

## QRT summary

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## S.02.01\_1 - Balance Sheet - Assets

## SGRI

Assets as at December 31, 2023

In USD thousands

Solvency II value

		C0010
<b>Goodwill</b>	R0010	
<b>Deferred acquisition costs</b>	R0020	
<b>Intangible assets</b>	R0030	<b>0</b>
<b>Deferred tax assets</b>	R0040	<b>2'498</b>
<b>Pension benefit surplus</b>	R0050	<b>0</b>
<b>Property, plant &amp; equipment held for own use</b>	R0060	<b>6'141</b>
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	R0070	<b>4'200'099</b>
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	2'251'569
Equities	R0100	0
Equities - listed	R0110	0
Equities - unlisted	R0120	0
Bonds	R0130	1'159'896
Government bonds	R0140	295'950
Corporate bonds	R0150	757'315
Structured notes	R0160	0
Collateralised securities	R0170	106'631
Collective Investments Undertakings	R0180	768'293
Derivatives	R0190	12'839
Deposits other than cash equivalents	R0200	7'502
Other investments	R0210	0
<b>Assets held for index-linked and unit-linked contracts</b>	R0220	<b>0</b>
<b>Loans and mortgages</b>	R0230	<b>70'847</b>
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	70'847
<b>Reinsurance recoverables from:</b>	R0270	<b>684'414</b>
Non-life and Health similar to Non-life	R0280	322'281
Non-life excluding Health	R0290	322'260
Health similar to Non-life	R0300	22
Life and Health similar to Life, excluding Health and index-linked and unit-linked	R0310	362'133
Health similar to Life	R0320	43'254
Life excluding Health and index-linked and unit-linked	R0330	318'879
Life index-linked and unit-linked	R0340	0
<b>Deposits to cedants</b>	R0350	<b>2'002'339</b>
<b>Insurance and intermediaries receivables</b>	R0360	<b>487'590</b>
<b>Reinsurance receivables</b>	R0370	<b>42'097</b>
<b>Receivables (trade, not insurance)</b>	R0380	<b>16'120</b>
<b>Own shares (held directly)</b>	R0390	<b>0</b>
<b>Amounts due in respect of own fund items or initial fund called up but not yet paid in</b>	R0400	<b>0</b>
<b>Cash and cash equivalents</b>	R0410	<b>123'965</b>
<b>Any other assets, not elsewhere shown</b>	R0420	<b>248</b>
<b>TOTAL ASSETS</b>	R0500	<b>7'636'358</b>

## S.02.01\_2 - Balance Sheet - Liabilities

## SGRI

Liabilities as at December 31, 2023

In USD thousands

Solvency II value

		C0010
<b>Technical provisions – Non-life</b>	R0510	<b>2'242'266</b>
Technical provisions – non-life (excluding health)	R0520	2'217'795
<i>Technical provisions calculated as a whole</i>	R0530	0
<i>Best estimate</i>	R0540	2'198'422
<i>Risk margin</i>	R0550	19'372
Technical provisions - health (similar to non-life)	R0560	24'471
<i>Technical provisions calculated as a whole</i>	R0570	0
<i>Best estimate</i>	R0580	23'124
<i>Risk margin</i>	R0590	1'346
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	R0600	<b>2'051'464</b>
Technical provisions - health (similar to life)	R0610	296'905
<i>Technical provisions calculated as a whole</i>	R0620	0
<i>Best estimate</i>	R0630	131'847
<i>Risk margin</i>	R0640	165'058
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	1'754'559
<i>Technical provisions calculated as a whole</i>	R0660	0
<i>Best estimate</i>	R0670	1'005'049
<i>Risk margin</i>	R0680	749'510
<b>Technical provisions – index-linked and unit-linked</b>	R0690	<b>0</b>
<i>Technical provisions calculated as a whole</i>	R0700	0
<i>Best estimate</i>	R0710	0
<i>Risk margin</i>	R0720	0
<b>Contingent liabilities</b>	R0740	<b>0</b>
<b>Provisions other than technical provisions</b>	R0750	<b>0</b>
<b>Pension benefit obligations</b>	R0760	<b>0</b>
<b>Deposits from reinsurers</b>	R0770	<b>0</b>
<b>Deferred tax liabilities</b>	R0780	<b>0</b>
<b>Derivatives</b>	R0790	<b>11'799</b>
<b>Debts owed to credit institutions</b>	R0800	<b>6'728</b>
<b>Financial liabilities other than debts owed to credit institutions</b>	R0810	<b>6'172</b>
<b>Insurance and intermediaries payables</b>	R0820	<b>579'395</b>
<b>Reinsurance payables</b>	R0830	<b>23'448</b>
<b>Payables (trade, not insurance)</b>	R0840	<b>13'115</b>
<b>Subordinated liabilities</b>	R0850	<b>201'299</b>
Subordinated liabilities not in basic own funds	R0860	0
Subordinated liabilities in basic own funds	R0870	201'299
<b>Any other liabilities, not elsewhere shown</b>	R0880	<b>6'990</b>
<b>TOTAL LIABILITIES</b>	R0900	<b>5'142'675</b>
<b>EXCESS OF ASSETS OVER LIABILITIES</b>	R1000	<b>2'493'683</b>

