of future net earned premium at the reporting reference date
		C1770	C1780
Prior	R0500		
N-14	R0510	0.00	0.00
N-13	R0520	0.00	0.00
N-12	R0530	0.00	0.00
N-11	R0540	0.00	0.00
N-10	R0550	0.00	0.00
N-9	R0560	0.00	0.00
N-8	R0570	1,831,987.49	-1.36
N-7	R0580	5,429,774.50	162,692.36
N-6	R0590	6,303,148.01	100,727.24
N-5	R0600	5,222,625.26	106,265.01
N-4	R0610	5,875,235.90	366,751.63
N-3	R0620	70,259.22	180.83
N-2	R0630	748,356.88	1,407.55
N-1	R0640	630,266.90	8,881.54
N	R0650	255,922.76	313,530.22

Insurance company: 213800F5Q29M4EX1L167 , Closing date: 31/12/2024 , published on: 25/04/2025 11:33:12

Total (no breakdown by currency)
Non-life claim development
IR.19.01.01.01

Unit		GBP

Line of business	Z0010	7	1 - Medical expense insurance [direct business and accepted proportional reinsurance] 2 - Income protection insurance [direct business and accepted proportional reinsurance] 3 - Workers' compensation insurance [direct business and accepted proportional reinsurance] 4 - Motor vehicle liability insurance [direct business and accepted proportional reinsurance] 5 - Other motor insurance [direct business and accepted proportional reinsurance] 6 - Marine, aviation and transport insurance [direct business and accepted proportional reinsurance] 7 - Fire and other damage to property insurance [direct business and accepted proportional reinsurance] 8 - General liability insurance [direct business and accepted proportional reinsurance] 9 - Credit and suretyship insurance [direct business and accepted proportional reinsurance] 10 - Legal expenses insurance [direct business and accepted proportional reinsurance] 11 - Assistance [direct business and accepted proportional reinsurance] 12 - Miscellaneous financial loss [direct business and accepted proportional reinsurance] 26 - Health [accepted non-proportional reinsurance] 26 - Casualty [accepted non-proportional reinsurance] 27 - Marine, aviation, transport [accepted non-proportional reinsurance] 28 - Property [accepted non-proportional reinsurance]
Accident year / Underwriting year	Z0020	2	1 - Accident year [AY] 2 - Underwriting year [UWY]
Currency	Z0030	Total	ISO 4217 alphabetic code
Currency conversion	Z0040	2	1 - Expressed in currency of denomination (not converted to reporting currency) 2 - Not applicable / Expressed in (converted to) reporting currency

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																6,662.33
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	1,439,368.53	97,586.91	154,244.00	260,842.14	97,887.73	-365,900.79	46,872.23	-456,651.01	13,570.25	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	-3,865.69	2,297.00	114,006.00	-715.84	6,398.38	54,469.78	5,839.52	-53,655.73	-33,545.50		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	18,743.00	169,059.00	20,804.60	-4,111.13	107,863.75	68,172.71	-68,105.96	225,190.80			
N-11	R0140	0.00	0.00	0.00	0.00	6,478.00	187,833.00	111,026.62	598,169.90	141,342.83	157,987.72	-6,396.88	-262,493.41				
N-10	R0150	0.00	0.00	0.00	0.00	106,811.00	50,495.30	12,260.11	186,132.76	29,067.60	182,495.62	71,256.63					
N-9	R0160	0.00	0.00	0.00	1,429.00	88,518.71	77,755.15	84,183.60	180,713.11	132,307.81	87,925.36						
N-8	R0170	0.00	5,851.56	590,494.29	179,595.97	1,676,415.83	236,023.06	306,643.87	4,482.69	237,044.56							
N-7	R0180	0.00	325,980.78	244,386.76	1,066,344.28	106,144.84	2,952,636.86	3,143.08	3,369.33								
N-6	R0190	0.00	101,014.47	203,676.67	7,586.91	-56,297.72	73,235.42	15,549.34									
N-5	R0200	0.00	0.00	10,033.70	39,311.53	73,235.42	366,257.68										
N-4	R0210	0.00	7,656.60	39,067.78	37,593.43	244,703.28											
N-3	R0220	0.00	1,345.06	22,617.09	6,227.00												
N-2	R0230	0.00	0.00	0.00													
N-1	R0240	0.00	1,520.00														
N	R0250	0.00															

Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	6,662.33	6,662.33
N-14	R0110	13,570.25	1,287,819.99
N-13	R0120	-33,545.50	91,227.92
N-12	R0130	225,190.80	537,616.79
N-11	R0140	-262,493.41	933,947.78
N-10	R0150	71,256.63	638,519.02
N-9	R0160	87,925.36	652,832.74
N-8	R0170	237,044.56	3,236,551.83
N-7	R0180	3,369.33	4,702,005.93
N-6	R0190	15,549.34	344,765.09
N-5	R0200	366,257.68	488,838.33
N-4	R0210	244,703.28	329,021.09
N-3	R0220	6,227.00	30,189.15
N-2	R0230	0.00	0.00
N-1	R0240	1,520.00	1,520.00
N	R0250	0.00	0.00
Total	R0260	983,237.65	13,281,517.99

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350
Prior	R0500																3,331.16
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	1,439,368.53	48,793.46	77,122.00	130,421.07	48,943.86	-182,950.40	23,436.12	-228,325.50	6,785.12	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	-1,932.85	-12,100.00	28,501.50	-178.96	-4,020.60	13,617.44	1,459.88	-13,413.94	-16,781.28		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	-18,750.00	42,265.00	5,201.15	-575.32	26,965.94	17,043.18	-17,026.48	56,297.70			
N-11	R0540	0.00	0.00	0.00	0.00	-1,957.00	46,958.00	27,756.65	149,488.64	35,335.70	39,496.94	-1,599.22	-55,439.96				
N-10	R0550	0.00	0.00	0.00	-4,427.50	34,249.50	27,229.15	19,742.02	90,630.95	11,166.10	56,170.00	31,250.56					
N-9	R0560	0.00	0.00	0.00	493.00	36,892.64	48,589.56	37,964.52	85,697.02	40,606.98	35,552.46						
N-8	R0570	0.00	2,925.78	295,297.14	88,656.28	834,782.02	90,984.78	65,517.82	593.89	89,086.48							
N-7	R0580	0.00	162,990.39	122,193.38	533,172.14	53,072.42	1,476,318.43	1,571.54	2,960.68								
N-6	R0590	0.00	50,507.24	101,838.34	3,793.46	-28,148.86	72,339.24	7,774.67									
N-5	R0600	0.00	0.00	3,511.80	13,759.04	25,632.40	128,190.19										
N-4	R0610	0.00	2,679.81	13,673.72	13,157.70	85,646.15											
N-3	R0620	0.00	376.62	6,332.79	1,743.56												
N-2	R0630	0.00	0.00	0.00													
N-1	R0640	0.00	760.00														
N	R0650	0.00															

Net Claims Paid (non-cumulative) - Current year, sum of years (cumulative))

		In Current year	Sum of years (cumulative)
		C1360	C1370
Prior	R0500	3,331.16	3,331.16
N-14	R0510	6,785.12	1,363,594.26
N-13	R0520	-16,781.28	-8,848.80
N-12	R0530	56,297.70	111,421.17
N-11	R0540	-55,439.96	240,039.75
N-10	R0550	31,250.56	266,010.78
N-9	R0560	35,552.46	285,796.19
N-8	R0570	89,086.48	1,467,794.19
N-7	R0580	2,960.68	2,352,278.98
N-6	R0590	7,774.67	208,104.08
N-5	R0600	128,190.19	171,093.42
N-4	R0610	85,646.15	115,157.38
N-3	R0620	1,743.56	8,452.97
N-2	R0630	0.00	0.00
N-1	R0640	760.00	760.00
N	R0650	0.00	0.00
Total	R0660	377,157.49	6,588,985.54

Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																-1,079,856.70
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-14,728.65	-723,566.88	-893,749.26	-392,519.17	-491,866.01	180,517.15	29,089.35	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,172.01	45,347.36	13,495.73	-15,296.20	-60,290.34	-551,105.87	-523,701.67		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	82,422.58	84,735.47	168,168.83	114,613.95	112,928.14	235,418.31	1,541.19			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	226,746.71	99,425.49	-447,110.91	-354,570.68	-417,043.40	-380,146.84	141,166.51				
N-10	R0150	0.00	0.00	0.00	91,844.00	1,108,452.50	247,680.05	435,821.36	292,684.75	151,335.58	32,967.93	-51,742.03					
N-9	R0160	0.00	0.00	766,780.00	0.00	1,111,563.64	1,076,044.57	1,009,422.31	673,869.43	807,607.66	717,247.64						
N-8	R0170	0.00	2,216,985.00	2,614,072.01	2,773,368.13	1,120,694.62	1,613,804.79	755,162.02	1,141,876.94	1,327,391.45							
N-7	R0180	8,023.71	3,210,258.00	3,278,712.60	1,598,133.05	4,564,544.97	-304,324.20	850,533.43	1,341,371.70								
N-6	R0190	223,023.70	561,724.36	418,503.69	484,866.29	177,726.02	624,353.51	617,964.77									
N-5	R0200	859,030.21	1,856,915.53	1,888,042.33	1,651,529.08	1,789,535.99	1,674,543.06										
N-4	R0210	4,103,277.68	3,303,245.72	2,966,356.22	2,787,289.10	2,769,293.74											
N-3	R0220	4,203,789.25	4,057,944.27	3,796,957.43	3,720,915.30												
N-2	R0230	5,048,607.52	3,863,291.48	3,768,723.51													
N-1	R0240	3,249,894.05	3,226,573.65														
N	R0250	1,950,982.86															

Gross discounted Best Estimate Claims Provisions - Current year

		Year end (discounted data)
		C0360
Prior	R0100	-1,067,982.66
N-14	R0110	28,769.48
N-13	R0120	-517,943.08
N-12	R0130	1,508.78
N-11	R0140	137,386.57
N-10	R0150	-50,576.60
N-9	R0160	652,214.83
N-8	R0170	1,173,371.50
N-7	R0180	1,216,434.36
N-6	R0190	589,644.46
N-5	R0200	1,444,012.08
N-4	R0210	2,346,906.38
N-3	R0220	3,107,986.61
N-2	R0230	3,080,974.69
N-1	R0240	2,548,353.91
N	R0250	1,463,550.13
Total	R0260	16,154,611.44

Net Undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1400	C1410	C1420	C1430	C1440	C1450	C1460	C1470	C1480	C1490	C1500	C1510	C1520	C1530	C1540	C1550
Prior	R0500																-562,079.86
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-7,364.33	-723,566.88	-449,837.36	-199,222.31	-245,933.01	93,796.12	15,141.40	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,086.00	22,673.69	2,235.82	-4,962.17	-15,072.56	-846,155.93	-545,958.98		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	0.00	41,211.29	42,367.74	38,749.58	25,360.86	46,599.61	68,791.10	448.97			
N-11	R0540	0.00	0.00	0.00	0.00	0.00	212,071.20	49,712.74	-114,635.49	-91,500.42	-104,260.86	-113,690.59	40,959.88				
N-10	R0550	0.00	0.00	0.00	91,844.00	990,667.96	248,580.87	198,372.67	96,131.82	65,402.36	46,043.36	-967.41					
N-9	R0560	0.00	0.00	766,780.00	0.00	992,786.94	466,284.55	421,282.06	286,860.91	379,847.50	367,663.22						
N-8	R0570	0.00	2,216,985.00	107,249.57	185,234.17	457,513.15	792,542.14	334,920.88	515,609.64	681,659.86							
N-7	R0580	8,023.71	2,541,440.14	2,607,075.64	238,942.91	2,171,570.42	-1,253,254.08	-151,715.31	685,324.45								
N-6	R0590	738,408.83	1,088,871.60	66,543.46	137,616.17	-134,607.72	98,142.19	326,882.93									
N-5	R0600	150,158.34	928,457.77	660,814.81	583,011.75	681,444.34	640,633.45										
N-4	R0610	2,356,250.57	1,156,136.00	1,066,912.42	1,059,164.93	1,053,034.66											
N-3	R0620	1,250,638.53	1,136,224.40	1,189,317.29	1,166,551.53												
N-2	R0630	3,100,310.93	2,020,793.37	1,972,068.27													
N-1	R0640	1,725,410.64	1,688,376.32														
N	R0650	1,003,596.25															

Gross Reported but not Settled Claims (RBNS) - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550
Prior	R0100																-1,752,554.49
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	-1,047,972.10	-1,204,204.10	-1,215,558.37	-986,448.93	-1,091,264.43	-597,405.84	-545,281.32	-35,855.37	-125,759.52	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	19,194.68	38,294.68	-56,315.77	-23,197.91	-62,378.85	-102,474.23	-98,163.42	-10,680.48	14,832.62		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	-23,006.00	-163,451.54	-96,882.49	-51,340.09	-127,068.66	-159,475.78	31,298.79	-87,755.48			
N-11	R0140	0.00	0.00	0.00	0.00	9,367.00	-90,867.83	-102,538.67	-637,627.97	-611,471.49	-776,066.94	-462,731.96	-298,309.30				
N-10	R0150	0.00	0.00	0.00	8,376.00	-14,744.98	3,548.78	86,648.50	-36,273.80	-34,292.48	-186,743.69	-195,608.41					
N-9	R0160	0.00	0.00	1,830.00	31,224.83	52,788.74	31,736.10	104,069.34	37,657.92	133,676.65	358,951.99						
N-8	R0170	0.00	0.00	216,450.00	595,584.87	-429,708.39	-327,074.10	148,023.06	317,467.76	840,497.41							
N-7	R0180	0.00	721,672.00	699,398.86	129,742.67	2,714,633.46	59,452.68	328,951.28	412,106.59								
N-6	R0190	0.00	-3,708.96	-54,057.77	-15,954.85	-25,147.65	430,361.22	375,045.18									
N-5	R0200	0.00	0.00	28,055.80	78,631.00	455,581.00	495,101.00										
N-4	R0210	0.00	0.00	41,099.00	142,501.00	348,805.00											
N-3	R0220	0.00	1,677.00	40,500.00	97,001.00												
N-2	R0230	0.00	13,000.00	15,000.00													
N-1	R0240	0.00	48,000.00														
N	R0250	0.00															

Gross Reported but not Settled Claims (RBNS) - Current year

		Year end
		C0560
Prior	R0100	-1,752,554.49
N-14	R0110	-125,759.52
N-13	R0120	14,832.62
N-12	R0130	-87,755.48
N-11	R0140	-298,309.30
N-10	R0150	-195,608.41
N-9	R0160	358,951.99
N-8	R0170	840,497.41
N-7	R0180	412,106.59
N-6	R0190	375,045.18
N-5	R0200	495,101.00
N-4	R0210	348,805.00
N-3	R0220	97,001.00
N-2	R0230	15,000.00
N-1	R0240	48,000.00
N	R0250	0.00
Total	R0260	545,353.59

Net RBNS Claims - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750
Prior	R0500																-876,277.24
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	-1,047,972.10	-602,102.05	-607,779.18	-493,224.46	-545,632.22	-298,702.92	-272,640.66	-17,927.68	-62,879.76	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	9,597.34	17,944.84	-14,078.94	-5,799.48	-15,594.70	-25,618.56	-24,540.85	-2,670.11	5,983.12		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	-5,751.50	-40,862.88	-24,220.62	-12,835.02	-31,767.16	-39,868.94	7,824.70	-21,938.87			
N-11	R0540	0.00	0.00	0.00	0.00	2,342.00	-22,716.96	-25,634.67	-159,407.00	-152,867.87	-194,016.73	-115,682.98	-87,136.47				
N-10	R0550	0.00	0.00	0.00	3,315.50	-5,300.24	7,182.02	45,511.64	-14,086.65	-10,997.86	-53,649.02	-59,966.56					
N-9	R0560	0.00	0.00	631.50	16,817.56	31,697.12	16,178.64	51,695.88	21,783.16	68,935.24	190,362.70						
N-8	R0570	0.00	0.00	108,225.00	297,859.54	-214,916.12	-152,101.93	97,407.23	212,077.18	481,224.44							
N-7	R0580	0.00	360,836.00	349,699.43	64,871.34	1,357,306.73	29,726.34	164,475.64	205,132.84								
N-6	R0590	-15,518.00	-1,854.48	-27,028.88	-7,977.42	-12,573.82	79,406.31	187,522.59									
N-5	R0600	0.00	0.00	9,819.53	27,520.85	159,903.35	173,735.35										
N-4	R0610	0.00	0.00	14,384.65	49,875.35	122,081.75											
N-3	R0620	0.00	469.56	11,340.00	27,160.28												
N-2	R0630	0.00	6,500.00	7,500.00													
N-1	R0640	0.00	24,000.00														
N	R0650	0.00															

Net RBNS Claims - Current year, sum of years (cumulative)

		Year end
		C1760
Prior	R0500	-876,277.24
N-14	R0510	-62,879.76
N-13	R0520	5,983.12
N-12	R0530	-21,938.87
N-11	R0540	-87,136.47
N-10	R0550	-59,966.56
N-9	R0560	190,362.70
N-8	R0570	481,224.44
N-7	R0580	205,132.84
N-6	R0590	187,522.59
N-5	R0600	173,735.35
N-4	R0610	122,081.75
N-3	R0620	27,160.28
N-2	R0630	7,500.00
N-1	R0640	24,000.00
N	R0650	0.00
Total	R0660	316,504.16

