



Banc Ceannais na hÉireann  
Central Bank of Ireland

Eurosystem

# Solvency II Public Disclosure

## SFCR data tables

### Year-ending 2017

Effective 18 December 2018

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## 1 INTRODUCTION

The implementation of Solvency II on 1 January 2016 introduced a new regulatory regime for (re)insurers. The regime mandates that each (re)insurer makes publicly available a report on its solvency and financial condition.

The Solvency and Financial Condition Report (SFCR) is part of the Solvency II regime. The SFCR includes a narrative report on the (re)insurance undertaking coupled with key quantitative reporting templates (QRTs) that contain premiums, claims, expenses, technical provisions, solvency and other information. All insurance and reinsurance undertakings are required to disclose publicly their SFCR on an annual basis, in accordance with and pursuant to the European Union (Insurance & Reinsurance) Regulations 2015 (S.I. No. 485 of 2015) and Commission Delegated Regulation (EU) 2015/35. The SFCR shall be subject to approval by the board of directors of the undertaking and be published only after that approval<sup>1</sup>.

In 2017, the Central Bank of Ireland took the initiative to make each individual undertaking's report accessible in one place. Accordingly, all SFCRs have been made available by the Central Bank of Ireland in a dedicated SFCR repository on its website<sup>2</sup>.

Analysis of all Solvency II data is performed on an aggregated and individual undertaking basis. The Central Bank of Ireland uses this data to deliver an effective, intrusive, analytical and outcomes-focused approach to supervision. This publication shares individual undertaking level and aggregated metrics (where appropriate) as outlined in the QRTs that are attached to the SFCR. It includes all Solvency II solo insurance undertakings regulated by the Central Bank of Ireland, including domestic and international business.

This publication is aimed at reporting undertakings and persons familiar with the Solvency II framework; in particular, the SFCR and its associated quantitative reporting requirements. This publication is delivered in line with the key Solvency II principle of promoting transparency and accountability<sup>3</sup>. The aim is to disclose individual undertaking level and aggregated metrics. The Central Bank does not seek to use this publication to comment on the data.

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<sup>1</sup> Regulation 57(2) of the European Union (Insurance & Reinsurance) Regulations 2015 (S.I. No. 485 of 2015).

<sup>2</sup> <https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/solvency-and-financial-condition-report-repository>

<sup>3</sup> Regulation 31 of the European Union (Insurance & Reinsurance) Regulations 2015 (S.I. No. 485 of 2015).

## 1.1 Disclaimer

All analysis relies on the quality of the data submitted. A separate SFCR data repository containing the majority of the data found in the SFCR can be found in the dedicated SFCR section of the Central Bank of Ireland website<sup>4</sup>. The following section outlines points that should be noted while reviewing both this data publication and the data found in the SFCR data repository; in particular where data has been excluded. The SFCR data points are sourced from the annual QRT data received prior to the latest submitted SFCR for the relevant reporting period. If annual QRT data was not submitted before the SFCR, then the first set of annual QRT data that was submitted after the SFCR is used as the source data. When comparing identical metrics, the data that is contained in the SFCR report should be equal to the data that is contained in the annual QRT data submission. If data inconsistencies exist, it is the responsibility of the undertaking to ensure they are remediated.

The Central Bank of Ireland makes no representation or warranty, express or implied, as to the quality, accuracy or completeness of the information contained in this publication or in any SFCR, and assumes no responsibility or liability whatsoever to any party in respect of any loss or damage arising in connection with reliance on, or use of, the information contained in this publication or in any SFCR.

Furthermore, when reviewing and/or comparing data contained in this publication, the full SFCR report for the relevant undertaking(s) should also be read in conjunction with the data contained in this publication in order to fully understand the data in this publication.

Please Note: This document has been set up for ease of printing in portrait format. It is also recommended that when printing you print at A3 size to aid readability.

Data included in this publication is based on Solvency II SFCR annual reporting templates for undertakings where year-end occurred in 2017.

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<sup>4</sup> <https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/solvency-and-financial-condition-report-repository>

## 2 EXPLANATORY NOTES

### 2.1 SFCR data publication

The following points should be noted while reviewing the figures in this publication.