## S.05.01\_1 - Premiums, claims and expenses by line of business (Non Life)

SGRI As at December 31, 2023 In USD thousands	Non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)*										Line of business for accepted non-proportional reinsurance				TOTAL
	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
	C0020	C0030	C0040	C0060	C0070	C0080	C0090	C0100	C0120	C0130	C0140	C0150	C0160	C0200	
<b>Premiums written</b>															
Gross - Direct business	R0110	0	0	0	0	0	0	0	0	0				0	
Gross - Proportional reinsurance accepted	R0120	7'107	1'310	106'982	211'420	444'063	134'361	222'570	209	5'748				1'133'769	
Gross - Non-proportional reinsurance accepted	R0130										1'937	156'334	57'975	263'370	479'616
Reinsurers' share	R0140	586	145	6'947	15'472	55'708	12'306	18'931	12	2'074	117	9'367	3'474	23'241	148'382
Net	R0200	6'521	1'166	100'034	195'947	388'355	122'054	203'639	196	3'673	1'821	146'967	54'501	240'128	1'465'003
<b>Premiums earned</b>															
Gross - Direct business	R0210	0	0	0	0	0	0	0	0	0				0	
Gross - Proportional reinsurance accepted	R0220	7'254	1'341	111'781	214'766	442'154	120'133	210'036	209	5'579				1'113'251	
Gross - Non-proportional reinsurance accepted	R0230										1'913	153'634	55'572	264'644	475'763
Reinsurers' share	R0240	498	145	6'617	14'054	48'373	9'814	15'805	12	606	117	9'367	3'474	23'241	132'124
Net	R0300	6'756	1'196	105'164	200'712	393'780	110'318	194'231	196	4'973	1'797	144'267	52'098	241'403	1'456'891
<b>Claims incurred</b>															
Gross - Direct business	R0310	0	0	0	0	0	0	0	0	0				0	
Gross - Proportional reinsurance accepted	R0320	3'992	774	84'573	133'622	302'813	62'729	97'408	256	-1'504				684'662	
Gross - Non-proportional reinsurance accepted	R0330										1'696	112'012	25'602	186'548	325'859
Reinsurers' share	R0340	22	21	186	-180	13'919	943	1'704	0	96	0	0	0	54'192	70'902
Net	R0400	3'970	754	84'387	133'802	288'894	61'786	95'703	256	-1'600	1'696	112'012	25'602	132'356	939'618
<b>Expenses incurred</b>	R0550	3'362	245	35'106	71'565	140'920	50'035	83'722	92	1'408	215	23'368	8'276	30'106	448'419
<b>Balance - other technical expenses/inc</b>	R1200														556
<b>Total expenses</b>	R1300														448'975