Gross premium

		Gross Earned Premium - up to and including the reporting reference date	Estimate of future gross earned premium at the reporting reference date
		C0570	C0580
Prior	R0100		
N-14	R0110	-77,639.47	0.00
N-13	R0120	-10,236.25	0.00
N-12	R0130	29,067.25	0.00
N-11	R0140	814.46	0.00
N-10	R0150	-407,314.89	0.09
N-9	R0160	5,996,025.98	0.00
N-8	R0170	5,247,513.20	0.00
N-7	R0180	873,319.50	15,707.86
N-6	R0190	3,927,320.87	558.72
N-5	R0200	6,603,225.82	-5,487.90
N-4	R0210	8,975,346.13	10,426.33
N-3	R0220	9,306,069.52	-32,104.19
N-2	R0230	7,761,025.39	3,750.23
N-1	R0240	4,420,929.71	4,873,429.61
N	R0250	0.00	0.00

Net Premiums

		Net Earned Premium - up to and including the reporting reference date	Estimate of future net earned premium at the reporting reference date
		C1770	C1780
Prior	R0500		
N-14	R0510	0.00	0.00
N-13	R0520	-38,786.34	0.00
N-12	R0530	-38,324.53	0.00
N-11	R0540	11,535.07	0.00
N-10	R0550	-1,992.81	0.00
N-9	R0560	-206,958.97	0.04
N-8	R0570	1,667,683.76	0.00
N-7	R0580	1,877,647.28	0.00
N-6	R0590	384,247.64	7,853.93
N-5	R0600	1,374,468.94	-627.60
N-4	R0610	2,016,874.52	-1,097.58
N-3	R0620	2,981,113.14	2,919.42
N-2	R0630	4,604,034.78	-16,052.10
N-1	R0640	3,536,112.70	1,875.12
N	R0650	1,827,339.95	2,399,102.70

Insurance company: 213800F5Q29M4EX1L167 , Closing date: 31/12/2024 , published on: 25/04/2025 11:33:12

Total (no breakdown by currency)
Non-life claim development
IR.19.01.01.01

Unit	GBP

Line of business	Z0010	8	1 - Medical expense insurance [direct business and accepted proportional reinsurance] 2 - Income protection insurance [direct business and accepted proportional reinsurance] 3 - Workers' compensation insurance [direct business and accepted proportional reinsurance] 4 - Motor vehicle liability insurance [direct business and accepted proportional reinsurance] 5 - Other motor insurance [direct business and accepted proportional reinsurance] 6 - Marine, aviation and transport insurance [direct business and accepted proportional reinsurance] 7 - Fire and other damage to property insurance [direct business and accepted proportional reinsurance] 8 - General liability insurance [direct business and accepted proportional reinsurance] 9 - Credit and suretyship insurance [direct business and accepted proportional reinsurance] 10 - Legal expenses insurance [direct business and accepted proportional reinsurance] 11 - Assistance [direct business and accepted proportional reinsurance] 12 - Miscellaneous financial loss [direct business and accepted proportional reinsurance] 25 - Health [accepted non-proportional reinsurance] 26 - Casualty [accepted non-proportional reinsurance] 27 - Marine, aviation, transport [accepted non-proportional reinsurance] 28 - Property [accepted non-proportional reinsurance]
Accident year / Underwriting year	Z0020	2	1 - Accident year [AY] 2 - Underwriting year [UWY]
Currency	Z0030	Total	ISO 4217 alphabetic code
Currency conversion	Z0040	2	1 - Expressed in currency of denomination (not converted to reporting currency) 2 - Not applicable / Expressed in (converted to) reporting currency

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																14,004.68
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	475,450.75	193,945.11	123,512.13	98,671.74	37,470.68	5,533.47	3,938.12	6,196.25	1,832.09	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	204,721.56	438,192.76	54,964.18	17,183.30	96,882.85	89,761.98	46,656.50	122,279.63	116,211.60		
N-12	R0130	0.00	0.00	0.00	0.00	466,663.41	368,465.84	118,914.92	74,933.02	57,357.36	24,083.82	21,737.10	12,703.59	1,149.22			
N-11	R0140	0.00	0.00	0.00	242,713.52	318,955.36	851,308.36	77,833.21	33,974.60	59,685.94	2,176.73	5,483.85	1,068,810.14				
N-10	R0150	0.00	0.00	612,462.41	1,665,798.73	1,527,082.35	911,837.50	358,875.22	195,764.28	-178,767.21	290,623.83	1,355,671.75					
N-9	R0160	0.00	121,216.20	336,939.22	2,580,786.61	1,148,409.20	635,945.57	2,521,874.26	723,771.72	358,425.94	162,348.03						
N-8	R0170	61,114.11	118,767.82	341,131.25	549,271.98	508,547.33	488,236.08	255,197.62	209,980.39	35,368.46							
N-7	R0180	0.00	5,916.00	20,812.54	56,655.60	40,779.06	16,178.18	13,537.43	18,615.94								
N-6	R0190	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0200	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0210	0.00	0.00	0.00	0.00	0.00											
N-3	R0220	0.00	0.00	0.00	0.00												
N-2	R0230	0.00	0.00	0.00													
N-1	R0240	0.00	0.00														
N	R0250	0.00															

Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	14,004.68	14,004.68
N-14	R0110	1,832.09	946,550.34
N-13	R0120	116,211.60	1,186,854.36
N-12	R0130	1,149.22	1,146,008.28
N-11	R0140	1,068,810.14	2,660,941.71
N-10	R0150	1,355,671.75	6,739,348.86
N-9	R0160	162,348.03	8,589,716.75
N-8	R0170	35,368.46	2,567,615.04
N-7	R0180	18,615.94	172,494.77
N-6	R0190	0.00	0.00
N-5	R0200	0.00	0.00
N-4	R0210	0.00	0.00
N-3	R0220	0.00	0.00
N-2	R0230	0.00	0.00
N-1	R0240	0.00	0.00
N	R0250	0.00	0.00
Total	R0260	2,774,011.91	24,023,534.79

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350
Prior	R0500																6,816.48
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	-120,828.89	69,772.30	44,777.84	38,009.78	18,735.34	2,766.74	1,969.06	3,098.12	840.00	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	126,509.99	99,938.20	17,149.88	4,295.82	29,598.38	22,505.19	14,268.94	30,569.91	29,052.90		
N-12	R0530	0.00	0.00	0.00	0.00	346,642.86	118,948.46	42,388.59	25,735.25	19,670.72	6,146.40	5,706.54	3,708.56	287.30			
N-11	R0540	0.00	0.00	0.00	182,035.14	119,607.98	243,920.01	29,187.46	12,740.43	21,812.80	816.27	1,370.96	14,532.40				
N-10	R0550	0.00	0.00	459,346.81	468,955.04	276,813.72	286,044.72	139,220.16	73,388.72	-17,220.74	108,647.94	167,170.12					
N-9	R0560	0.00	56,046.98	76,532.42	176,451.31	161,672.07	117,360.67	89,242.74	172,955.79	20,104.25	44,016.96						
N-8	R0570	15,278.53	14,846.22	52,572.16	77,263.42	80,912.04	117,937.04	37,602.38	60,005.99	15,970.84							
N-7	R0580	0.00	2,958.00	10,406.28	28,327.80	20,389.53	8,089.09	6,768.72	9,307.97								
N-6	R0590	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0600	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0610	0.00	0.00	0.00	0.00	0.00											
N-3	R0620	0.00	0.00	0.00	0.00												
N-2	R0630	0.00	0.00	0.00													
N-1	R0640	0.00	0.00														
N	R0650	0.00															

Net Claims Paid (non-cumulative) - Current year, sum of years (cumulative))

		In Current year	Sum of years (cumulative)
		C1360	C1370
Prior	R0500	6,816.48	6,816.48
N-14	R0510	840.00	59,140.29
N-13	R0520	29,052.90	373,889.21
N-12	R0530	287.30	569,234.68
N-11	R0540	14,532.40	626,023.45
N-10	R0550	167,170.12	1,962,366.49
N-9	R0560	44,016.96	914,383.19
N-8	R0570	15,970.84	472,438.61
N-7	R0580	9,307.97	86,247.38
N-6	R0590	0.00	0.00
N-5	R0600	0.00	0.00
N-4	R0610	0.00	0.00
N-3	R0620	0.00	0.00
N-2	R0630	0.00	0.00
N-1	R0640	0.00	0.00
N	R0650	0.00	0.00
Total	R0660	287,994.97	5,070,539.77

Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																286,093.36
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339,866.00	292,502.03	168,691.28	149,990.40	73,636.87	58,528.72	50,777.18	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,017,094.36	351,201.01	286,630.08	313,956.97	342,276.90	562,340.85	485,034.08		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	770,324.27	646,339.82	489,905.75	464,856.52	495,980.94	540,631.13	477,513.71			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	3,340,977.06	1,098,326.35	1,113,252.00	879,171.32	933,219.51	1,303,770.44	130,527.01				
N-10	R0150	0.00	0.00	0.00	0.00	1,861,578.41	2,292,541.29	1,534,644.23	1,570,720.73	1,906,615.96	2,214,034.80	456,050.02					
N-9	R0160	0.00	0.00	0.00	3,811,423.36	5,539,912.34	4,679,363.57	2,271,302.80	1,262,874.11	979,961.95	732,419.63						
N-8	R0170	0.00	0.00	3,787,207.72	2,869,378.85	2,353,867.99	1,555,678.86	1,000,603.31	290,150.19	513,492.59							
N-7	R0180	0.00	505,015.99	494,609.43	741,088.18	399,507.91	810,385.06	655,440.54	625,540.97								
N-6	R0190	137,490.80	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0200	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0210	298,833.27	0.00	0.00	0.00	0.00											
N-3	R0220	262,932.02	0.00	0.00	0.00												
N-2	R0230	0.00	0.00	0.00													
N-1	R0240	0.00	0.00														
N	R0250	0.00															

Gross discounted Best Estimate Claims Provisions - Current year

		Year end (discounted data)
		C0360
Prior	R0100	282,734.80
N-14	R0110	50,218.83
N-13	R0120	479,667.61
N-12	R0130	470,806.38
N-11	R0140	128,039.42
N-10	R0150	440,247.04
N-9	R0160	706,937.12
N-8	R0170	479,793.01
N-7	R0180	589,466.92
N-6	R0190	0.00
N-5	R0200	0.00
N-4	R0210	0.00
N-3	R0220	0.00
N-2	R0230	0.00
N-1	R0240	0.00
N	R0250	0.00
Total	R0260	3,627,911.14

Net Undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1400	C1410	C1420	C1430	C1440	C1450	C1460	C1470	C1480	C1490	C1500	C1510	C1520	C1530	C1540	C1550
Prior	R0500																147,807.61
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	184,311.74	291,349.92	82,853.24	73,502.80	36,818.43	30,911.72	26,863.90	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	510,026.58	192,186.83	73,988.48	76,764.53	94,335.82	125,412.20	159,529.29		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	0.00	453,413.85	369,018.32	133,923.18	129,951.72	156,911.46	213,895.11	183,730.75			
N-11	R0540	0.00	0.00	0.00	0.00	0.00	2,108,746.90	383,836.23	193,365.24	134,581.50	163,001.75	229,626.67	48,524.84				
N-10	R0550	0.00	0.00	0.00	0.00	1,350,340.42	1,219,223.28	356,964.21	276,330.86	373,276.18	286,979.49	158,821.54					
N-9	R0560	0.00	0.00	0.00	420,289.33	1,339,671.40	573,731.99	465,417.70	205,195.83	293,997.74	205,374.48						
N-8	R0570	0.00	0.00	-2,995,637.71	-3,335,165.39	188,320.27	72,237.10	-8,727.77	-564,443.15	6,341.46							
N-7	R0580	0.00	86,285.07	60,984.46	427,094.76	143,679.26	493,397.61	346,051.37	331,895.83								
N-6	R0590	1,049,416.83	965,493.23	0.00	0.00	0.00	0.00	0.00									
N-5	R0600	999,372.56	0.00	0.00	0.00	0.00	0.00										
N-4	R0610	298,833.27	0.00	0.00	0.00	0.00											
N-3	R0620	262,932.02	0.00	0.00	0.00												
N-2	R0630	0.00	0.00	0.00													
N-1	R0640	0.00	0.00														
N	R0650	0.00															

Gross Reported but not Settled Claims (RBNS) - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550
Prior	R0100																230,826.17
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	644,081.91	395,345.91	267,453.76	192,685.81	69,197.90	64,283.68	42,525.84	38,672.48	36,687.37	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	951,552.42	333,975.33	178,813.60	231,782.02	171,649.65	221,195.53	201,129.29	367,759.56	320,816.92		
N-12	R0130	0.00	0.00	0.00	0.00	843,751.55	946,735.43	825,549.09	467,507.02	326,253.57	347,146.75	316,507.78	289,856.85	338,429.37			
N-11	R0140	0.00	0.00	0.00	2,000,493.21	1,615,709.65	715,189.78	1,069,634.98	1,035,487.89	856,057.40	880,639.27	1,203,143.12	80,084.37				
N-10	R0150	0.00	0.00	4,675,639.33	4,364,199.66	3,253,570.02	2,226,089.26	1,360,852.86	1,468,158.49	1,538,452.31	1,917,246.32	221,301.99					
N-9	R0160	0.00	5,827,430.53	7,873,358.44	5,555,879.91	4,938,851.05	4,111,651.04	1,754,024.42	1,123,863.06	770,097.36	561,960.31						
N-8	R0170	536,075.07	2,631,555.07	2,902,030.04	2,260,940.71	1,532,486.90	771,119.03	775,759.47	498,806.81	458,124.57							
N-7	R0180	8,879.00	12,878.84	71,087.37	84,922.21	59,492.46	317,855.95	328,457.21	320,120.76								
N-6	R0190	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0200	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0210	0.00	0.00	0.00	0.00	0.00											
N-3	R0220	0.00	0.00	0.00	0.00												
N-2	R0230	0.00	0.00	0.00													
N-1	R0240	0.00	0.00														
N	R0250	0.00															

Gross Reported but not Settled Claims (RBNS) - Current year

		Year end
		C0560
Prior	R0100	230,826.17
N-14	R0110	36,687.37
N-13	R0120	320,816.92
N-12	R0130	338,429.37
N-11	R0140	80,084.37
N-10	R0150	221,301.99
N-9	R0160	561,960.31
N-8	R0170	458,124.57
N-7	R0180	320,120.76
N-6	R0190	0.00
N-5	R0200	0.00
N-4	R0210	0.00
N-3	R0220	0.00
N-2	R0230	0.00
N-1	R0240	0.00
N	R0250	0.00
Total	R0260	2,568,351.83

Net RBNS Claims - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750
Prior	R0500																112,030.58
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178,329.80	122,115.56	96,200.32	34,598.95	32,141.84	21,262.92	19,336.24	18,343.68	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	96,334.49	50,565.90	65,820.50	46,587.42	55,298.88	50,282.31	91,939.89	80,466.73		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	191,527.48	210,095.81	127,458.88	98,444.07	102,666.02	102,525.82	94,768.59	116,802.92			
N-11	R0540	0.00	0.00	0.00	0.00	407,138.24	221,990.46	96,334.18	180,790.11	129,247.18	145,094.18	160,468.34	26,582.38				
N-10	R0550	0.00	0.00	0.00	761,801.12	1,027,850.74	744,388.94	306,968.00	251,792.30	267,958.78	125,263.86	63,701.92					
N-9	R0560	0.00	0.00	636,354.52	784,689.58	446,689.76	416,014.54	330,409.89	135,690.31	178,197.90	112,900.97						
N-8	R0570	0.00	329,545.86	392,788.34	347,180.54	264,801.38	114,064.42	151,053.70	108,632.45	102,148.74							
N-7	R0580	4,439.50	6,439.42	35,543.68	42,461.10	29,746.23	158,927.98	164,228.60	160,060.38								
N-6	R0590	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0600	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0610	0.00	0.00	0.00	0.00	0.00											
N-3	R0620	0.00	0.00	0.00	0.00												
N-2	R0630	0.00	0.00	0.00													
N-1	R0640	0.00	0.00														
N	R0650	0.00															

Net RBNS Claims - Current year, sum of years (cumulative)

		Year end
		C1760
Prior	R0500	112,030.58
N-14	R0510	18,343.68
N-13	R0520	80,466.73
N-12	R0530	116,802.92
N-11	R0540	26,582.38
N-10	R0550	63,701.92
N-9	R0560	112,900.97
N-8	R0570	102,148.74
N-7	R0580	160,060.38
N-6	R0590	0.00
N-5	R0600	0.00
N-4	R0610	0.00
N-3	R0620	0.00
N-2	R0630	0.00
N-1	R0640	0.00
N	R0650	0.00
Total	R0660	793,038.31

Gross premium

		Gross Earned Premium - up to and including the reporting reference date	Estimate of future gross earned premium at the reporting reference date
		C0570	C0580
Prior	R0100		
N-14	R0110	-7,554.06	0.00
N-13	R0120	6,288.17	0.00
N-12	R0130	-45,521.19	0.00
N-11	R0140	-18,953.44	0.00
N-10	R0150	94,205.43	0.00
N-9	R0160	7,631,279.37	0.00
N-8	R0170	969,377.07	0.00
N-7	R0180	0.00	0.00
N-6	R0190	0.00	0.00
N-5	R0200	0.00	0.00
N-4	R0210	0.00	0.00
N-3	R0220	0.00	0.00
N-2	R0230	0.00	0.00
N-1	R0240	0.00	0.00
N	R0250	0.00	0.00