\*This table presents lines of business applicable to SGRI

## S.05.01\_2 - Premiums, claims and expenses by line of business (Life)

SGRI		Life reinsurance obligations		
		Health reinsurance	Life reinsurance	TOTAL
As at December 31, 2023				
In USD thousands				
		C0270	C0280	C0300
<b>Premiums written</b>				
Gross	R1410	959'104	817'696	1'776'800
Reinsurers' share	R1420	118'484	198'144	316'627
Net	R1500	840'620	619'552	1'460'173
<b>Premiums earned</b>				
Gross	R1510	959'104	817'696	1'776'800
Reinsurers' share	R1520	118'484	198'144	316'627
Net	R1600	840'620	619'552	1'460'173
<b>Claims incurred</b>				
Gross	R1610	797'589	704'180	1'501'769
Reinsurers' share	R1620	104'273	181'774	286'048
Net	R1700	693'316	522'406	1'215'721
<b>Expenses incurred</b>	R1900	150'302	61'151	211'453
<b>Balance - other techn</b>	R2500			9'886
<b>Total expenses</b>	R2600			221'339
<b>Total amount of surr</b>	R2700			0

## S.05.02 2 - Premiums, claims and expenses by country (Life)

SGRI As at December 31, 2023 In USD thousands	Line of business* for Life reinsurance obligations			TOTAL
	Health reinsurance	Life reinsurance		
	C0270	C0280	C0300	
<b>Premiums written</b>				
Gross	R1410	959'104	817'696	1'776'800
Reinsurers' share	R1420	118'484	198'144	316'627
Net	R1500	840'620	619'552	1'460'173
<b>Premiums earned</b>				
Gross	R1510	959'104	817'696	1'776'800
Reinsurers' share	R1520	118'484	198'144	316'627
Net	R1600	840'620	619'552	1'460'173
<b>Claims incurred</b>				
Gross	R1610	797'589	704'180	1'501'769
Reinsurers' share	R1620	104'273	181'774	286'048
Net	R1700	693'316	522'406	1'215'721
<b>Expenses incurred</b>	R1900	150'302	61'151	211'453
<b>Other expenses</b>	R2500			9'886
<b>Total expenses</b>	R2600			221'339

\*This table presents lines of business applicable to SGRI

## S.04.05.21

## Premiums, claims and expenses by country

## Home country: Non-life insurance and reinsurance obligations

## SGRI

As at December 31, 2023

In USD thousands

	Home country*	Top 5 countries (by amount of gross premiums written) - Non-life obligations						Total Top 5 and home country	
		C0010	C0020	C0030	C0040	C0050	C0060		C0070
			(CH) Switzerland	(CN) China	(GB) United Kingdom	(DE) Germany	(IN) India		
	R0010								
<b>Premiums written (gross)</b>		0	580'813	337'519	229'228	183'796	109'850	<b>1'441'206</b>	
Gross Written Premium (direct)	R0020	0	0	0	0	0	0	0	
Gross Written Premium (proportional reinsurance)	R0021	0	448'630	305'618	106'035	97'591	73'941	<b>1'031'815</b>	
Gross Written Premium (non-proportional reinsurance)	R0022	0	132'183	31'901	123'193	86'205	35'909	<b>409'391</b>	
<b>Premiums earned (gross)</b>		0	561'604	307'478	235'207	187'904	111'935	<b>1'404'128</b>	
Gross Earned Premium (direct)	R0030	0	0	0	0	0	0	0	
Gross Earned Premium (proportional reinsurance)	R0031	0	431'796	271'656	116'357	101'814	77'542	<b>999'166</b>	
Gross Earned Premium (non-proportional reinsurance)	R0032	0	129'807	35'821	118'850	86'090	34'394	<b>404'963</b>	
<b>Claims incurred (gross)</b>		0	305'894	188'007	152'697	131'456	62'069	<b>840'122</b>	
Claims incurred (direct)	R0040	0						0	
Claims incurred (proportional reinsurance)	R0041	0	239'033	165'365	72'802	43'973	55'422	<b>576'595</b>	
Claims incurred (non-proportional reinsurance)	R0042	0	66'861	22'641	79'895	87'483	6'647	<b>263'527</b>	
<b>Expenses incurred (gross)</b>		0	183'116	110'355	50'069	45'927	23'409	<b>412'876</b>	
Gross Expenses Incurred (direct)	R0050	0						0	
Gross Expenses Incurred (proportional reinsurance)	R0051	0	164'043	107'059	31'669	34'300	19'784	<b>356'855</b>	
Gross Expenses Incurred (non-proportional reinsurance)	R0052	0	19'073	3'296	18'400	11'627	3'625	<b>56'021</b>	