Net Premiums

		Net Earned Premium - up to and including the reporting reference date	Estimate of future net earned premium at the reporting reference date
		C1770	C1780
Prior	R0500		
N-14	R0510	-3,897.64	0.00
N-13	R0520	-1,906.93	0.00
N-12	R0530	6,910.87	0.00
N-11	R0540	-13,093.81	0.00
N-10	R0550	-1,052.46	0.00
N-9	R0560	62,319.39	0.00
N-8	R0570	-4,630,239.93	0.00
N-7	R0580	484,688.54	0.00
N-6	R0590	0.00	0.00
N-5	R0600	0.00	0.00
N-4	R0610	0.00	0.00
N-3	R0620	0.00	0.00
N-2	R0630	0.00	0.00
N-1	R0640	0.00	0.00
N	R0650	0.00	0.00

Insurance company: 213800F5Q29M4EX1L167 , Closing date: 31/12/2024 , published on: 25/04/2025 11:33:12

Total (no breakdown by currency)
Non-life claim development
IR.19.01.01.01

Unit		GBP

Line of business	Z0010	12	1 - Medical expense insurance [direct business and accepted proportional reinsurance] 2 - Income protection insurance [direct business and accepted proportional reinsurance] 3 - Workers' compensation insurance [direct business and accepted proportional reinsurance] 4 - Motor vehicle liability insurance [direct business and accepted proportional reinsurance] 5 - Other motor insurance [direct business and accepted proportional reinsurance] 6 - Marine, aviation and transport insurance [direct business and accepted proportional reinsurance] 7 - Fire and other damage to property insurance [direct business and accepted proportional reinsurance] 8 - General liability insurance [direct business and accepted proportional reinsurance] 9 - Credit and suretyship insurance [direct business and accepted proportional reinsurance] 10 - Legal expenses insurance [direct business and accepted proportional reinsurance] 11 - Assistance [direct business and accepted proportional reinsurance] 12 - Miscellaneous financial loss [direct business and accepted proportional reinsurance] 25 - Health [accepted non-proportional reinsurance] 26 - Casualty [accepted non-proportional reinsurance] 27 - Marine, aviation, transport [accepted non-proportional reinsurance]
Accident year / Underwriting year	Z0020	2	1 - Accident year [AY] 2 - Underwriting year [UWY]
Currency	Z0030	Total	ISO 4217 alphabetic code
Currency conversion	Z0040	2	1 - Expressed in currency of denomination (not converted to reporting currency) 2 - Not applicable / Expressed in (converted to) reporting currency

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
N-9	R0160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
N-8	R0170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00							
N-7	R0180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
N-6	R0190	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0200	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0210	0.00	167,363.18	47,035.01	8,450.50	4,582.58											
N-3	R0220	1,175,524.59	3,418,704.96	517,643.37	19,286.84												
N-2	R0230	4,468,274.66	8,592,750.62	306,933.20													
N-1	R0240	9,882,343.43	16,305,908.31														
N	R0250	14,137,977.77															

Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	0.00	0.00
N-14	R0110	0.00	0.00
N-13	R0120	0.00	0.00
N-12	R0130	0.00	0.00
N-11	R0140	0.00	0.00
N-10	R0150	0.00	0.00
N-9	R0160	0.00	0.00
N-8	R0170	0.00	0.00
N-7	R0180	0.00	0.00
N-6	R0190	0.00	0.00
N-5	R0200	0.00	0.00
N-4	R0210	4,582.58	227,431.27
N-3	R0220	19,286.84	5,131,159.76
N-2	R0230	306,933.20	13,367,958.48
N-1	R0240	16,305,908.31	26,188,251.74
N	R0250	14,137,977.77	14,137,977.77
Total	R0260	30,774,688.70	59,052,779.02

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350
Prior	R0500																0.00
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
N-9	R0560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
N-8	R0570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00							
N-7	R0580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
N-6	R0590	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0600	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0610	0.00	83,681.59	23,517.50	4,225.25	2,291.29											
N-3	R0620	391,861.12	872,105.04	139,058.19	5,143.81												
N-2	R0630	1,110,318.66	2,148,187.78	76,733.30													
N-1	R0640	1,484,386.29	2,715,710.52														
N	R0650	3,721,344.33															

Net Claims Paid (non-cumulative) - Current year, sum of years (cumulative))

		In Current year	Sum of years (cumulative)
		C1360	C1370
Prior	R0500	0.00	0.00
N-14	R0510	0.00	0.00
N-13	R0520	0.00	0.00
N-12	R0530	0.00	0.00
N-11	R0540	0.00	0.00
N-10	R0550	0.00	0.00
N-9	R0560	0.00	0.00
N-8	R0570	0.00	0.00
N-7	R0580	0.00	0.00
N-6	R0590	0.00	0.00
N-5	R0600	0.00	0.00
N-4	R0610	2,291.29	113,715.64
N-3	R0620	5,143.81	1,408,168.16
N-2	R0630	76,733.30	3,335,239.74
N-1	R0640	2,715,710.52	4,200,096.81
N	R0650	3,721,344.33	3,721,344.33
Total	R0660	6,521,223.25	12,778,564.67

Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
N-9	R0160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
N-8	R0170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00							
N-7	R0180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
N-6	R0190	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0200	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0210	-140,451.73	58,069.00	9,639.47	0.00	0.00											
N-3	R0220	-841,532.43	550,434.72	0.00	1,157.90												
N-2	R0230	1,926,784.35	888,227.86	453.22													
N-1	R0240	1,128,552.50	890,634.90														
N	R0250	1,685,731.59															

Gross discounted Best Estimate Claims Provisions - Current year

		Year end (discounted data)
		C0360
Prior	R0100	0.00
N-14	R0110	0.00
N-13	R0120	0.00
N-12	R0130	0.00
N-11	R0140	0.00
N-10	R0150	0.00
N-9	R0160	0.00
N-8	R0170	0.00
N-7	R0180	0.00
N-6	R0190	0.00
N-5	R0200	0.00
N-4	R0210	0.00
N-3	R0220	1,132.92
N-2	R0230	443.43
N-1	R0240	871,426.84
N	R0250	1,647,055.03
Total	R0260	2,520,058.23

Net Undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1400	C1410	C1420	C1430	C1440	C1450	C1460	C1470	C1480	C1490	C1500	C1510	C1520	C1530	C1540	C1550
Prior	R0500																0.00
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
N-9	R0560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
N-8	R0570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00							
N-7	R0580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
N-6	R0590	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0600	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0610	-283,714.14	29,034.50	4,819.73	0.00	0.00											
N-3	R0620	-4,639,838.17	149,716.60	0.00	350.17												
N-2	R0630	-5,089,279.94	263,067.03	129.86													
N-1	R0640	-12,810,850.00	205,848.38														
N	R0650	-3,451,797.23															

Gross Reported but not Settled Claims (RBNS) - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550
Prior	R0100																0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
N-9	R0160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
N-8	R0170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00							
N-7	R0180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
N-6	R0190	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0200	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0210	0.00	58,069.00	9,639.47	0.00	0.00											
N-3	R0220	901,863.33	459,612.22	0.00	1,101.86												
N-2	R0230	1,077,015.27	189,478.40	431.29													
N-1	R0240	1,551,303.41	234,506.00														
N	R0250	1,691,796.56															

Gross Reported but not Settled Claims (RBNS) - Current year

		Year end
		C0560
Prior	R0100	0.00
N-14	R0110	0.00
N-13	R0120	0.00
N-12	R0130	0.00
N-11	R0140	0.00
N-10	R0150	0.00
N-9	R0160	0.00
N-8	R0170	0.00
N-7	R0180	0.00
N-6	R0190	0.00
N-5	R0200	0.00
N-4	R0210	0.00
N-3	R0220	1,101.86
N-2	R0230	431.29
N-1	R0240	234,506.00
N	R0250	1,691,796.56
Total	R0260	1,927,835.71

Net RBNS Claims - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750
Prior	R0500																0.00
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
N-9	R0560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
N-8	R0570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00							
N-7	R0580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
N-6	R0590	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0600	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0610	0.00	29,034.50	4,819.74	0.00	0.00											
N-3	R0620	600,167.40	123,244.74	0.00	293.87												
N-2	R0630	269,253.81	47,369.60	107.82													
N-1	R0640	296,658.71	57,185.60														
N	R0650	483,410.85															

Net RBNS Claims - Current year, sum of years (cumulative)

		Year end
		C1760
Prior	R0500	0.00
N-14	R0510	0.00
N-13	R0520	0.00
N-12	R0530	0.00
N-11	R0540	0.00
N-10	R0550	0.00
N-9	R0560	0.00
N-8	R0570	0.00
N-7	R0580	0.00
N-6	R0590	0.00
N-5	R0600	0.00
N-4	R0610	0.00
N-3	R0620	293.87
N-2	R0630	107.82
N-1	R0640	57,185.60
N	R0650	483,410.85
Total	R0660	540,998.15

Gross premium

		Gross Earned Premium - up to and including the reporting reference date	Estimate of future gross earned premium at the reporting reference date
		C0570	C0580
Prior	R0100		
N-14	R0110	0.00	0.00
N-13	R0120	0.00	0.00
N-12	R0130	0.00	0.00
N-11	R0140	0.00	0.00
N-10	R0150	0.00	0.00
N-9	R0160	0.00	0.00
N-8	R0170	0.00	0.00
N-7	R0180	0.00	0.00
N-6	R0190	0.00	0.00
N-5	R0200	351,078.61	0.00
N-4	R0210	11,904,066.81	0.00
N-3	R0220	23,080,987.97	0.00
N-2	R0230	42,367,711.91	0.00
N-1	R0240	32,118,530.29	34,915,968.57
N	R0250	0.00	0.00

Net Premiums

		Net Earned Premium - up to and including the reporting reference date	Estimate of future net earned premium at the reporting reference date
		C1770	C1780
Prior	R0500		
N-14	R0510	0.00	0.00
N-13	R0520	0.00	0.00
N-12	R0530	0.00	0.00
N-11	R0540	0.00	0.00
N-10	R0550	0.00	0.00
N-9	R0560	0.00	0.00
N-8	R0570	0.00	0.00
N-7	R0580	0.00	0.00
N-6	R0590	0.00	0.00
N-5	R0600	0.00	0.00
N-4	R0610	174,454.00	0.00
N-3	R0620	3,275,345.49	0.00
N-2	R0630	5,762,100.03	0.00
N-1	R0640	7,888,916.68	0.00
N	R0650	8,618,550.24	12,805,426.82

Insurance company: 213800F5Q29M4EX1L167 , Closing date: 31/12/2024 , published on: 25/04/2025 11:33:12

Total (no breakdown by currency)
Non-life claim development
IR.19.01.01.01

Unit		GBP

Line of business	Z0010	4	1 - Medical expense insurance [direct business and accepted proportional reinsurance] 2 - Income protection insurance [direct business and accepted proportional reinsurance] 3 - Workers' compensation insurance [direct business and accepted proportional reinsurance] 4 - Motor vehicle liability insurance [direct business and accepted proportional reinsurance] 5 - Other motor insurance [direct business and accepted proportional reinsurance] 6 - Marine, aviation and transport insurance [direct business and accepted proportional reinsurance] 7 - Fire and other damage to property insurance [direct business and accepted proportional reinsurance] 8 - General liability insurance [direct business and accepted proportional reinsurance] 9 - Credit and suretyship insurance [direct business and accepted proportional reinsurance] 10 - Legal expenses insurance [direct business and accepted proportional reinsurance] 11 - Assistance [direct business and accepted proportional reinsurance] 12 - Miscellaneous financial loss [direct business and accepted proportional reinsurance] 26 - Health [accepted non-proportional reinsurance] 26 - Casualty [accepted non-proportional reinsurance] 27 - Marine, aviation, transport [accepted non-proportional reinsurance] 28 - Property [accepted non-proportional reinsurance]
Accident year / Underwriting year	Z0020	2	1 - Accident year [AY] 2 - Underwriting year [UWY]
Currency	Z0030	Total	ISO 4217 alphabetic code
Currency conversion	Z0040	2	1 - Expressed in currency of denomination (not converted to reporting currency) 2 - Not applicable / Expressed in (converted to) reporting currency

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0150	0.00	0.00	1,245,946.41	676,491.88	342,750.45	256,655.31	410,119.78	22,979.50	11,821.32	6,624.74	0.00					
N-9	R0160	0.00	9,632,304.97	4,116,719.21	1,741,030.91	1,215,660.54	523,606.69	225,840.03	126,952.15	224,675.75	107,289.11						
N-8	R0170	2,283,242.13	6,618,652.38	2,087,793.38	1,160,825.93	578,174.30	1,369,144.33	272,681.08	132,684.66	44,122.21							
N-7	R0180	827,972.64	632,172.84	284,257.24	79,165.87	113,629.05	13,760.46	29,523.31	-13,654.08								
N-6	R0190	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0200	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0210	0.00	0.00	0.00	0.00	0.00											
N-3	R0220	0.00	0.00	0.00	0.00												
N-2	R0230	0.00	0.00	0.00													
N-1	R0240	0.00	0.00														
N	R0250	0.00															

Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	0.00	0.00
N-14	R0110	0.00	0.00
N-13	R0120	0.00	0.00
N-12	R0130	0.00	0.00
N-11	R0140	0.00	0.00
N-10	R0150	0.00	2,973,389.39
N-9	R0160	107,289.11	17,914,079.36
N-8	R0170	44,122.21	14,547,322.37
N-7	R0180	-13,654.66	1,966,826.73
N-6	R0190	0.00	0.00
N-5	R0200	0.00	0.00
N-4	R0210	0.00	0.00
N-3	R0220	0.00	0.00
N-2	R0230	0.00	0.00
N-1	R0240	0.00	0.00
N	R0250	0.00	0.00
Total	R0260	137,756.66	37,401,617.85

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350
Prior	R0500																0.00
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0550	0.00	0.00	311,486.60	84,561.79	42,843.81	32,081.91	51,264.97	2,872.44	1,477.66	828.09	0.00					
N-9	R0560	0.00	2,408,076.24	514,589.90	217,628.76	151,957.57	65,450.83	28,230.01	16,099.73	28,084.47	13,411.14						
N-8	R0570	570,810.53	827,331.55	260,974.52	145,103.24	72,271.79	144,527.22	29,387.74	11,977.32	5,515.27							
N-7	R0580	147,709.96	122,906.80	46,690.98	10,159.67	14,203.63	1,720.05	3,690.41	-1,706.84								
N-6	R0590	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0600	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0610	0.00	0.00	0.00	0.00	0.00											
N-3	R0620	0.00	0.00	0.00	0.00												
N-2	R0630	0.00	0.00	0.00													
N-1	R0640	0.00	0.00														
N	R0650	0.00															

Net Claims Paid (non-cumulative) - Current year, sum of years (cumulative))

		In Current year	Sum of years (cumulative)
		C1360	C1370
Prior	R0500	0.00	0.00
N-14	R0510	0.00	0.00
N-13	R0520	0.00	0.00
N-12	R0530	0.00	0.00
N-11	R0540	0.00	0.00
N-10	R0550	0.00	527,417.28
N-9	R0560	13,411.14	3,443,528.65
N-8	R0570	5,515.27	2,067,899.19
N-7	R0580	-1,706.84	345,374.68
N-6	R0590	0.00	0.00
N-5	R0600	0.00	0.00
N-4	R0610	0.00	0.00
N-3	R0620	0.00	0.00
N-2	R0630	0.00	0.00
N-1	R0640	0.00	0.00
N	R0650	0.00	0.00
Total	R0660	17,219.57	6,384,219.80

Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0150	0.00	0.00	0.00	0.00	0.00	1,356,762.77	226,488.20	148,352.11	3,906.28	0.00	0.00					
N-9	R0160	0.00	0.00	0.00	0.00	2,331,064.52	1,579,749.13	1,134,992.08	615,101.50	527,373.34	205,235.37						
N-8	R0170	0.00	0.00	0.00	4,747,463.25	2,871,475.80	1,257,610.08	629,746.46	575,933.27	423,547.97							
N-7	R0180	0.00	0.00	906,209.42	1,051,959.20	613,978.17	187,011.48	-16,619.17	-11,838.44								
N-6	R0190	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0200	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0210	0.00	0.00	0.00	0.00	0.00											
N-3	R0220	0.00	0.00	0.00	0.00												
N-2	R0230	0.00	0.00	0.00													
N-1	R0240	0.00	0.00														
N	R0250	0.00															

Gross discounted Best Estimate Claims Provisions - Current year

		Year end (discounted data)
		C0360
Prior	R0100	0.00
N-14	R0110	0.00
N-13	R0120	0.00
N-12	R0130	0.00
N-11	R0140	0.00
N-10	R0150	0.00
N-9	R0160	200,809.12
N-8	R0170	414,413.44
N-7	R0180	-11,614.51
N-6	R0190	0.00
N-5	R0200	0.00
N-4	R0210	0.00
N-3	R0220	0.00
N-2	R0230	0.00
N-1	R0240	0.00
N	R0250	0.00
Total	R0260	603,608.04

Net Undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1400	C1410	C1420	C1430	C1440	C1450	C1460	C1470	C1480	C1490	C1500	C1510	C1520	C1530	C1540	C1550
Prior	R0500																0.00
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0550	0.00	0.00	0.00	0.00	0.00	215,058.23	28,311.03	-65,231.18	976.57	0.00	0.00					
N-9	R0560	0.00	0.00	0.00	0.00	582,766.13	-49,093.39	58,810.11	-7,795.31	85,817.72	33,574.14						
N-8	R0570	0.00	0.00	0.00	-901,896.98	481,024.60	157,201.25	50,736.98	71,363.22	45,295.81							
N-7	R0580	0.00	0.00	91,562.61	463,572.54	273,784.00	130,880.07	-20,313.34	-12,547.76								
N-6	R0590	0.00	316,666.96	0.00	0.00	0.00	0.00	0.00									
N-5	R0600	647,483.67	0.00	0.00	0.00	0.00	0.00										
N-4	R0610	0.00	0.00	0.00	0.00	0.00											
N-3	R0620	0.00	0.00	0.00	0.00												
N-2	R0630	0.00	0.00	0.00													
N-1	R0640	0.00	0.00														
N	R0650	0.00															

Gross Reported but not Settled Claims (RBNS) - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550
Prior	R0100																0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0150	0.00	0.00	907,662.11	375,196.66	1,533,658.06	995,827.79	90,362.61	72,458.41	2,625.78	0.00	0.00					
N-9	R0160	0.00	6,084,139.61	2,830,902.25	2,480,082.72	1,233,249.68	774,783.19	672,312.71	402,300.63	333,107.11	120,909.76						
N-8	R0170	3,995,185.03	3,602,428.62	2,599,004.13	2,087,041.78	1,859,331.36	703,383.42	421,062.95	302,803.42	249,479.49							
N-7	R0180	881,312.27	509,293.10	225,863.04	153,872.69	57,092.06	41,228.28	0.82	410.15								
N-6	R0190	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0200	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0210	0.00	0.00	0.00	0.00	0.00											
N-3	R0220	0.00	0.00	0.00	0.00												
N-2	R0230	0.00	0.00	0.00													
N-1	R0240	0.00	0.00														
N	R0250	0.00															

Gross Reported but not Settled Claims (RBNS) - Current year

		Year end
		C0560
Prior	R0100	0.00
N-14	R0110	0.00
N-13	R0120	0.00
N-12	R0130	0.00
N-11	R0140	0.00
N-10	R0150	0.00
N-9	R0160	120,909.76
N-8	R0170	249,479.49
N-7	R0180	410.15
N-6	R0190	0.00
N-5	R0200	0.00
N-4	R0210	0.00
N-3	R0220	0.00
N-2	R0230	0.00
N-1	R0240	0.00
N	R0250	0.00
Total	R0260	370,799.40

Net RBNS Claims - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750
Prior	R0500																0.00
N-14	R0510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-12	R0530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
N-11	R0540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
N-10	R0550	0.00	0.00	0.00	46,899.58	114,247.89	73,309.70	11,295.33	9,057.30	328.22	0.00	0.00					
N-9	R0560	0.00	0.00	353,862.88	310,010.98	154,156.21	96,847.90	84,039.09	50,287.58	41,638.39	15,113.72						
N-8	R0570	0.00	450,303.78	71,185.85	242,671.72	198,865.15	70,802.60	29,679.79	19,505.60	11,499.74							
N-7	R0580	153,224.25	99,312.15	28,232.88	19,767.13	7,136.51	5,153.53	0.10	51.27								
N-6	R0590	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
N-5	R0600	0.00	0.00	0.00	0.00	0.00	0.00										
N-4	R0610	0.00	0.00	0.00	0.00	0.00											
N-3	R0620	0.00	0.00	0.00	0.00												
N-2	R0630	0.00	0.00	0.00													
N-1	R0640	0.00	0.00														
N	R0650	0.00															

Net RBNS Claims - Current year, sum of years (cumulative)

		Year end
		C1760
Prior	R0500	0.00
N-14	R0510	0.00
N-13	R0520	0.00
N-12	R0530	0.00
N-11	R0540	0.00
N-10	R0550	0.00
N-9	R0560	15,113.72
N-8	R0570	11,499.74
N-7	R0580	51.27
N-6	R0590	0.00
N-5	R0600	0.00
N-4	R0610	0.00
N-3	R0620	0.00
N-2	R0630	0.00
N-1	R0640	0.00
N	R0650	0.00
Total	R0660	26,664.73

Gross premium

		Gross Earned Premium - up to and including the reporting reference date	Estimate of future gross earned premium at the reporting reference date
		C0570	C0580
Prior	R0100		
N-14	R0110	0.00	0.00
N-13	R0120	0.00	0.00
N-12	R0130	0.00	0.00
N-11	R0140	-7,448.83	0.00
N-10	R0150	-962,931.61	0.00
N-9	R0160	16,315,664.36	0.00
N-8	R0170	3,110,668.01	0.00
N-7	R0180	0.00	0.00
N-6	R0190	0.00	0.00
N-5	R0200	0.00	0.00
N-4	R0210	0.00	0.00
N-3	R0220	0.00	0.00
N-2	R0230	0.00	0.00
N-1	R0240	0.00	0.00
N	R0250	0.00	0.00

Net Premiums

		Net Earned Premium - up to and including the reporting reference date	Estimate of future net earned premium at the reporting reference date
		C1770	C1780
Prior	R0500		
N-14	R0510	0.00	0.00
N-13	R0520	0.00	0.00
N-12	R0530	0.00	0.00
N-11	R0540	0.00	0.00
N-10	R0550	-2,509.41	0.00
N-9	R0560	-216,453.27	0.00
N-8	R0570	1,153,148.01	0.00
N-7	R0580	458,519.90	0.00
N-6	R0590	0.00	0.00
N-5	R0600	0.00	0.00
N-4	R0610	0.00	0.00
N-3	R0620	0.00	0.00
N-2	R0630	0.00	0.00
N-1	R0640	0.00	0.00
N	R0650	0.00	0.00

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Own funds

IR.23.01.01.01

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds						
Ordinary share capital (gross of own shares)	R0010	40,000.00	40,000.00			
Share premium account related to ordinary share capital	R0030	1,791,720.00	1,791,720.00			
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				
Preference shares	R0090	0.00				
Share premium account related to preference shares	R0110	0.00				
Reconciliation reserve	R0130	10,776,884.78	10,776,884.78			
Subordinated liabilities	R0140	7,000,000.00			7,000,000.00	
An amount equal to the value of net deferred tax assets	R0160	27,731.66				27,731.66
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	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					
Total basic own funds	R0290	19,636,336.44	12,608,604.78	0.00	7,000,000.00	27,731.66
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	R0340	0.00				
Letters of credit and guarantees other	R0350	0.00				
Supplementary members calls	R0360	0.00				
Supplementary members calls - other	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	19,636,336.44	12,608,604.78	0.00	7,000,000.00	27,731.66
Total available own funds to meet the MCR	R0510	19,608,604.78	12,608,604.78	0.00	7,000,000.00	
Total eligible own funds to meet the SCR	R0540	19,636,336.44	12,608,604.78	0.00	7,000,000.00	27,731.66
Total eligible own funds to meet the MCR	R0550	13,486,000.35	12,608,604.78	0.00	877,395.57	
SCR	R0580	15,061,771.14				
MCR	R0600	4,386,977.86				
Ratio of Eligible own funds to SCR	R0620	1.3037				
Ratio of Eligible own funds to MCR	R0640	3.0741				

Reconciliation reserve

IR.23.01.01.02

		C
		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	12,636,336.44
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Deductions for participations in financial and credit institutions	R0725	
Other basic own fund items	R0730	1,859,451.66
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	10,776,884.78

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Solvency Capital Requirement

IR.25.04.01.01

		c
		C0010
Net of loss-absorbing capacity of technical provisions		
Market risk	R0140	2,286,560.00
Interest rate risk	R0070	456,584.67
Equity risk	R0080	212,994.55
Property risk	R0090	237,500.00
Spread risk	R0100	176,474.61
Concentration risk	R0110	885,953.35
Currency risk	R0120	1,656,544.90
Other market risk	R0125	
Diversification within market risk	R0130	-1,339,492.08
Counterparty default risk	R0180	1,582,261.96
Type 1 exposures	R0150	1,444,681.14
Type 2 exposures	R0160	177,617.64
Other counterparty risk	R0165	
Diversification within counterparty default risk	R0170	-40,036.82
Life underwriting risk	R0270	0.00
Mortality risk	R0190	
Longevity risk	R0200	
Disability-Morbidity risk	R0210	
Life-expense risk	R0220	
Revision risk	R0230	
Lapse risk	R0240	
Life catastrophe risk	R0250	
Other life underwriting risk	R0255	
Diversification within life underwriting risk	R0260	
Total health underwriting risk	R0320	0.00
Health SLT risk	R0280	
Health non SLT risk	R0290	
Health catastrophe risk	R0300	
Other health underwriting risk	R0305	
Diversification within health underwriting risk	R0310	
Non-life underwriting risk	R0370	10,979,843.93
Non-life premium and reserve risk (ex catastrophe risk)	R0330	9,985,217.98
Non-life catastrophe risk	R0340	1,890,919.95
Lapse risk	R0350	2,799,319.99
Other non-life underwriting risk	R0355	
Diversification within non-life underwriting risk	R0360	-3,695,613.99
Intangible asset risk	R0400	
Operational and other risks	R0430	2,411,716.75
Operational risk	R0422	2,411,716.75
Other risks	R0424	
Total before all diversification	R0432	22,335,525.53
Total before diversification between risk modules	R0434	17,260,382.64
Diversification between risk modules	R0436	-2,198,611.50
Total after diversification	R0438	15,061,771.14
Loss-absorbing capacity of technical provisions	R0440	
Loss-absorbing capacity of deferred taxes	R0450	
Other adjustments	R0455	
Solvency capital requirement including undisclosed capital add-on	R0460	15,061,771.14
Disclosed capital add-on - excluding residual model limitation	R0472	
Disclosed capital add-on - residual model limitation	R0474	
Solvency capital requirement including capital add-on	R0480	15,061,771.14
Undisclosed capital add-on - residual model limitation	R0482	
Capital add-on	R0484	0.00
Biting interest rate scenario	R0490	
Biting life lapse scenario	R0495	

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Minimum Capital Requirement - Only life or only non-life activity

Minimum Capital Requirement - Only life or only non-life activity - Linear formula component

IR.28.01.01.01

		MCR components
		C0010
MCRNL Result	R0010	4,386,977.86

Background information

IR.28.01.01.02

		Background information	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	0.00	0.00
Income protection insurance and proportional reinsurance	R0030	0.00	0.00
Workers' compensation insurance and proportional reinsurance	R0040	0.00	0.00
Motor vehicle liability insurance and proportional reinsurance	R0050	64,885.65	0.00
Other motor insurance and proportional reinsurance	R0060	0.00	0.00
Marine, aviation and transport insurance and proportional reinsurance	R0070	0.00	0.00
Fire and other damage to property insurance and proportional reinsurance	R0080	7,726,028.97	4,196,790.27
General liability insurance and proportional reinsurance	R0090	1,227,500.51	0.00
Credit and suretyship insurance and proportional reinsurance	R0100	2,527,728.18	1,478,219.86
Legal expenses insurance and proportional reinsurance	R0110	0.00	0.00
Assistance and proportional reinsurance	R0120	0.00	0.00
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0.00	21,308,010.70
Non-proportional health reinsurance	R0140	0.00	0.00
Non-proportional casualty reinsurance	R0150	0.00	0.00
Non-proportional marine, aviation and transport reinsurance	R0160	0.00	0.00
Non-proportional property reinsurance	R0170	0.00	0.00

Minimum Capital Requirement - Only life or only non-life activity - Linear formula component

IR.28.01.01.03

		c
		C0040
MCRL Result	R0200	

Total capital at risk for all life (re)insurance obligations

IR.28.01.01.04

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210		
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240		
Total capital at risk for all life (re)insurance obligations	R0250		

Minimum Capital Requirement - Only life or only non-life activity - Overall MCR calculation

IR.28.01.01.05

		c
		C0070
Linear MCR	R0300	4,386,977.86
SCR	R0310	15,061,771.14
MCR cap	R0320	6,777,797.01
MCR floor	R0330	3,765,442.78
Combined MCR	R0340	4,386,977.86
Absolute floor of the MCR	R0350	2,931,355.00
Minimum Capital Requirement	R0400	4,386,977.86

CGICE

Casualty & General Insurance Company (Europe) Limited Sucursal en España

Annual QRTs

Year ended 31st December 2024

Clave de la entidad... E0253

Modelo SE.02.01

NOMBRE... CASUALTY & GENERAL INSURANCE COMPANY EUROPE LTD SUCURSAL CASUALTY&GENERALINSURANCECOMPANYEUROPELTDSUCURSALENESPANACASUALTY&GENERALINSURANCECOMPANYEUROPELTDSUCURSALENESPANA

Ejercicio 2024

ACTIVO		Valor Solvencia II	Valor contable	Ajustes por reclasificación
		C0010	C0020	EC0021
Fondo de comercio	R0010		0,00	
Comisiones anticipadas y otros costes de adquisición	R0020		280.038,12	
Inmovilizado intangible	R0030	0,00	0,00	0,00
Activos por impuesto diferido	R0040	0,00	0,00	0,00
Activos y derechos de reembolso por retribuciones a largo plazo al personal	R0050	0,00	0,00	0,00
Inmovilizado material para uso propio	R0060	0,00	0,00	0,00
Inversiones (distintas de los activos que se posean para contratos "index-linked" y "unit-linked")	R0070	2.500.009,94	2.500.009,94	0,00
Inmuebles (ajenos a los destinados al uso propio)	R0080	0,00	0,00	0,00
Participaciones	R0090	0,00	0,00	0,00
Acciones	R0100	0,00	0,00	0,00
Acciones - cotizadas	R0110	0,00	0,00	0,00
Acciones - no cotizadas	R0120	0,00	0,00	0,00
Bonos	R0130	0,00	0,00	0,00
Deuda Pública	R0140	0,00	0,00	0,00
Deuda privada	R0150	0,00	0,00	0,00
Activos financieros estructurados	R0160	0,00	0,00	0,00
Titulaciones de activos	R0170	0,00	0,00	0,00
Fondos de inversión	R0180	0,00	0,00	0,00
Derivados	R0190	0,00	0,00	0,00
Depósitos distintos de los activos equivalentes al efectivo	R0200	2.500.009,94	2.500.009,94	0,00
Otras inversiones	R0210	0,00	0,00	0,00
Activos poseídos para contratos "índex-linked" y "unit-linked"	R0220	0,00	0,00	0,00
Préstamos con y sin garantía hipotecaria	R0230	0,00	0,00	0,00
Anticipos sobre pólizas	R0240	0,00	0,00	0,00
A personas físicas	R0250	0,00	0,00	0,00
Otros	R0260	0,00	0,00	0,00
Importes recuperables del reaseguro	R0270	1.542.874,67	2.722.835,96	0,00
Seguros distintos del seguro de vida, y de salud similares a los seguros distintos del seguro de vida	R0280	1.542.874,67	2.722.835,96	
Seguros distintos del seguro de vida, excluidos los de salud	R0290	1.542.874,67	2.722.835,96	
Seguros de salud similares a los seguros distintos del seguro de vida	R0300	0,00	0,00	
Seguros de vida, y de salud similares a los de vida, excluidos los de salud y los "index-linked" y "unit-linked"	R0310	0,00	0,00	
Seguros de salud similares a los seguros de vida	R0320	0,00	0,00	
Seguros de vida, excluidos los de salud y los "index-linked" y "unit-linked"	R0330	0,00	0,00	
Seguros de vida "index-linked" y "unit-linked"	R0340	0,00	0,00	
Depósitos constituidos por reaseguro aceptado	R0350	0,00	0,00	0,00
Créditos por operaciones de seguro directo y coaseguro	R0360	1.895.924,43	1.895.924,43	0,00
Créditos por operaciones de reaseguro	R0370	0,00	0,00	0,00
Otros créditos	R0380	3.317.054,01	11.068.382,73	0,00
Efectivo y otros activos líquidos equivalentes	R0410	3.175.423,40	3.175.423,40	0,00
Otros activos, no consignados en otras partidas	R0420	104.684,80	104.684,80	0,00
TOTAL ACTIVO	R0500	12.535.971,25	21.747.299,38	0,00