\*Ireland

## Home country: Life insurance and reinsurance obligations

## SGRI

As at December 31, 2023

In USD thousands

	Home country*	Top 5 countries (by amount of gross premiums written) - Life obligations						Total Top 5 and home country	
		C0030	C0020	C0030	C0040	C0050	C0060		C0070
			(GB) United Kingdom	(CN) China	(KR) Korea, Republic of	(JP) Japan	(BM) Bermuda		
	R0010								
<b>Gross Written Premium</b>	R1020	78'293	463'075	416'508	370'647	100'069	90'621	<b>1'519'213</b>	
<b>Gross Earned Premium</b>	R1030	78'293	463'075	416'508	370'647	100'069	90'621	<b>1'519'213</b>	
<b>Gross Claims incurred</b>	R1040	55'600	440'748	331'174	378'508	36'118	88'302	<b>1'330'450</b>	
<b>Gross Expenses Incurred</b>	R1050	1'196	7'205	75'052	48'088	19'166	15'999	<b>166'706</b>	

\*Ireland

S.12.01\_1 - Life and Health SLT Technical Provisions

	Insurance with profit participation	Index-linked and unit-linked insurance				Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)			Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees										
SGRI As at December 31, 2023 In USD thousands		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
<b>Technical provisions calculated as a whole</b>	R0010																
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0020									0	0				0	0	
<b>Technical provisions calculated as a sum of BE and RM</b>																	
<b>Best Estimate</b>																	
<b>Gross Best Estimate</b>	R0030									1'005'049	1'005'049				131'847	131'847	
reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080									318'879	318'879				43'254	43'254	
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090									686'170	686'170				88'593	88'593	
<b>Risk Margin</b>	R0100									749'510	749'510				165'058	165'058	
<b>Technical provisions - total</b>	R0200									1'754'559	1'754'559				296'905	296'905	
Expected profits included in future premiums (EPIFP)	R0370									0	0				0	0	

## S.17.01\_1 - Provisions techniques non-vie

SGRI As at December 31, 2023 In USD thousands		Direct business and accepted proportional reinsurance									
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Miscellaneous financial loss
		C0020	C0030	C0040	C0050	C0070	C0080	C0090	C0100	C0110	C0130
<b>Technical provisions calculated as a whole</b>	R0010	0	0	0	0	0	0	0	0	0	0
Total recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0050	0	0	0	0	0	0	0	0	0	0
<b>Technical provisions calculated as a sum of BE and RM</b>											
<b>Best estimate</b>											
Premium provisions											
Gross	R0060	0	-128	3	25'678	-13'422	-8'294	-31'684	-33'611	0	-61
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	-21	-8	-1'112	-3'932	-6'693	-4'072	-4'914	0	289
Net best estimate of premium provisions	R0150	0	-107	11	26'790	-9'490	-1'601	-27'612	-28'696	0	-350
<b>Claims provisions</b>											
Gross	R0160	0	12'226	2'201	139'017	238'187	476'216	198'692	201'732	384	1'598
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	41	9	114	33'680	9'797	866	1'307	0	24
Net best estimate of claims provisions	R0250	0	12'185	2'192	138'903	204'508	466'419	197'826	200'425	384	1'574
<b>Total best estimate - gross</b>	R0260	0	12'098	2'204	164'695	224'766	467'922	167'008	168'121	384	1'537
<b>Total best estimate - net</b>	R0270	0	12'078	2'202	165'693	195'017	464'818	170'213	171'728	384	1'224
<b>Risk margin</b>	R0280	0	114	1'164	1'835	1'753	4'637	1'552	1'665	2	38
<b>Technical provisions - total</b>											
Technical provisions - total	R0320	0	12'213	3'368	166'530	226'519	472'559	168'559	169'786	386	1'575
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default -	R0330	0	20	2	-998	29'748	3'104	-3'206	-3'607	0	313
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	0	12'193	3'366	167'527	196'771	469'454	171'765	173'393	386	1'262