PASIVO		Valor Solvencia II	Valor contable	Ajustes por reclasificación
		C0010	C0020	EC0021
Provisiones técnicas - seguros distintos del seguro de vida	R0510	3.716.078,75	4.530.836,48	0,00
Provisiones técnicas - seguros distintos del seguro de vida (Excluidos los de enfermedad)	R0520	3.716.078,75	4.530.836,48	
PT calculadas en su conjunto	R0530	0,00		
Mejor estimación (ME)	R0540	3.494.598,80		
Margen de riesgo (MR)	R0550	221.479,95		
Provisiones técnicas - seguros de salud (similares a los seguros distintos del seguro de vida)	R0560	0,00	0,00	
PT calculadas en su conjunto	R0570	0,00		
Mejor estimación (ME)	R0580	0,00		
Margen de riesgo (MR)	R0590	0,00		
Provisiones técnicas - seguros de vida (excluidos "index-linked" y "unit-linked")	R0600	0,00	0,00	0,00
Provisiones técnicas - seguros de salud (similares a los seguros de vida)	R0610	0,00	0,00	
PT calculadas en su conjunto	R0620	0,00		
Mejor estimación (ME)	R0630	0,00		
Margen de riesgo (MR)	R0640	0,00		
Provisiones técnicas - seguros de vida (excluidos los de salud y los "index-linked" y "unit-linked")	R0650	0,00	0,00	
PT calculadas en su conjunto	R0660	0,00		
Mejor estimación (ME)	R0670	0,00		
Margen de riesgo (MR)	R0680	0,00		
Provisiones técnicas - "index-linked" y "unit-linked"	R0690	0,00	0,00	0,00
PT calculadas en su conjunto	R0700	0,00		
Mejor estimación (ME)	R0710	0,00		
Margen de riesgo (MR)	R0720	0,00		
Otras provisiones técnicas	R0730		0,00	
Pasivo contingente	R0740	0,00	0,00	0,00
Otras provisiones no técnicas	R0750	0,00	0,00	0,00
Provisión para pensiones y obligaciones similares	R0760	0,00	0,00	0,00
Depósitos recibidos por reaseguro cedido	R0770	0,00	0,00	0,00
Pasivos por impuesto diferidos	R0780	115.889,44	0,00	0,00
Derivados	R0790	0,00	0,00	0,00
Deudas con entidades de crédito	R0800	0,00	0,00	0,00
Deudas con entidades de crédito residentes	ER0801	0,00		0,00
Deudas con entidades de crédito residentes en el resto de la zona euro	ER0802	0,00		0,00
Deudas con entidades de crédito residentes en el resto del mundo	ER0803	0,00		0,00
Pasivos financieros distintos de las deudas con entidades de crédito	R0810	0,00	0,00	0,00
Deudas con entidades no de crédito	ER0811	0,00		0,00
Deudas con entidades no de crédito residentes	ER0812	0,00		0,00
Deudas con entidades no de crédito residentes en el resto de la zona euro	ER0813	0,00		0,00
Deudas con entidades de no crédito residentes en el resto del mundo	ER0814	0,00		0,00
Otros pasivos financieros	ER0815	0,00		0,00
Deudas por operaciones de seguro y coaseguro	R0820	0,00	714.642,70	0,00
Deudas por operaciones de reaseguro	R0830	0,00	8.145.485,47	0,00
Otras deudas y partidas a pagar	R0840	0,00	0,00	0,00
Otros pasivos, no consignados en otras partidas	R0880	0,00	0,00	0,00
TOTAL PASIVO	R0900	3.831.968,19	13.390.964,65	0,00
EXCESO DE LOS ACTIVOS RESPECTO A LOS PASIVOS	R1000	8.704.003,06	8.356.334,73	0,00

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

		Obligaciones de seguro y reaseguro de no vida (Seguro directo y reaseguro proporcional aceptado)			
		Seguro de gastos médicos C0010	Seguro de protección de ingresos C0020	Seguro de accidentes laborales C0030	Seguro de responsabilidad civil de vehículos automóviles C0040
Primas devengadas					
Seguro directo - bruto	R0110				
Reaseguro aceptado proporcional - Bruto	R0120				
Reaseguro aceptado no proporcional - Bruto	R0130				
Reaseguro cedido (Participación del reaseguro)	R0140				
Importe neto	R0200				
Primas imputadas					
Seguro directo - bruto	R0210				
Reaseguro aceptado proporcional - Bruto	R0220				
Reaseguro aceptado no proporcional - Bruto	R0230				
Reaseguro cedido (Participación del reaseguro)	R0240				
Importe neto	R0300				
Siniestralidad (Siniestros incurridos)					
Seguro directo - bruto	R0310				
Reaseguro aceptado proporcional - Bruto	R0320				
Reaseguro aceptado no proporcional - Bruto	R0330				
Reaseguro cedido (Participación del reaseguro)	R0340				
Importe neto	R0400				
Variación de otras provisiones técnicas					
Seguro directo - bruto	R0410				
Reaseguro aceptado proporcional - Bruto	R0420				
Reaseguro aceptado no proporcional - Bruto	R0430				
Reaseguro cedido (Participación del reaseguro)	R0440				
Importe neto	R0500				
Gastos técnicos	R0550				
Gastos administrativos					
Seguro directo - bruto	R0610				
Reaseguro aceptado no proporcional - Bruto	R0620				
Reaseguro aceptado proporcional - Bruto	R0630				
Reaseguro cedido (Participación del reaseguro)	R0640				
Importe neto	R0700				
Gastos de gestión de inversiones					
Seguro directo - bruto	R0710				
Reaseguro aceptado proporcional - Bruto	R0720				
Reaseguro aceptado no proporcional - Bruto	R0730				
Reaseguro cedido (Participación del reaseguro)	R0740				
Importe neto	R0800				
Gastos de gestión de siniestros					
Seguro directo - bruto	R0810				
Reaseguro aceptado proporcional - Bruto	R0820				
Reaseguro aceptado no proporcional - Bruto	R0830				
Reaseguro cedido (Participación del reaseguro)	R0840				
Importe neto	R0900				
Gastos de adquisición					
Seguro directo - bruto	R0910				
Reaseguro aceptado proporcional - Bruto	R0920				
Reaseguro aceptado no proporcional - Bruto	R0930				
Reaseguro cedido (Participación del reaseguro)	R0940				
Importe neto	R1000				
Gastos generales					
Seguro directo - bruto	R1010				
Reaseguro aceptado proporcional - Bruto	R1020				
Reaseguro aceptado no proporcional - Bruto	R1030				
Reaseguro cedido (Participación del reaseguro)	R1040				
Importe neto	R1100				
Otros gastos/ingresos técnicos	R1210				
Total gastos	R1300				

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

		Obligaciones de seguro y reaseguro de no vida (Seguro directo y reaseguro proporcional aceptado)			
		Otro seguro de vehículos automóviles	Seguro marítimo, de aviación y transporte	Seguro de incendio y otros daños a los bienes	Seguro de responsabilidad civil general
		C0050	C0060	C0070	C0080
Primas devengadas					
Seguro directo - bruto	R0110			0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0120			0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0130				
Reaseguro cedido (Participación del reaseguro)	R0140			0,00	0,00
Importe neto	R0200			0,00	0,00
Primas imputadas					
Seguro directo - bruto	R0210			0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0220			0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0230				
Reaseguro cedido (Participación del reaseguro)	R0240			0,00	0,00
Importe neto	R0300			0,00	0,00
Siniestralidad (Siniestros incurridos)					
Seguro directo - bruto	R0310			0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0320			0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0330				
Reaseguro cedido (Participación del reaseguro)	R0340			0,00	0,00
Importe neto	R0400			0,00	0,00
Variación de otras provisiones técnicas					
Seguro directo - bruto	R0410			0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0420			0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0430				
Reaseguro cedido (Participación del reaseguro)	R0440			0,00	0,00
Importe neto	R0500			0,00	0,00
Gastos técnicos	R0550			0,00	0,00
Gastos administrativos					
Seguro directo - bruto	R0610			0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0620			0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0630				
Reaseguro cedido (Participación del reaseguro)	R0640			0,00	0,00
Importe neto	R0700			0,00	0,00
Gastos de gestión de inversiones					
Seguro directo - bruto	R0710			0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0720			0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0730				
Reaseguro cedido (Participación del reaseguro)	R0740			0,00	0,00
Importe neto	R0800			0,00	0,00
Gastos de gestión de siniestros					
Seguro directo - bruto	R0810			0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0820			0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0830				
Reaseguro cedido (Participación del reaseguro)	R0840			0,00	0,00
Importe neto	R0900			0,00	0,00
Gastos de adquisición					
Seguro directo - bruto	R0910			0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0920			0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0930				
Reaseguro cedido (Participación del reaseguro)	R0940			0,00	0,00
Importe neto	R1000			0,00	0,00
Gastos generales					
Seguro directo - bruto	R1010			0,00	0,00
Reaseguro aceptado proporcional - Bruto	R1020			0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R1030				
Reaseguro cedido (Participación del reaseguro)	R1040			0,00	0,00
Importe neto	R1100			0,00	0,00
Otros gastos/ingresos técnicos	R1210				
Total gastos	R1300				

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

		Obligaciones de seguro y reaseguro de no vida (Seguro directo y reaseguro proporcional aceptado)			
		Seguro de crédito y caución	Seguro de defensa jurídica	Seguro de asistencia	Pérdidas pecuniarias diversas
		C0090	C0100	C0110	C0120
Primas devengadas					
Seguro directo - bruto	R0110	3.715.237,00	0,00	0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0120	0,00	0,00	0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0130				
Reaseguro cedido (Participación del reaseguro)	R0140	2.573.170,00	0,00	0,00	0,00
Importe neto	R0200	1.142.067,00	0,00	0,00	0,00
Primas imputadas					
Seguro directo - bruto	R0210	4.110.703,00	0,00	0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0220	0,00	0,00	0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0230				
Reaseguro cedido (Participación del reaseguro)	R0240	2.851.317,00	0,00	0,00	0,00
Importe neto	R0300	1.259.386,00	0,00	0,00	0,00
Siniestralidad (Siniestros incurridos)					
Seguro directo - bruto	R0310	-736.906,00	0,00	0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0320	0,00	0,00	0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0330				
Reaseguro cedido (Participación del reaseguro)	R0340	-388.655,00	0,00	0,00	0,00
Importe neto	R0400	-348.251,00	0,00	0,00	0,00
Variación de otras provisiones técnicas					
Seguro directo - bruto	R0410	0,00	0,00	0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0420	0,00	0,00	0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0430				
Reaseguro cedido (Participación del reaseguro)	R0440	0,00	0,00	0,00	0,00
Importe neto	R0500	0,00	0,00	0,00	0,00
Gastos técnicos	R0550	-335.246,00	0,00	0,00	0,00
Gastos administrativos					
Seguro directo - bruto	R0610	0,00	0,00	0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0620	0,00	0,00	0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0630				
Reaseguro cedido (Participación del reaseguro)	R0640	0,00	0,00	0,00	0,00
Importe neto	R0700	0,00	0,00	0,00	0,00
Gastos de gestión de inversiones					
Seguro directo - bruto	R0710	0,00	0,00	0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0720	0,00	0,00	0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0730				
Reaseguro cedido (Participación del reaseguro)	R0740	0,00	0,00	0,00	0,00
Importe neto	R0800	0,00	0,00	0,00	0,00
Gastos de gestión de siniestros					
Seguro directo - bruto	R0810	0,00	0,00	0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0820	0,00	0,00	0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0830				
Reaseguro cedido (Participación del reaseguro)	R0840	0,00	0,00	0,00	0,00
Importe neto	R0900	0,00	0,00	0,00	0,00
Gastos de adquisición					
Seguro directo - bruto	R0910	-1.136.079,00	0,00	0,00	0,00
Reaseguro aceptado proporcional - Bruto	R0920	914.231,00	0,00	0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R0930				
Reaseguro cedido (Participación del reaseguro)	R0940	0,00	0,00	0,00	0,00
Importe neto	R1000	-221.848,00	0,00	0,00	0,00
Gastos generales					
Seguro directo - bruto	R1010	-113.398,00	0,00	0,00	0,00
Reaseguro aceptado proporcional - Bruto	R1020	0,00	0,00	0,00	0,00
Reaseguro aceptado no proporcional - Bruto	R1030				
Reaseguro cedido (Participación del reaseguro)	R1040	0,00	0,00	0,00	0,00
Importe neto	R1100	-113.398,00	0,00	0,00	0,00
Otros gastos/ingresos técnicos	R1210				
Total gastos	R1300				

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

		Obligaciones de reaseguro no proporcional aceptado			
		Enfermedad	Responsabilidad civil por daños	Marítimo, de aviación y transporte	Daños a los bienes
		C0130	C0140	C0150	C0160
Primas devengadas					
Seguro directo - bruto	R0110				
Reaseguro aceptado proporcional - Bruto	R0120				
Reaseguro aceptado no proporcional - Bruto	R0130	0,00	0,00	0,00	0,00
Reaseguro cedido (Participación del reaseguro)	R0140	0,00	0,00	0,00	0,00
Importe neto	R0200	0,00	0,00	0,00	0,00
Primas imputadas					
Seguro directo - bruto	R0210				
Reaseguro aceptado proporcional - Bruto	R0220				
Reaseguro aceptado no proporcional - Bruto	R0230	0,00	0,00	0,00	0,00
Reaseguro cedido (Participación del reaseguro)	R0240	0,00	0,00	0,00	0,00
Importe neto	R0300	0,00	0,00	0,00	0,00
Siniestralidad (Siniestros incurridos)					
Seguro directo - bruto	R0310				
Reaseguro aceptado proporcional - Bruto	R0320				
Reaseguro aceptado no proporcional - Bruto	R0330	0,00	0,00	0,00	0,00
Reaseguro cedido (Participación del reaseguro)	R0340	0,00	0,00	0,00	0,00
Importe neto	R0400	0,00	0,00	0,00	0,00
Variación de otras provisiones técnicas					
Seguro directo - bruto	R0410				
Reaseguro aceptado proporcional - Bruto	R0420				
Reaseguro aceptado no proporcional - Bruto	R0430	0,00	0,00	0,00	0,00
Reaseguro cedido (Participación del reaseguro)	R0440	0,00	0,00	0,00	0,00
Importe neto	R0500	0,00	0,00	0,00	0,00
Gastos técnicos	R0550	0,00	0,00	0,00	0,00
Gastos administrativos					
Importe bruto - Seguro directo	R0610				
Importe bruto - Reaseguro proporcional aceptado	R0620				
Importe bruto - Reaseguro no proporcional aceptado	R0630	0,00	0,00	0,00	0,00
Cuota de los reaseguradores	R0640	0,00	0,00	0,00	0,00
Importe neto	R0700	0,00	0,00	0,00	0,00
Gastos de gestión de inversiones					
Importe bruto - Seguro directo	R0710				
Importe bruto - Reaseguro proporcional aceptado	R0720				
Importe bruto - Reaseguro no proporcional aceptado	R0730	0,00	0,00	0,00	0,00
Cuota de los reaseguradores	R0740	0,00	0,00	0,00	0,00
Importe neto	R0800	0,00	0,00	0,00	0,00
Gastos de gestión de siniestros					
Importe bruto - Seguro directo	R0810				
Importe bruto - Reaseguro proporcional aceptado	R0820				
Importe bruto - Reaseguro no proporcional aceptado	R0830	0,00	0,00	0,00	0,00
Cuota de los reaseguradores	R0840	0,00	0,00	0,00	0,00
Importe neto	R0900	0,00	0,00	0,00	0,00
Gastos de adquisición					
Importe bruto - Seguro directo	R0910				
Importe bruto - Reaseguro proporcional aceptado	R0920				
Importe bruto - Reaseguro no proporcional aceptado	R0930	0,00	0,00	0,00	0,00
Cuota de los reaseguradores	R0940	0,00	0,00	0,00	0,00
Importe neto	R1000	0,00	0,00	0,00	0,00
Gastos generales					
Importe bruto - Seguro directo	R1010				
Importe bruto - Reaseguro proporcional aceptado	R1020				
Importe bruto - Reaseguro no proporcional aceptado	R1030	0,00	0,00	0,00	0,00
Cuota de los reaseguradores	R1040	0,00	0,00	0,00	0,00
Importe neto	R1100	0,00	0,00	0,00	0,00
Otros gastos/ingresos técnicos	R1210				
Total gastos	R1300				

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

		Total C0200
Primas devengadas		
Seguro directo - bruto	R0110	3.715.237,00
Reaseguro aceptado proporcional - Bruto	R0120	0,00
Reaseguro aceptado no proporcional - Bruto	R0130	0,00
Reaseguro cedido (Participación del reaseguro)	R0140	2.573.170,00
Importe neto	R0200	1.142.067,00
Primas imputadas		
Seguro directo - bruto	R0210	4.110.703,00
Reaseguro aceptado proporcional - Bruto	R0220	0,00
Reaseguro aceptado no proporcional - Bruto	R0230	0,00
Reaseguro cedido (Participación del reaseguro)	R0240	2.851.317,00
Importe neto	R0300	1.259.386,00
Siniestralidad (Siniestros incurridos)		
Seguro directo - bruto	R0310	-736.906,00
Reaseguro aceptado proporcional - Bruto	R0320	0,00
Reaseguro aceptado no proporcional - Bruto	R0330	0,00
Reaseguro cedido (Participación del reaseguro)	R0340	-388.655,00
Importe neto	R0400	-348.251,00
Variación de otras provisiones técnicas		
Seguro directo - bruto	R0410	0,00
Reaseguro aceptado proporcional - Bruto	R0420	0,00
Reaseguro aceptado no proporcional - Bruto	R0430	0,00
Reaseguro cedido (Participación del reaseguro)	R0440	0,00
Importe neto	R0500	0,00
Gastos técnicos	R0550	-335.246,00
Gastos administrativos		
Importe bruto - Seguro directo	R0610	0,00
Importe bruto - Reaseguro proporcional aceptado	R0620	0,00
Importe bruto - Reaseguro no proporcional aceptado	R0630	0,00
Cuota de los reaseguradores	R0640	0,00
Importe neto	R0700	0,00
Gastos de gestión de inversiones		
Importe bruto - Seguro directo	R0710	0,00
Importe bruto - Reaseguro proporcional aceptado	R0720	0,00
Importe bruto - Reaseguro no proporcional aceptado	R0730	0,00
Cuota de los reaseguradores	R0740	0,00
Importe neto	R0800	0,00
Gastos de gestión de siniestros		
Importe bruto - Seguro directo	R0810	0,00
Importe bruto - Reaseguro proporcional aceptado	R0820	0,00
Importe bruto - Reaseguro no proporcional aceptado	R0830	0,00
Cuota de los reaseguradores	R0840	0,00
Importe neto	R0900	0,00
Gastos de adquisición		
Importe bruto - Seguro directo	R0910	-1.136.079,00
Importe bruto - Reaseguro proporcional aceptado	R0920	914.231,00
Importe bruto - Reaseguro no proporcional aceptado	R0930	0,00
Cuota de los reaseguradores	R0940	0,00
Importe neto	R1000	-221.848,00
Gastos generales		
Importe bruto - Seguro directo	R1010	-113.398,00
Importe bruto - Reaseguro proporcional aceptado	R1020	0,00
Importe bruto - Reaseguro no proporcional aceptado	R1030	0,00
Cuota de los reaseguradores	R1040	0,00
Importe neto	R1100	-113.398,00
Otros gastos/ingresos técnicos	R1210	0,00
Total gastos	R1300	-335.246,00