The table above presents lines of business applicable to SGRI

## S.17.01\_2 - Provisions techniques non-vie (partie 2)

SGRI As at December 31, 2023 In USD thousands	Accepted non-proportional reinsurance				Total Non-life obligation	
	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance		
	C0140	C0150	C0160	C0170		
<b>Technical provisions calculated as a whole</b>	R0010	0	0	0	0	
Total recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0050	0	0	0	0	
<b>Technical provisions calculated as a sum of BE and RM</b>						
<b>Best estimate</b>						
Premium provisions						
Gross	R0060	-69	-38'433	-10'424	-54'045	-164'490
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	-2'297	-836	-4'244	-27'840
Net best estimate of premium provisions	R0150	-69	-36'136	-9'588	-49'801	-136'651
<b>Claims provisions</b>						
Gross	R0160	8'892	621'491	59'134	426'268	2'386'037
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	0	304'283	350'121
Net best estimate of claims provisions	R0250	8'892	621'491	59'134	121'985	2'035'916
<b>Total best estimate - gross</b>	R0260	8'822	583'058	48'710	372'223	2'221'547
<b>Total best estimate - net</b>	R0270	8'822	585'355	49'546	72'184	1'899'265
<b>Risk margin</b>	R0280	68	3'511	348	4'031	20'719
<b>Technical provisions - total</b>						
Technical provisions - total	R0320	8'890	586'569	49'058	376'254	2'242'266
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	-2'297	-836	300'039	322'281
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	8'890	588'866	49'894	76'216	1'919'984

S.19.01\_1 - Non-life Insurance Claims Information (part 1)

Total Non-life Business - Underwriting year

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

Year		Development year										
		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											22'460
N-9	R0160	0	0	0	0	0	0	0	0	9'442	3'942	
N-8	R0170	0	0	0	0	0	0	0	8'092	5'903		
N-7	R0180	0	0	0	0	0	0	16'432	15'150			
N-6	R0190	0	0	0	0	0	34'005	22'398				
N-5	R0200	0	0	0	0	43'647	41'790					
N-4	R0210	0	0	0	62'564	37'033						
N-3	R0220	0	0	170'531	72'539							
N-2	R0230	0	345'668	239'827								
N-1	R0240	-24'396	297'797									
N	R0250	16'748										

	In current year	Sum of years (cumulative)
	C0170	C0180
R0100	22'460	22'460
R0160	3'942	13'385
R0170	5'903	13'995
R0180	15'150	31'582
R0190	22'398	56'403
R0200	41'790	85'437
R0210	37'033	99'597
R0220	72'539	243'069
R0230	239'827	585'494
R0240	297'797	273'401
R0250	16'748	16'748
<b>Total</b>	<b>R0260 775'587</b>	<b>1'441'573</b>

Gross discounted Best Estimate Claims Provisions

(absolute amount)

Year		Development year										
		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											324'301
N-9	R0160	0	0	0	0	0	0	0	0	36'757	32'123	
N-8	R0170	0	0	0	0	0	0	0	50'314	42'769		
N-7	R0180	0	0	0	0	0	0	89'282	77'434			
N-6	R0190	0	0	0	0	0	154'637	128'115				
N-5	R0200	0	0	0	0	241'315	183'019					
N-4	R0210	0	0	0	229'169	157'631						
N-3	R0220	0	0	430'305	311'627							
N-2	R0230	0	774'238	459'631								
N-1	R0240	679'635	608'754									
N	R0250	310'828										

	Year end (discounted data)
	C0360
R0100	295'495
R0160	28'533
R0170	37'128
R0180	69'630
R0190	114'802
R0200	165'377
R0210	144'002
R0220	286'349
R0230	420'047
R0240	562'655
R0250	262'020
<b>Total</b>	<b>R0260 2'386'037</b>