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

		Obligaciones de seguro de vida			
		Seguro de enfermedad	Seguro con participación en beneficios	Seguro vinculado a índices y a fondos de inversión	Otro seguro de vida
		C0210	C0220	C0230	C0240
Primas devengadas					
Importe bruto	R1410				
Reaseguro cedido (Participación del reaseguro)	R1420				
Importe neto	R1500				
Primas imputadas					
Importe bruto	R1510				
Reaseguro cedido (Participación del reaseguro)	R1520				
Importe neto	R1600				
Siniestralidad (Siniestros incurridos)					
Importe bruto	R1610				
Reaseguro cedido (Participación del reaseguro)	R1620				
Importe neto	R1700				
Variación de otras provisiones técnicas					
Importe bruto	R1710				
Reaseguro cedido (Participación del reaseguro)	R1720				
Importe neto	R1800				
Gastos técnicos	R1900				
Gastos administrativos					
Importe bruto	R1910				
Cuota de los reaseguradores	R1920				
Importe neto	R2000				
Gastos de gestión de inversiones					
Importe bruto	R2010				
Cuota de los reaseguradores	R2020				
Importe neto	R2100				
Gastos de gestión de siniestros					
Importe bruto	R2110				
Cuota de los reaseguradores	R2120				
Importe neto	R2200				
Gastos de adquisición					
Importe bruto	R2210				
Cuota de los reaseguradores	R2220				
Importe neto	R2300				
Gastos generales					
Importe bruto	R2310				
Cuota de los reaseguradores	R2320				
Importe neto	R2400				
Otros gastos/ingresos técnicos	R2510				
Total gastos	R2600				
Importe total de los rescates	R2700				

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

		Obligaciones de seguro de vida		Obligaciones de reaseguro de vida	
		Rentas derivadas de contratos de seguro distinto del de vida y correspondientes a obligaciones de seguro de enfermedad C0250	Rentas derivadas de contratos de seguro distinto del de vida y correspondientes a obligaciones de seguro distintas de las obligaciones de seguro de enfermedad C0260	Reaseguro de enfermedad C0270	Reaseguro de vida C0280
Primas devengadas					
Importe bruto	R1410				
Reaseguro cedido (Participación del reaseguro)	R1420				
Importe neto	R1500				
Primas imputadas					
Importe bruto	R1510				
Reaseguro cedido (Participación del reaseguro)	R1520				
Importe neto	R1600				
Siniestralidad (Siniestros incurridos)					
Importe bruto	R1610				
Reaseguro cedido (Participación del reaseguro)	R1620				
Importe neto	R1700				
Variación de otras provisiones técnicas					
Importe bruto	R1710				
Reaseguro cedido (Participación del reaseguro)	R1720				
Importe neto	R1800				
Gastos técnicos	R1900				
Gastos administrativos					
Importe bruto	R1910				
Cuota de los reaseguradores	R1920				
Importe neto	R2000				
Gastos de gestión de inversiones					
Importe bruto	R2010				
Cuota de los reaseguradores	R2020				
Importe neto	R2100				
Gastos de gestión de siniestros					
Importe bruto	R2110				
Cuota de los reaseguradores	R2120				
Importe neto	R2200				
Gastos de adquisición					
Importe bruto	R2210				
Cuota de los reaseguradores	R2220				
Importe neto	R2300				
Gastos generales					
Importe bruto	R2310				
Cuota de los reaseguradores	R2320				
Importe neto	R2400				
Otros gastos/ingresos técnicos	R2510				
Total gastos	R2600				
Importe total de los rescates	R2700				

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

		Obligaciones de seguro y reaseguro de vida
		TOTAL
		C0300
Primas devengadas		
Importe bruto	R1410	
Reaseguro cedido (Participación del reaseguro)	R1420	
Importe neto	R1500	
Primas imputadas		
Importe bruto	R1510	
Reaseguro cedido (Participación del reaseguro)	R1520	
Importe neto	R1600	
Siniestralidad (Siniestros incurridos)		
Importe bruto	R1610	
Reaseguro cedido (Participación del reaseguro)	R1620	
Importe neto	R1700	
Variación de otras provisiones técnicas		
Importe bruto	R1710	
Reaseguro cedido (Participación del reaseguro)	R1720	
Importe neto	R1800	
Gastos técnicos	R1900	
Gastos administrativos		
Importe bruto	R1910	
Cuota de los reaseguradores	R1920	
Importe neto	R2000	
Gastos de gestión de inversiones		
Importe bruto	R2010	
Cuota de los reaseguradores	R2020	
Importe neto	R2100	
Gastos de gestión de siniestros		
Importe bruto	R2110	
Cuota de los reaseguradores	R2120	
Importe neto	R2200	
Gastos de adquisición		
Importe bruto	R2210	
Cuota de los reaseguradores	R2220	
Importe neto	R2300	
Gastos generales		
Importe bruto	R2310	
Cuota de los reaseguradores	R2320	
Importe neto	R2400	
Otros gastos/ingresos técnicos	R2510	
Total gastos	R2600	
Importe total de los rescates	R2700	

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

		Otro seguro de vida		TOTAL
		Seguro de Decesos	Otro seguro de vida. Resto	
		Y0010	Y0020	Y0030
Primas devengadas				
Importe bruto	X0010			
Reaseguro cedido (Participación del reaseguro)	X0020			
Importe neto	X0030			
Primas imputadas				
Importe bruto	X0040			
Reaseguro cedido (Participación del reaseguro)	X0050			
Importe neto	X0060			
Siniestralidad (Siniestros incurridos)				
Importe bruto	X0070			
Reaseguro cedido (Participación del reaseguro)	X0080			
Importe neto	X0090			
Variación de otras provisiones técnicas				
Importe bruto	X0100			
Reaseguro cedido (Participación del reaseguro)	X0110			
Importe neto	X0120			
Gastos técnicos	X0130			
Gastos administrativos				
Importe bruto	X0140			
Reaseguro cedido (Participación del reaseguro)	X0150			
Importe neto	X0160			
Gastos de gestión de inversiones				
Importe bruto	X0170			
Reaseguro cedido (Participación del reaseguro)	X0180			
Importe neto	X0190			
Gastos de gestión de siniestros				
Importe bruto	X0200			
Reaseguro cedido (Participación del reaseguro)	X0210			
Importe neto	X0220			
Gastos de adquisición				
Importe bruto	X0230			
Reaseguro cedido (Participación del reaseguro)	X0240			
Importe neto	X0250			
Gastos generales				
Importe bruto	X0260			
Reaseguro cedido (Participación del reaseguro)	X0270			
Importe neto	X0280			
Importe total de los rescates	X0290			

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

		Seguro directo y reaseguro proporcional aceptado			
		Seguro de gastos médicos	Seguro de protección de ingresos	Seguro de accidentes laborales	Seguro de responsabilidad civil en vehículos automóviles
		C0020	C0030	C0040	C0050
Provisiones técnicas calculadas como un todo	R0010				
Seguro directo	R0020				
Operaciones de reaseguro proporcional aceptado	R0030				
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte asociado a las provisiones técnicas calculadas como un todo	R0050				
Provisiones técnicas calculadas como la suma de la mejor estimación y el margen de riesgo					
Mejor estimación					
Provisiones para primas					
Importe bruto - total	R0060				
Importe bruto - seguro directo	R0070				
Importe bruto - operaciones de reaseguro proporcional aceptado	R0080				
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte	R0100				
Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas	R0110				
Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas	R0120				
Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas	R0130				
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte	R0140				
Mejor estimación neta de las provisiones para primas	R0150				
Provisiones para siniestros					
Total - bruto	R0160				
Importe bruto - seguro directo	R0170				
Importe bruto - operaciones de reaseguro proporcional aceptado	R0180				
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte	R0200				
Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas	R0210				
Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas	R0220				
Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas	R0230				
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte	R0240				
Mejor estimación neta de las provisiones para siniestros	R0250				
Total de mejor estimación - bruto	R0260				
Total de mejor estimación - neto	R0270				
Margen de riesgo	R0280				
Importe de la medida transitoria sobre las provisiones técnicas					
Provisiones técnicas calculadas como un todo	R0290				
Mejor estimación	R0300				
Margen de riesgo	R0310				
Provisiones técnicas - importe total					
Provisiones técnicas - importe total	R0320				
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte	R0330				
Provisiones técnicas menos importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado - importe total	R0340				

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

		Seguro directo y reaseguro proporcional aceptado			
		Seguro de gastos médicos	Seguro de protección de ingresos	Seguro de accidentes laborales	Seguro de responsabilidad civil en vehículos automóviles
		C0020	C0030	C0040	C0050
Línea de negocio: segmentación adicional (grupos de riesgo homogéneo)					
Provisiones para primas - Número total de grupos de riesgo homogéneo	R0350				
Provisiones para siniestros - Número total de grupos de riesgo homogéneo	R0360				
Flujos de caja de la mejor estimación de las provisiones para primas (importe bruto)					
Salidas de caja					
Prestaciones y siniestros futuros	R0370				
Gastos y otras salidas de caja futuros	R0380				
Flujos de caja					
Primas futuras	R0390				
Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones)	R0400				
Flujos de caja de la mejor estimación de las provisiones para siniestros (importe bruto)					
Salidas de caja					
Prestaciones y siniestros futuros	R0410				
Gastos y otras salidas de caja futuros	R0420				
Flujos de caja					
Primas futuras	R0430				
Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones)	R0440				
Porcentaje de la mejor estimación bruta calculado utilizando aproximaciones	R0450				
Mejor estimación sujeta a la medida transitoria sobre el tipo de interés	R0460				
Provisiones técnicas sin una medida transitoria sobre el tipo de interés	R0470				
Mejor estimación sujeta a ajuste por volatilidad	R0480				
Provisiones técnicas sin ajuste por volatilidad ni otras medidas transitorias	R0490				
Beneficios esperados incluídos en primas futuras (EPIF)	R0500				

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

		Seguro directo y reaseguro proporcional aceptado			
		Otros seguros de vehículos automóviles	Seguro marítimo de aviación y de transporte	Seguro de incendio y otros daños a los bienes	Seguro de responsabilidad civil general
		C0060	C0070	C0080	C0090
Provisiones técnicas calculadas como un todo	R0010				
Seguro directo	R0020				
Operaciones de reaseguro proporcional aceptado	R0030				
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte asociado a las provisiones técnicas calculadas como un todo	R0050				
Provisiones técnicas calculadas como la suma de la mejor estimación y el margen de riesgo					
Mejor estimación					
Provisiones para primas					
Importe bruto - total	R0060				
Importe bruto - seguro directo	R0070				
Importe bruto - operaciones de reaseguro proporcional aceptado	R0080				
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte	R0100				
Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas	R0110				
Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas	R0120				
Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas	R0130				
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte	R0140				
Mejor estimación neta de las provisiones para primas	R0150				
Provisiones para siniestros					
Total - bruto	R0160				
Importe bruto - seguro directo	R0170				
Importe bruto - operaciones de reaseguro proporcional aceptado	R0180				
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte	R0200				
Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas	R0210				
Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas	R0220				
Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas	R0230				
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte	R0240				
Mejor estimación neta de las provisiones para siniestros	R0250				
Total de mejor estimación - bruto	R0260				
Total de mejor estimación - neto	R0270				
Margen de riesgo	R0280				
Importe de la medida transitoria sobre las provisiones técnicas					
Provisiones técnicas calculadas como un todo	R0290				
Mejor estimación	R0300				
Margen de riesgo	R0310				
Provisiones técnicas - importe total					
Provisiones técnicas - importe total	R0320				
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte	R0330				
Provisiones técnicas menos importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado - importe total	R0340				

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

		Seguro directo y reaseguro proporcional aceptado			
		Otros seguros de vehículos automóviles	Seguro marítimo de aviación y de transporte	Seguro de incendio y otros daños a los bienes	Seguro de responsabilidad civil general
		C0060	C0070	C0080	C0090
Línea de negocio: segmentación adicional (grupos de riesgo homogéneo)					
Provisiones para primas - Número total de grupos de riesgo homogéneo	R0350				
Provisiones para siniestros - Número total de grupos de riesgo homogéneo	R0360				
Flujos de caja de la mejor estimación de las provisiones para primas (importe bruto)					
Salidas de caja					
Prestaciones y siniestros futuros	R0370				
Gastos y otras salidas de caja futuros	R0380				
Flujos de caja					
Primas futuras	R0390				
Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones)	R0400				
Flujos de caja de la mejor estimación de las provisiones para siniestros (importe bruto)					
Salidas de caja					
Prestaciones y siniestros futuros	R0410				
Gastos y otras salidas de caja futuros	R0420				
Flujos de caja					
Primas futuras	R0430				
Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones)	R0440				
Porcentaje de la mejor estimación bruta calculado utilizando aproximaciones	R0450				
Mejor estimación sujeta a la medida transitoria sobre el tipo de interés	R0460				
Provisiones técnicas sin una medida transitoria sobre el tipo de interés	R0470				
Mejor estimación sujeta a ajuste por volatilidad	R0480				
Provisiones técnicas sin ajuste por volatilidad ni otras medidas transitorias	R0490				
Beneficios esperados incluídos en primas futuras (EPIF)	R0500				

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

		Seguro directo y reaseguro proporcional aceptado			
		Seguro de crédito y caución	Seguro de defensa jurídica	Seguro de asistencia	Pérdidas pecuniarias diversas
		C0100	C0110	C0120	C0130
Provisiones técnicas calculadas como un todo	R0010	0,00	0,00	0,00	0,00
Seguro directo	R0020	0,00	0,00	0,00	0,00
Operaciones de reaseguro proporcional aceptado	R0030	0,00	0,00	0,00	0,00
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte asociado a las provisiones técnicas calculadas como un todo	R0050	0,00	0,00	0,00	0,00
Provisiones técnicas calculadas como la suma de la mejor estimación y el margen de riesgo					
Mejor estimación					
Provisiones para primas					
Importe bruto - total	R0060	363.262,39	0,00	0,00	0,00
Importe bruto - seguro directo	R0070	363.262,39	0,00	0,00	0,00
Importe bruto - operaciones de reaseguro proporcional aceptado	R0080	0,00	0,00	0,00	0,00
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte	R0100	205.360,54	0,00	0,00	0,00
Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas	R0110	205.360,54	0,00	0,00	0,00
Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas	R0120	0,00	0,00	0,00	0,00
Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas	R0130	0,00	0,00	0,00	0,00
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte	R0140	205.360,54	0,00	0,00	0,00
Mejor estimación neta de las provisiones para primas	R0150	157.901,85	0,00	0,00	0,00
Provisiones para siniestros					
Total - bruto	R0160	3.131.336,41	0,00	0,00	0,00
Importe bruto - seguro directo	R0170	3.131.336,41	0,00	0,00	0,00
Importe bruto - operaciones de reaseguro proporcional aceptado	R0180	0,00	0,00	0,00	0,00
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte	R0200	1.337.514,54	0,00	0,00	0,00
Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas	R0210	1.337.514,54	0,00	0,00	0,00
Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas	R0220	0,00	0,00	0,00	0,00
Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas	R0230	0,00	0,00	0,00	0,00
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte	R0240	1.337.514,13	0,00	0,00	0,00
Mejor estimación neta de las provisiones para siniestros	R0250	1.793.822,28	0,00	0,00	0,00
Total de mejor estimación - bruto	R0260	3.494.598,80	0,00	0,00	0,00
Total de mejor estimación - neto	R0270	1.951.724,13	0,00	0,00	0,00
Margen de riesgo	R0280	221.479,95	0,00	0,00	0,00
Importe de la medida transitoria sobre las provisiones técnicas					
Provisiones técnicas calculadas como un todo	R0290	0,00	0,00	0,00	0,00
Mejor estimación	R0300	0,00	0,00	0,00	0,00
Margen de riesgo	R0310	0,00	0,00	0,00	0,00
Provisiones técnicas - importe total					
Provisiones técnicas - importe total	R0320	3.716.078,75	0,00	0,00	0,00
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte	R0330	1.542.874,67	0,00	0,00	0,00
Provisiones técnicas menos importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado - importe total	R0340	2.173.204,08	0,00	0,00	0,00

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

		Seguro directo y reaseguro proporcional aceptado			
		Seguro de crédito y caución	Seguro de defensa jurídica	Seguro de asistencia	Pérdidas pecuniarias diversas
		C0100	C0110	C0120	C0130
Línea de negocio: segmentación adicional (grupos de riesgo homogéneo)					
Provisiones para primas - Número total de grupos de riesgo homogéneo	R0350	0	0	0	0
Provisiones para siniestros - Número total de grupos de riesgo homogéneo	R0360	0	0	0	0
Flujos de caja de la mejor estimación de las provisiones para primas (importe bruto)					
Salidas de caja					
Prestaciones y siniestros futuros	R0370	337.801,11	0,00	0,00	0,00
Gastos y otras salidas de caja futuros	R0380	25.461,28	0,00	0,00	0,00
Flujos de caja					
Primas futuras	R0390	0,00	0,00	0,00	0,00
Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones)	R0400	0,00	0,00	0,00	0,00
Flujos de caja de la mejor estimación de las provisiones para siniestros (importe bruto)					
Salidas de caja					
Prestaciones y siniestros futuros	R0410	2.278.521,57	0,00	0,00	0,00
Gastos y otras salidas de caja futuros	R0420	852.814,84	0,00	0,00	0,00
Flujos de caja					
Primas futuras	R0430	0,00	0,00	0,00	0,00
Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones)	R0440	0,00	0,00	0,00	0,00
Porcentaje de la mejor estimación bruta calculado utilizando aproximaciones	R0450	0,00	0,00	0,00	0,00
Mejor estimación sujeta a la medida transitoria sobre el tipo de interés	R0460	0,00	0,00	0,00	0,00
Provisiones técnicas sin una medida transitoria sobre el tipo de interés	R0470	0,00	0,00	0,00	0,00
Mejor estimación sujeta a ajuste por volatilidad	R0480	0,00	0,00	0,00	0,00
Provisiones técnicas sin ajuste por volatilidad ni otras medidas transitorias	R0490	0,00	0,00	0,00	0,00
Beneficios esperados incluídos en primas futuras (EPIF)	R0500	0,00	0,00	0,00	0,00

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

		Obligaciones de reaseguro no proporcional distinto del seguro de vida				TOTAL
		Rº no proporcional de enfermedad	Rº no proporcional de responsabilidad civil por daños	Rº no proporcional marítimo, de aviación y transporte	Rº no proporcional de daños a los bienes	
		C0140	C0150	C0160	C0170	C0180
Provisiones técnicas calculadas como un todo	R0010					0,00
Seguro directo	R0020					0,00
Operaciones de reaseguro proporcional aceptado	R0030					0,00
Reaseguro no proporcional aceptado	R0040					0,00
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte asociado a las provisiones técnicas calculadas como un todo	R0050					0,00
Provisiones técnicas calculadas como la suma de la mejor estimación y el margen de riesgo						
Mejor estimación						
Provisiones para primas						
Importe bruto - total	R0060					363.262,39
Importe bruto - seguro directo	R0070					363.262,39
Importe bruto - operaciones de reaseguro proporcional aceptado	R0080					0,00
Importe bruto - operaciones de reaseguro no proporcional aceptado	R0090					0,00
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte	R0100					205.360,54
Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas	R0110					205.360,54
Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas	R0120					0,00
Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas	R0130					0,00
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte	R0140					205.360,54
Mejor estimación neta de las provisiones para primas	R0150					157.901,85
Provisiones para siniestros						
Total - bruto	R0160					3.131.336,41
Importe bruto - seguro directo	R0170					3.131.336,41
Importe bruto - operaciones de reaseguro proporcional aceptado	R0180					0,00
Importe bruto - operaciones de reaseguro no proporcional aceptado	R0190					0,00
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte	R0200					1.337.514,54
Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas	R0210					1.337.514,54
Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas	R0220					0,00
Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas	R0230					0,00
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte	R0240					1.337.514,13
Mejor estimación neta de las provisiones para siniestros	R0250					1.793.822,28
Total de mejor estimación - bruto	R0260					3.494.598,80
Total de mejor estimación - neto	R0270					1.951.724,13
Margen de riesgo	R0280					221.479,95
Importe de la medida transitoria sobre las provisiones técnicas						
Provisiones técnicas calculadas como un todo	R0290					0,00
Mejor estimación	R0300					0,00
Margen de riesgo	R0310					0,00
Provisiones técnicas - importe total						
Provisiones técnicas - importe total	R0320					3.716.078,75
Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte	R0330					1.542.874,67
Provisiones técnicas menos importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado - importe total	R0340					2.173.204,08

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

		Obligaciones de reaseguro no proporcional distinto del seguro de vida				TOTAL
		Rº no proporcional de enfermedad	Rº no proporcional de responsabilidad civil por daños	Rº no proporcional marítimo, de aviación y transporte	Rº no proporcional de daños a los bienes	
		C0140	C0150	C0160	C0170	C0180
Línea de negocio: segmentación adicional (grupos de riesgo homogéneo)						
Provisiones para primas - Número total de grupos de riesgo homogéneo	R0350					
Provisiones para siniestros - Número total de grupos de riesgo homogéneo	R0360					
Flujos de caja de la mejor estimación de las provisiones para primas (importe bruto)						
Salidas de caja						
Prestaciones y siniestros futuros	R0370					337.801,11
Gastos y otras salidas de caja futuros	R0380					25.461,28
Flujos de caja						
Primas futuras	R0390					0,00
Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones)	R0400					0,00
Flujos de caja de la mejor estimación de las provisiones para siniestros (importe bruto)						
Salidas de caja						
Prestaciones y siniestros futuros	R0410					2.278.521,57
Gastos y otras salidas de caja futuros	R0420					852.814,84
Flujos de caja						
Primas futuras	R0430					0,00
Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones)	R0440					0,00
Porcentaje de la mejor estimación bruta calculado utilizando aproximaciones	R0450					0,0000
Mejor estimación sujeta a la medida transitoria sobre el tipo de interés	R0460					0,00
Provisiones técnicas sin una medida transitoria sobre el tipo de interés	R0470					0,00
Mejor estimación sujeta a ajuste por volatilidad	R0480					0,00
Provisiones técnicas sin ajuste por volatilidad ni otras medidas transitorias	R0490					0,00
Beneficios esperados incluídos en primas futuras (EPIF)	R0500					0,00

SINIESTROS PAGADOS BRUTOS (NO ACUMULADO)

Línea de negocio x27
Año de accidente/suscripción x4
Moneda x0
Conversión de moneda x0

Año		Año de evolución										
		0	1	2	3	4	5	6	7	8	9	10
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Anteriores	R0100											
N-14	R0110	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-13	R0120	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-12	R0130	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-11	R0140	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-10	R0150	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-9	R0160	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
N-8	R0170	0,00	170.576,63	1.773,79	6.253,26	0,00	0,00	0,00	0,00	0,00		
N-7	R0180	0,00	480.442,91	294.429,47	162.364,76	239.250,68	2.177.297,31	125.636,72	731.099,90			
N-6	R0190	0,00	129.747,82	24.958,64	58.556,40	179.555,30	0,00	139.856,31				
N-5	R0200	0,00	223.466,33	1.188,10	8.293,80	39.495,48	9.543,15					
N-4	R0210	0,00	32.920,50	0,00	871.895,31	188.049,59						
N-3	R0220	0,00	0,00	0,00	0,00							
N-2	R0230	0,00	0,00	0,00								
N-1	R0240	0,00	0,00									
N	R0250	0,00										

SINIESTROS PAGADOS BRUTOS (NO ACUMULADO)

Línea de negocio	x27
Año de accidente/suscripción	x4
Moneda	x0
Conversión de moneda	x0

Año		Año de evolución				
		11	**12**	**13**	**14**	**15 & +**
		C0120	C0130	C0140	C0150	C0160
Anteriores	R0100					0,00
N-14	R0110	0,00	0,00	0,00	0,00	
N-13	R0120	0,00	0,00	0,00		
N-12	R0130	0,00	0,00			
N-11	R0140	0,00				

Año		En el año en curso	Suma de años (acumulado)
		C0170	C0180
Anteriores	R0100	0,00	0,00
N-14	R0110	0,00	0,00
N-13	R0120	0,00	0,00
N-12	R0130	0,00	0,00
N-11	R0140	0,00	0,00
N-10	R0150	0,00	0,00
N-9	R0160	0,00	0,00
N-8	R0170	0,00	178.603,68
N-7	R0180	731.099,90	4.210.521,75
N-6	R0190	139.856,31	532.674,47
N-5	R0200	9.543,15	281.986,86
N-4	R0210	188.049,59	1.092.865,40
N-3	R0220	0,00	0,00
N-2	R0230	0,00	0,00
N-1	R0240	0,00	0,00
N	R0250	0,00	0,00
Total	R0260	1.068.548,95	6.296.652,16

MEJOR ESTIMACIÓN BRUTA SIN DESCONTAR DE LAS PROVISIONES PARA SINIESTROS

Línea de negocio x27

Año de accidente/suscripción x4

Moneda x0

Conversión de moneda x0

Año		Año de evolución										
		0	1	2	3	4	5	6	7	8	9	10
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Anteriores	R0100											
N-14	R0110	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-13	R0120	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-12	R0130	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-11	R0140	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-10	R0150	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-9	R0160	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
N-8	R0170	0,00	0,00	0,00	0,00	0,00	0,00	0,00	-40.674,70	-33.334,95		
N-7	R0180	0,00	0,00	0,00	0,00	0,00	0,00	675.183,71	454.418,07			
N-6	R0190	0,00	0,00	0,00	0,00	0,00	365.708,51	348.196,99				
N-5	R0200	0,00	0,00	0,00	0,00	677.402,25	765.090,03					
N-4	R0210	0,00	0,00	0,00	1.436.985,30	1.471.543,42						
N-3	R0220	0,00	0,00	0,00	0,00							
N-2	R0230	0,00	0,00	0,00								
N-1	R0240	0,00	0,00									
N	R0250	0,00										

MEJOR ESTIMACIÓN BRUTA SIN DESCONTAR DE LAS PROVISIONES PARA SINIESTROS

Línea de negocio	x27
Año de accidente/suscripción	x4
Moneda	x0
Conversión de moneda	x0

Año		Año de evolución				
		11	**12**	**13**	**14**	**15 & +**
		C0310	C0320	C0330	C0340	C0350
Anteriores	R0100					0,00
N-14	R0110	0,00	0,00	0,00	0,00	
N-13	R0120	0,00	0,00	0,00		
N-12	R0130	0,00	0,00			
N-11	R0140	0,00				

Año		Final del año (datos descontados)
		C0360
Anteriores	R0100	0,00
N-14	R0110	0,00
N-13	R0120	0,00
N-12	R0130	0,00
N-11	R0140	0,00
N-10	R0150	0,00
N-9	R0160	0,00
N-8	R0170	-32.968,40
N-7	R0180	449.421,32
N-6	R0190	338.796,91
N-5	R0200	735.033,58
N-4	R0210	1.400.662,71
N-3	R0220	0,00
N-2	R0230	0,00
N-1	R0240	0,00
N	R0250	0,00
Total	R0260	2.890.946,12

SINIESTROS DECLARADOS PERO NO LIQUIDADOS BRUTOS

Línea de negocio x27

Año de accidente/suscripción x4

Moneda x0

Conversión de moneda x0

Año		Año de evolución										
		0	1	2	3	4	5	6	7	8	9	10
		C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500
Anteriores	R0100											
N-14	R0110	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-13	R0120	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-12	R0130	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-11	R0140	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-10	R0150	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-9	R0160	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
N-8	R0170	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00		
N-7	R0180	0,00	-194.652,20	-37.169,34	-212.207,35	-40.507,22	196.313,98	509.664,81	187.987,73			
N-6	R0190	74.998,79	-51.401,10	-11.936,02	-30.104,39	26.710,19	38.732,33	93.452,97				
N-5	R0200	0,00	51.334,22	176.810,50	290.035,44	267.631,28	260.516,63					
N-4	R0210	0,00	80.460,28	473.107,00	-442.140,68	-547.961,72						
N-3	R0220	0,00	0,00	0,00	0,00							
N-2	R0230	0,00	0,00	0,00								
N-1	R0240	0,00	0,00									
N	R0250	0,00										

SINIESTROS DECLARADOS PERO NO LIQUIDADOS BRUTOS

Línea de negocio x27

Año de accidente/suscripción x4

Moneda x0

Conversión de moneda x0

Año		Año de evolución				
		11	12	13	14	15 & +
		C0510	C0520	C0530	C0540	C0550
Anteriores	R0100					0,00
N-14	R0110	0,00	0,00	0,00	0,00	
N-13	R0120	0,00	0,00	0,00		
N-12	R0130	0,00	0,00			
N-11	R0140	0,00				

Año		Final del año
		C0560
Anteriores	R0100	0,00
N-14	R0110	0,00
N-13	R0120	0,00
N-12	R0130	0,00
N-11	R0140	0,00
N-10	R0150	0,00
N-9	R0160	0,00
N-8	R0170	0,00
N-7	R0180	187.987,73
N-6	R0190	93.452,97
N-5	R0200	260.516,63
N-4	R0210	-547.961,72
N-3	R0220	0,00
N-2	R0230	0,00
N-1	R0240	0,00
N	R0250	0,00
Total	R0260	-6.004,39

IMPORTES RECUPERADOS DE REASEGURO RECIBIDOS (NO ACUMULADO)

Línea de negocio x27

Año de accidente/suscripción x4

Moneda x0

Conversión de moneda x0

Año		Año de evolución										
		0	1	2	3	4	5	6	7	8	9	10
		C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700
Anteriores	R0300											
N-14	R0310	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-13	R0320	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-12	R0330	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-11	R0340	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-10	R0350	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-9	R0360	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
N-8	R0370	0,00	85.288,32	886,89	3.126,63	0,00	0,00	0,00	0,00	0,00		
N-7	R0380	0,00	240.221,46	147.214,73	81.182,38	119.625,34	1.088.648,65	62.818,36	365.549,95			
N-6	R0390	0,00	64.873,91	12.479,32	29.278,20	89.777,65	0,00	69.928,15				
N-5	R0400	0,00	145.253,11	772,27	5.390,97	25.672,06	6.203,05					
N-4	R0410	0,00	21.398,33	0,00	566.731,95	122.232,24						
N-3	R0420	0,00	0,00	0,00	0,00							
N-2	R0430	0,00	0,00	0,00								
N-1	R0440	0,00	0,00									
N	R0450	0,00										

IMPORTES RECUPERADOS DE REASEGURO RECIBIDOS (NO ACUMULADO)

Línea de negocio x27

Año de accidente/suscripción x4

Moneda x0

Conversión de moneda x0

Año		Año de evolución				
		11	12	13	14	15 & +
		C0710	C0720	C0730	C0740	C0750
Anteriores	R0300					0,00
N-14	R0310	0,00	0,00	0,00	0,00	
N-13	R0320	0,00	0,00	0,00		
N-12	R0330	0,00	0,00			
N-11	R0340	0,00				

Año		En el año en curso	Suma de años (acumulado)
		C0760	C0770
Anteriores	R0300	0,00	0,00
N-14	R0310	0,00	0,00
N-13	R0320	0,00	0,00
N-12	R0330	0,00	0,00
N-11	R0340	0,00	0,00
N-10	R0350	0,00	0,00
N-9	R0360	0,00	0,00
N-8	R0370	0,00	89.301,84
N-7	R0380	365.549,95	2.105.260,87
N-6	R0390	69.928,15	266.337,23
N-5	R0400	6.203,05	183.291,46
N-4	R0410	122.232,24	710.362,52
N-3	R0420	0,00	0,00
N-2	R0430	0,00	0,00
N-1	R0440	0,00	0,00
N	R0450	0,00	0,00
Total	R0460	563.913,39	3.354.553,92

MEJOR ESTIMACIÓN DE LAS PROVISIONES PARA SINIESTROS SIN DESCONTAR - IMPORTES RECUPERABLES DE REASEGURO

Línea de negocio x27

Año de accidente/suscripción x4

Moneda x0

Conversión de moneda x0

Año		Año de evolución										
		0	1	2	3	4	5	6	7	8	9	10
		C0800	C0810	C0820	C0830	C0840	C0850	C0860	C0870	C0880	C0890	C0900
Anteriores	R0300											
N-14	R0310	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-13	R0320	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-12	R0330	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-11	R0340	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-10	R0350	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-9	R0360	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
N-8	R0370	0,00	0,00	0,00	0,00	0,00	0,00	0,00	-19.065,65	-15.499,24		
N-7	R0380	0,00	0,00	0,00	0,00	0,00	0,00	316.482,14	211.283,82			
N-6	R0390	0,00	0,00	0,00	0,00	0,00	171.420,33	161.895,83				
N-5	R0400	0,00	0,00	0,00	0,00	412.778,66	462.451,87					
N-4	R0410	0,00	0,00	0,00	1.215.890,85	518.312,39						
N-3	R0420	0,00	0,00	0,00	0,00							
N-2	R0430	0,00	0,00	0,00								
N-1	R0440	0,00	0,00									
N	R0450	0,00										

MEJOR ESTIMACIÓN DE LAS PROVISIONES PARA SINIESTROS SIN DESCONTAR - IMPORTES RECUPERABLES DE REASEGURO

Línea de negocio x27
Año de accidente/suscripción x4
Moneda x0
Conversión de moneda x0

Año		Año de evolución				
		11	12	13	14	15 & +
		C0910	C0920	C0930	C0940	C0950
Anteriores	R0300					0,00
N-14	R0310	0,00	0,00	0,00	0,00	
N-13	R0320	0,00	0,00	0,00		
N-12	R0330	0,00	0,00			
N-11	R0340	0,00				

Año		Final del año (datos descontados)
		C0960
Anteriores	R0300	0,00
N-14	R0310	0,00
N-13	R0320	0,00
N-12	R0330	0,00
N-11	R0340	0,00
N-10	R0350	0,00
N-9	R0360	0,00
N-8	R0370	-15.328,81
N-7	R0380	208.960,56
N-6	R0390	157.525,21
N-5	R0400	444.284,52
N-4	R0410	480.919,27
N-3	R0420	0,00
N-2	R0430	0,00
N-1	R0440	0,00
N	R0450	0,00
Total	R0460	1.276.360,75

SINIESTROS DECLARADOS PERO NO LIQUIDADOS CON REASEGURO

Línea de negocio x27
Año de accidente/suscripción x4
Moneda x0
Conversión de moneda x0