## S.23.01\_1 - Own funds (part1)

SGRI

As at December 31, 2023

In USD thousands

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>					
Ordinary share capital (gross or own shares)	R0010	3'352	3'352	0	0
Share premium account related to ordinary share capital	R0030	110'632	110'632	0	0
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0	0	0
Subordinated mutual member accounts	R0050	0	0	0	0
Surplus funds	R0070	0	0	0	0
Preference shares	R0090	0	0	0	0
Share premium account related to preference shares	R0110	0	0	0	0
<b>Reconciliation reserve</b>	R0130	1'897'137	1'897'137	0	0
Subordinated liabilities	R0140	201'299	201'299	0	0
An amount equal to the value of net deferred tax assets	R0160	2'498	0	0	2'498
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	289'465	289'465	0	0
<b>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</b>					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	0	0	0	0
<b>Deductions</b>					
Deductions for participations in financial and credit institutions	R0230	0	0	0	0
<b>Total basic own funds after deductions</b>	R0290	2'504'382	2'300'585	201'299	0
<b>Ancillary own funds</b>					
Unpaid and uncalled ordinary share capital callable on demand	R0300	0	0	0	0
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	0	0	0
Unpaid and uncalled preference shares callable on demand	R0320	0	0	0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0	0	0	0
Letters of credit and guarantees under Article 98(2) of the Directive 2009/138/EC	R0340	0	0	0	0
Letters of credit and guarantees other than under Article 98(2) of the Directive 2009/138/EC	R0350	0	0	0	0
Supplementary members calls under first subparagraph of Article 98(3) of the Directive 2009/138/EC	R0360	0	0	0	0
Supplementary members calls - other than under first subparagraph of Article 98(3) of the Directive 2009/138/EC	R0370	0	0	0	0
Other ancillary own funds	R0390	0	0	0	0
<b>Total ancillary own funds</b>	R0400	0	0	0	0
<b>Available and eligible own funds</b>					
Total available own funds to meet the SCR	R0500	2'504'382	2'300'585	201'299	0
Total available own funds to meet the MCR	R0510	2'504'382	2'300'585	201'299	0
Total eligible own funds to meet the SCR	R0540	2'504'382	2'300'585	201'299	0
<b>Total eligible own funds to meet the MCR</b>	R0550	2'501'884	2'300'585	201'299	0
<b>SCR</b>	R0580	1'416'432			
<b>MCR</b>	R0600	637'394			
<b>Ratio of Eligible own funds to SCR</b>	R0620	176.81%			
<b>Ratio of Eligible own funds to MCR</b>	R0640	392.52%			

## S.23.01.22 - Own funds SCOR Group (part3)

SGRI

As at December 31, 2023

In USD thousands

	Total
	C0060
<b>Reconciliation reserve</b>	
Excess or assets over liabilities	R0700
Own shares (held directly and indirectly)	R0710
Irrecoverable dividends, distributions and charges	R0720
Other basic own fund items	R0730
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740
<b>Reconciliation reserve</b>	R0760
<b>Expected profits</b>	
Expected profits included in future premiums (EPIFP) - Life business	R0770
Expected profits included in future premiums (EPIFP) - Non-life business	R0780
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790

S.25.05.21  
 Solvency Capital Requirement - for undertakings using an internal  
 model (partial or full)  
 Solvency Capital Requirement information