Año		Año de evolución										
		0	1	2	3	4	5	6	7	8	9	10
		C1000	C1010	C1020	C1030	C1040	C1050	C1060	C1070	C1080	C1090	C1100
Anteriores	R0300											
N-14	R0310	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-13	R0320	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-12	R0330	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-11	R0340	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-10	R0350	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-9	R0360	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
N-8	R0370	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00		
N-7	R0380	0,00	-97.326,10	-18.584,67	-106.103,67	-20.253,61	98.156,99	254.832,41	93.993,86			
N-6	R0390	37.499,39	-25.700,55	-5.968,01	-15.052,20	13.355,10	19.366,16	46.726,49				
N-5	R0400	0,00	17.966,98	61.883,68	101.512,40	93.670,95	91.180,82					
N-4	R0410	0,00	28.161,10	165.587,45	-154.749,24	-191.786,60						
N-3	R0420	0,00	0,00	0,00	0,00							
N-2	R0430	0,00	0,00	0,00								
N-1	R0440	0,00	0,00									
N	R0450	0,00										

SINIESTROS DECLARADOS PERO NO LIQUIDADOS CON REASEGURO

Línea de negocio x27

Año de accidente/suscripción x4

Moneda x0

Conversión de moneda x0

Año		Año de evolución				
		11	12	13	14	15 & +
		C1110	C1120	C1130	C1140	C1150
Anteriores	R0300					0,00
N-14	R0310	0,00	0,00	0,00	0,00	
N-13	R0320	0,00	0,00	0,00		
N-12	R0330	0,00	0,00			
N-11	R0340	0,00				

Año		Final del año
		C1160
Anteriores	R0300	0,00
N-14	R0310	0,00
N-13	R0320	0,00
N-12	R0330	0,00
N-11	R0340	0,00
N-10	R0350	0,00
N-9	R0360	0,00
N-8	R0370	0,00
N-7	R0380	93.993,86
N-6	R0390	46.726,49
N-5	R0400	91.180,82
N-4	R0410	-191.786,60
N-3	R0420	0,00
N-2	R0430	0,00
N-1	R0440	0,00
N	R0450	0,00
Total	R0460	40.114,57

SINIESTROS PAGADOS NETOS (NO ACUMULADO)

Línea de negocio x27

Año de accidente/suscripción x4

Moneda x0

Conversión de moneda x0

Año		Año de evolución										
		0	1	2	3	4	5	6	7	8	9	10
		C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300
Anteriores	R0500											
N-14	R0510	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-13	R0520	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-12	R0530	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-11	R0540	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-10	R0550	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-9	R0560	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
N-8	R0570	0,00	85.288,31	886,90	3.126,63	0,00	0,00	0,00	0,00	0,00		
N-7	R0580	0,00	240.221,45	147.214,74	81.182,38	119.625,34	1.088.648,66	62.818,36	365.549,95			
N-6	R0590	0,00	64.873,91	12.479,32	29.278,20	89.777,65	0,00	69.928,16				
N-5	R0600	0,00	78.213,22	415,83	2.902,83	13.823,42	3.340,10					
N-4	R0610	0,00	11.522,17	0,00	305.163,36	65.817,35						
N-3	R0620	0,00	0,00	0,00	0,00							
N-2	R0630	0,00	0,00	0,00								
N-1	R0640	0,00	0,00									
N	R0650	0,00										

SINIESTROS PAGADOS NETOS (NO ACUMULADO)

Línea de negocio	x27
Año de accidente/suscripción	x4
Moneda	x0
Conversión de moneda	x0

Año		Año de evolución				
		11	**12**	**13**	**14**	**15 & +**
		C1310	C1320	C1330	C1340	C1350
Anteriores	R0500					0,00
N-14	R0510	0,00	0,00	0,00	0,00	
N-13	R0520	0,00	0,00	0,00		
N-12	R0530	0,00	0,00			
N-11	R0540	0,00				

Año		En el año en curso	Suma de años (acumulado)
		C1360	C1370
Anteriores	R0500	0,00	0,00
N-14	R0510	0,00	0,00
N-13	R0520	0,00	0,00
N-12	R0530	0,00	0,00
N-11	R0540	0,00	0,00
N-10	R0550	0,00	0,00
N-9	R0560	0,00	0,00
N-8	R0570	0,00	89.301,84
N-7	R0580	365.549,95	2.105.260,88
N-6	R0590	69.928,16	266.337,24
N-5	R0600	3.340,10	98.695,40
N-4	R0610	65.817,35	382.502,88
N-3	R0620	0,00	0,00
N-2	R0630	0,00	0,00
N-1	R0640	0,00	0,00
N	R0650	0,00	0,00
Total	R0660	504.635,56	2.942.098,24

MEJOR ESTIMACIÓN NETA SIN DESCONTAR DE LAS PROVISIONES PARA SINIESTROS

Línea de negocio x27
Año de accidente/suscripción x4
Moneda x0
Conversión de moneda x0

Año		Año de evolución										
		0	1	2	3	4	5	6	7	8	9	10
		C1400	C1410	C1420	C1430	C1440	C1450	C1460	C1470	C1480	C1490	C1500
Anteriores	R0500											
N-14	R0510	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-13	R0520	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-12	R0530	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-11	R0540	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-10	R0550	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-9	R0560	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
N-8	R0570	0,00	0,00	0,00	0,00	0,00	0,00	0,00	-21.609,05	-17.835,71		
N-7	R0580	0,00	0,00	0,00	0,00	0,00	0,00	358.701,57	243.134,25			
N-6	R0590	0,00	0,00	0,00	0,00	0,00	194.288,18	186.301,16				
N-5	R0600	0,00	0,00	0,00	0,00	264.623,59	302.638,16					
N-4	R0610	0,00	0,00	0,00	221.094,45	953.231,03						
N-3	R0620	0,00	0,00	0,00	0,00							
N-2	R0630	0,00	0,00	0,00								
N-1	R0640	0,00	0,00									
N	R0650	0,00										

MEJOR ESTIMACIÓN NETA SIN DESCONTAR DE LAS PROVISIONES PARA SINIESTROS

Línea de negocio	x27
Año de accidente/suscripción	x4
Moneda	x0
Conversión de moneda	x0

Año		**Año de evolución**				
		11	**12**	**13**	**14**	**15 & +**
		C1510	C1520	C1530	C1540	C1550
Anteriores	R0500					0,00
N-14	R0510	0,00	0,00	0,00	0,00	
N-13	R0520	0,00	0,00	0,00		
N-12	R0530	0,00	0,00			
N-11	R0540	0,00				

Año		**Final del año (datos descontados)**
		C1560
Anteriores	R0500	0,00
N-14	R0510	0,00
N-13	R0520	0,00
N-12	R0530	0,00
N-11	R0540	0,00
N-10	R0550	0,00
N-9	R0560	0,00
N-8	R0570	-17.639,59
N-7	R0580	240.460,76
N-6	R0590	181.271,70
N-5	R0600	290.749,06
N-4	R0610	919.743,44
N-3	R0620	0,00
N-2	R0630	0,00
N-1	R0640	0,00
N	R0650	0,00
Total	R0660	1.614.585,37

SINIESTROS DECLARADOS PERO NO LIQUIDADOS NETOS

Línea de negocio x27
Año de accidente/suscripción x4
Moneda x0
Conversión de moneda x0

Año		Año de evolución										
		0	1	2	3	4	5	6	7	8	9	10
		C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700
Anteriores	R0500											
N-14	R0510	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-13	R0520	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-12	R0530	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-11	R0540	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-10	R0550	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
N-9	R0560	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
N-8	R0570	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00		
N-7	R0580	0,00	-97.326,10	-18.584,67	-106.103,68	-20.253,61	98.156,99	254.832,40	93.993,87			
N-6	R0590	37.499,40	-25.700,55	-5.968,01	-15.052,19	13.355,09	19.366,17	46.726,48				
N-5	R0600	0,00	33.367,24	114.926,82	188.523,04	173.960,33	169.335,81					
N-4	R0610	0,00	52.299,18	307.519,55	-287.391,44	-356.175,12						
N-3	R0620	0,00	0,00	0,00	0,00							
N-2	R0630	0,00	0,00	0,00								
N-1	R0640	0,00	0,00									
N	R0650	0,00										

SINIESTROS DECLARADOS PERO NO LIQUIDADOS NETOS

Línea de negocio x27

Año de accidente/suscripción x4

Moneda x0

Conversión de moneda x0

Año		Año de evolución				
		11	12	13	14	15 & +
		C1710	C1720	C1730	C1740	C1750
Anteriore	R0500					0,00
N-14	R0510	0,00	0,00	0,00	0,00	
N-13	R0520	0,00	0,00	0,00		
N-12	R0530	0,00	0,00			
N-11	R0540	0,00				

Año		Final del año
		C1760
Anteriore	R0500	0,00
N-14	R0510	0,00
N-13	R0520	0,00
N-12	R0530	0,00
N-11	R0540	0,00
N-10	R0550	0,00
N-9	R0560	0,00
N-8	R0570	0,00
N-7	R0580	93.993,87
N-6	R0590	46.726,48
N-5	R0600	169.335,81
N-4	R0610	-356.175,12
N-3	R0620	0,00
N-2	R0630	0,00
N-1	R0640	0,00
N	R0650	0,00
Total	R0660	-46.118,96

Tasa de inflación histórica
(solo en el caso de utilizar métodos que tengan en cuenta la inflación para ajustar los datos)

Línea de negocio de no vida _____

Moneda _____

Tasa de inflación histórica		Año														
		N-14	N-13	N-12	N-11	N-10	N-9	N-8	N-7	N-6	N-5	N-4	N-3	N-2	N-1	N
		C1800	C1810	C1820	C1830	C1840	C1850	C1860	C1870	C1880	C1890	C1900	C1910	C1920	C1930	C1940
Total	R0700															
Externa	R0710															
Endógena	R0720															

Tasa de inflación esperada

Línea de negocio _____

Moneda _____

Tasa de inflación esperada		Año														
		N-14	N-13	N-12	N-11	N-10	N-9	N-8	N-7	N-6	N-5	N-4	N-3	N-2	N-1	N
		C2000	C2010	C2020	C2030	C2040	C2050	C2060	C2070	C2080	C2090	C2100	C2110	C2120	C2130	C2140
Total	R0730															
Externa	R0740															
Endógena	R0750															

		C2200
Descripción de la tasa de inflación utilizada:	R0760	

FONDOS PROPIOS

Fondos propios básicos		Total	Nivel 1 No restringido	Nivel 1 Restringido	Nivel 2	Nivel 3
		C0010	C0020	C0030	C0040	C0050
Reserva de reconciliación	R0130	8.704.003,06	8.704.003,06			
Importe equivalente al valor de los activos por impuestos diferidos netos	R0160	0,00				0,00
Deducciones no incluidas en la reserva de reconciliación						
Deducción por participaciones en entidades financieras y de crédito	R0230	0,00	0,00	0,00	0,00	0,00
Total fondos propios básicos después de ajustes	R0290	8.704.003,06	8.704.003,06	0,00	0,00	0,00

FONDOS PROPIOS

Fondos propios complementarios		Total	Nivel 1 No restringido	Nivel 1 Restringido	Nivel 2	Nivel 3
		C0010	C0020	C0030	C0040	C0050
Cartas de crédito y garantías establecidas en el artículo 96.2 de la Directiva	R0340	0,00			0,00	
Otras cartas de crédito y garantías guardadas en depósito distintas de las establecidas en el artículo 96.2 de la Directiva	R0350	0,00			0,00	0,00
Otros fondos propios complementarios	R0390	0,00			0,00	0,00
Total de fondos propios complementarios	R0400	0,00			0,00	0,00

Fondos propios disponibles y admisibles		Total	Nivel 1 No restringido	Nivel 1 Restringido	Nivel 2	Nivel 3
		C0010	C0020	C0030	C0040	C0050
Total de fondos propios disponibles para cubrir el CSO	R0500	8.704.003,06	8.704.003,06	0,00	0,00	0,00
Total de fondos propios disponibles para cubrir el CMO	R0510	8.704.003,06	8.704.003,06	0,00	0,00	
Total de fondos propios admisibles para cubrir el CSO	R0540	8.704.003,06	8.704.003,06	0,00	0,00	0,00
Total de fondos propios admisibles para cubrir el CMO	R0550	8.704.003,06	8.704.003,06	0,00	0,00	
CSO	R0580	2.896.249,28				
CMO	R0600	4.000.000,00				
Ratio Fondos propios admisibles sobre CSO	R0620	3,01				
Ratio Fondos propios admisibles sobre CMO	R0640	2,18				

FONDOS PROPIOS

Reserva de conciliación

Reserva de reconciliación		Total C0060
Exceso de los activos respecto a los pasivos	R0700	8.704.003,06
Otros elementos de los fondos propios básicos	R0730	0,00
Ajuste de elementos de fondos propios restringidos respecto a FDL y CSAC	R0740	0,00
Total reserva de conciliación	R0760	8.704.003,06

Beneficios esperados incluidos en primas futuras

Beneficios esperados		Total C0060
Beneficios esperados incluidos en primas futuras - Actividades de seguros de vida	R0770	0,00
Beneficios esperados incluidos en primas futuras - Actividades de seguros distintos del seguro de vida	R0780	0,00
Total de beneficios esperados incluidos en primas futuras	R0790	0,00

CAPITAL MÍNIMO OBLIGATORIO (CMO). Excepto para entidades mixtas

	Componentes del CMO		Información general	
			Mejor estimación neta más provisiones calculadas en su conjunto	Primas emitidas netas
	C0010		C0020	C0030
Componente de la fórmula lineal para las obligaciones de seguro y de reaseguro distinto del seguro de vida				
Resultado CMO $_{NL}$	474.508,74	R0010		
Seguro de gastos médicos y su reaseguro proporcional		R0020	0,00	0,00
Seguro de protección de los ingresos y su reaseguro proporcional		R0030	0,00	0,00
Seguro de accidentes laborales y su reaseguro proporcional		R0040	0,00	0,00
Seguro de responsabilidad civil en vehículos automóviles y su reaseguro proporcional		R0050	0,00	0,00
Otros seguros de vehículos automóviles y su reaseguro proporcional		R0060	0,00	0,00
Seguro marítimo, de aviación y de transporte y su reaseguro proporcional		R0070	0,00	0,00
Seguro de incendios y otros daños a los bienes y su reaseguro proporcional		R0080	0,00	0,00
Seguro de responsabilidad civil general y su reaseguro proporcional		R0090	0,00	0,00
Seguro de crédito y caución y su reaseguro proporcional		R0100	1.951.724,13	1.142.066,97
Seguro de defensa jurídica y su reaseguro proporcional		R0110	0,00	0,00
Seguro de asistencia y su reaseguro proporcional		R0120	0,00	0,00
Pérdidas pecuniarias diversas y su reaseguro proporcional		R0130	0,00	0,00
Reaseguro de enfermedad no proporcional		R0140	0,00	0,00
Reaseguro no proporcional de responsabilidad civil por daños		R0150	0,00	0,00
Reaseguro no proporcional marítimo, de aviación y de transporte		R0160	0,00	0,00
Reaseguro no proporcional de daños a los bienes		R0170	0,00	0,00

	Componentes del CMO		Información general	
			Mejor estimación neta más provisiones calculadas en su conjunto	Capital en riesgo
	C0040		C0050	C0060
Componente de la fórmula lineal para las obligaciones de seguro y de reaseguro de vida				
Resultado CMO $_{L}$	0,00	R0200		
Obligaciones con participación en beneficios - prestaciones garantizadas		R0210	0,00	
Obligaciones con participación en beneficios - prestaciones discrecionales futuras		R0220	0,00	
Obligaciones de "index-linked" y "unit-linked"		R0230	0,00	
Otras obligaciones de (rea)seguro vida		R0240	0,00	
Capital en riesgo respecto a la totalidad de obligaciones de (rea)seguro de vida		R0250		0,00

Cálculo global del Capital Mínimo Obligatorio (CMO)		Cálculo global
		C0070
Capital Mínimo Obligatorio lineal	R0300	474.508,74
Capital de Solvencia Obligatorio	R0310	2.896.249,28
Límite superior del Capital Mínimo Obligatorio	R0320	1.303.312,18
Límite inferior del Capital Mínimo Obligatorio	R0330	724.062,32
Capital Mínimo Obligatorio combinado	R0340	724.062,32
Límite mínimo absoluto del Capital Mínimo Obligatorio	R0350	4.000.000,00
Capital Mínimo Obligatorio	R0400	4.000.000,00

CAPITAL MÍNIMO OBLIGATORIO (CMO). Excepto para entidades mixtas

Otras Obligaciones de (rea)seguro de vida y enfermedad		Obligaciones Seguros de Decesos Y0010	Resto de obligaciones de (re)seguros vida y enfermedad Y0020
Mejor estimación neta más provisiones calculadas en su conjunto	X0010		

H. Glossary

CGH	CG Holdings (Gibraltar) Limited
CGICE	Casualty & General Insurance Company (Europe) Limited
EIOPA	European Insurance and Occupational Pensions Authority
ENIDs	Events Not In Data
GAAP	Generally Accepted Accounting Principles
GFSC	Gibraltar Financial Services Commission
IBNR	Incurred but Not Reported Claims
LOB	Lines of Business
MCR	Minimum Capital Requirement
ORSA	Own Risk and Solvency Assessment
OSLR	Outstanding Loss Reserves
PPO	Periodic Payment Order
QRT	Quarterly Reporting Template
QS	Quota Share - Type of Reinsurance Coverage
RSR	Regular Supervisory Report
SCR	Solvency Capital Requirement
SFCR	Solvency and Financial Condition Report
TOR	Terms of Reference
XoL	Excess of Loss - Type of Reinsurance Coverage