SGRI As at December 31, 2023 In USD thousands		Solvency Capital Requirement	Amount modelled	USP	Simplifications
		C0010	C0070	C0090	C0120
<b>Risk type</b>					
R0020	<b>Total diversification</b>	R0020	<b>-956'513</b>		
R0030	Total diversified risk before tax	R0030	1'714'788		
R0040	Total diversified risk after tax	R0040	1'416'432		
R0070	<b>Total market &amp; credit risk</b>	R0070	<b>2'239'540</b>		
R0080	Market & Credit risk - diversified	R0080	1'375'283		
R0190	<b>Credit event risk not covered in market &amp; credit risk</b>	R0190	<b>0</b>		
R0200	<b>Credit event risk not covered in market &amp; credit risk - diversified</b>	R0200	<b>0</b>		
R0270	<b>Total Business risk</b>	R0270	<b>0</b>		
R0280	Total Business risk - diversified	R0280	0		
R0310	<b>Total Net Non-life underwriting risk</b>	R0310	<b>446'296</b>		
R0320	Total Net Non-life underwriting risk - diversified	R0320	398'492		
R0400	<b>Total Life &amp; Health underwriting risk</b>	R0400	<b>1'838'233</b>		
R0410	Total Life & Health underwriting risk - diversified	R0410	982'635		
R0510	<b>Total Operational risk</b>	R0510	<b>31'543</b>		
R0520	Total Operational risk - diversified	R0520	31'543		
R0530	<b>Other risk</b>	R0530	<b>-78'663</b>		
<hr/>					
					<b>C0100</b>
R0110	<b>Total undiversified components</b>			R0110	<b>4'476'949</b>
R0060	Diversification			R0060	-2'762'157
R0120	Adjustment due to RFF/MAP nSCR aggregation			R0120	
R0160	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC			R0160	
R0200	<b>Solvency capital requirement excluding capital add-on</b>			R0200	<b>1'416'432</b>
R0210	Capital add-ons already set			R0210	
R0211	Capital add-ons already set - Article 37 (1) Type a			R0211	
R0212	Capital add-ons already set - Article 37 (1) Type b			R0212	
R0213	Capital add-ons already set - Article 37 (1) Type c			R0213	
R0214	Capital add-ons already set - Article 37 (1) Type d			R0214	
R0220	<b>Solvency capital requirement</b>			R0220	<b>1'416'432</b>
<b>Other information on SCR</b>					
R0300	Amount/estimate of the overall loss-absorbing capacity of technical provisions			R0300	
R0310	Amount/estimate of the overall loss-absorbing capacity of deferred taxes			R0310	-298'356
R0400	Capital requirement for duration-based equity risk sub-module			R0400	
R0410	Total amount of Notional Solvency Capital Requirements for remaining part			R0410	
R0420	Total amount of Notional Solvency Capital Requirement for ring fenced funds			R0420	
R0430	Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios			R0430	
R0440	Diversification effects due to RFF nSCR aggregation for article 304			R0440	
R0450	Method used to calculate the adjustment due to RFF/MAP nSCR aggregation			R0450	
R0460	<b>Net future discretionary benefits</b>			R0460	
<hr/>					
					<b>C0109</b>
R0590	<b>Approach based on average tax rate</b>	R0590			<b>No</b>
<hr/>					
<b>C0130</b>					
<b>Calculation of loss absorbing capacity of deferred taxes</b>					
R0640	Amount/estimate of LAC DT	R0640	(298'356)		
R0650	Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	R0650	(12'407)		
R0660	Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	R0660	(285'949)		
R0670	Amount/estimate of AC DT justified by carry back, current year	R0670			
R0680	Amount/estimate of LAC DT justified by carry back, future years	R0680			
R0690	Amount/estimate of Maximum LAC DT	R0690	(314'528)		

**S.28.01\_1 - Minimum Capital Requirement - Only life or only Non-life insurance or reinsurance activity**

SGRI

As at December 31, 2023

In USD thousands

**S.28.01.01.01**

*Linear formula component for Non-life insurance and reinsurance obligations*

		C0010
MCR <sub>NL</sub> Result	R0010	437'608

**S.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	0
Income protection insurance and proportional reinsurance	R0030	12'078	6'521
Workers' compensation insurance and proportional reinsurance	R0040	2'202	1'166
Motor vehicle liability insurance and proportional reinsurance	R0050	165'693	100'034
Other motor insurance and proportional reinsurance	R0060	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	195'017	195'947
Fire and other damage to property insurance and proportional reinsurance	R0080	464'818	388'355
General liability insurance and proportional reinsurance	R0090	170'213	122'054
Credit and suretyship insurance and proportional reinsurance	R0100	171'728	203'639
Legal expenses insurance and proportional reinsurance	R0110	384	196
Assistance and proportional reinsurance	R0120	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	1'224	3'673
Non-proportional health reinsurance	R0140	8'822	1'821
Non-proportional casualty reinsurance	R0150	585'355	146'967
Non-proportional marine, aviation and transport reinsurance	R0160	49'546	54'501
Non-proportional property reinsurance	R0170	72'184	240'128

**S.28.01.01.03**

*Linear formula component for life insurance and reinsurance obligations*

		C0040
MCR <sub>L</sub> Result	R0200	781'019

**S.28.01.01.04**

Total capital at risk for all life (re)insurance obligations		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	0	
Index-linked and unit-linked insurance obligations	R0230	0	
Other life (re)insurance and health (re)insurance obligations	R0240	774'763	
<b>Total capital at risk for all life (re)insurance obligations</b>	<b>R0250</b>		<b>1'092'498'799</b>

**S.28.01.01.05**

*Overall MCR calculation*

		C0070
Linear MCR	R0300	1'218'627
SCR	R0310	1'416'432
MCR cap	R0320	637'394
MCR floor	R0330	354'108
Combined MCR	R0340	637'394
Absolute floor of the MCR	R0350	4'305
<b>Minimum Capital Requirement</b>	<b>R0400</b>	<b>637'394</b>