- All figures are quoted in thousands.
- All figures in this report are in euro.
- Where the undertaking's reporting currency is not euro, figures are converted from reporting currency using the foreign exchange (FX) rates, as published by the European Central Bank (ECB), on the trading day applicable to the reporting date, or the previous working day if the reporting date falls on a weekend or bank holiday.
- Each undertaking is categorised as a Life, Non-life or Reinsurance undertaking based on their authorisation at their latest submitted SFCR report for the relevant reporting period.
- Only solo undertakings are included in this publication; groups are not included.
- The SFCR data points are sourced from the annual QRT data received prior to the latest submitted SFCR for the relevant reporting period. If annual QRT data was not submitted before the SFCR, then the first set of annual QRT data that was submitted after the SFCR is used as the source data.
- Headings in the tables that subsequently follow in section 3 have been taken directly from the QRT templates.

#### Data in Section 3.1 Balance Sheet S.02.01.02: Tables 3.1.1, 3.1.2 and 3.1.3

The mappings for the data in the balance sheet is taken from the condensed balance sheet in S.02.02.01 and they are in the table below. The full balance sheet is in the SFCR data repository.

|        | Balance Sheet heading  | S.02.01.02                  |
|--------|--|-----------------------------|
| Assets | Investment (other than asset held for index-linked and unit-linked contracts)  | R0070                       |
| Assets | Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts) | R0060, R0230, R0410         |
| Assets | Assets held for index-linked and unit-linked contracts   | R0220                       |
| Assets | Reinsurance recoverables   | R0270                       |
| Assets | Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables  | R0350, R0360, R0370         |
| Assets | Any other assets   | R0040, R0380, R0420, R0030, |

|             |   |  |
|-------------|---|--|
|             |   | R0050, R0390,<br>R0400                         |
| Liabilities | Technical provisions (excluding index-linked and unit-linked contracts)         | R0510, R0600                                   |
| Liabilities | Technical provisions - index-linked and unit-linked contracts                   | R0690  |
| Liabilities | Deposits from reinsurers and insurance, intermediaries and reinsurance payables | R0770, R0820,<br>R0830                         |
| Liabilities | Derivatives   | R0790  |
| Liabilities | Financial liabilities   | R0800, R0810                                   |
| Liabilities | Contingent liabilities  | R0740  |
| Liabilities | Any other liabilities   | R0750, R0760,<br>R0780, R0840,<br>R0850, R0880 |

#### Data in Section 3.4 Non-life Insurance Claims S.19.01.21: Tables 3.4.1 and 3.4.2

The SFCR report includes the template S.19.01.21 - Non-life insurance claims. This template consists of four tables. As part of this publication, we are including two of them; S.19.01.21.02 and S.19.01.21.04.

As is explained in the introduction, the SFCR data points are sourced from the annual QRT data of the relevant template. In the case of the S.19.01.21 template, the source of the data is S.19.01.01. The template S.19.01.21.02 shows the Gross Claims Paid at a company aggregate level. The template S.19.01.21.04 shows the Gross discounted Best Estimate Claims Provisions at a company aggregate level.

The tables in the S.19.01.01.02/04 (annual QRT) show the Gross Claims Paid and Gross discounted Best Estimate Claims Provisions by line of business and currency (including a 'Total/NA' currency in the reporting currency).

In order to retrieve the information contained in the S.19.01.21 the Central Bank of Ireland has applied the following methodology in line with the SFCR guidelines.

- S.19.01.21.02

The source for this SFCR table is S.19.01.01.02 in the annual QRTs. The columns are the same (C0170, C0180). The rows are the same for R0160-R0260. The "Prior" row (R0100 in S.19.01.21.02) is calculated as the sum of the rows R0100-R0150 in S.19.01.01.02.

The values for S.19.01.21.02 have been calculated as the sum of the values reported for all lines of business for the 'Total/NA' currency in S.19.01.01.02. If a 'Total/NA' currency has not been reported for a line of business, the sum of all individual currencies reported for that line of business (converted to the reporting currency using the exchange rate on the reporting date) is included.

- S.19.01.21.04

The source for this SFCR table is S.19.01.01.04 in the annual QRTs. The columns are the same (C0360). The rows are the same for R0160-R0260. The “Prior” row (R0100 in S.19.01.21.04) is calculated as the sum of the rows R0100-R0150 in S.19.01.01.04.

The values for S.19.01.21.04 have been calculated as the sum of the values reported in all lines of business with the ‘Total/NA’ currency in S.19.01.01.04. If a ‘Total/NA’ currency has not been reported for a line of business, the sum of all individual currencies reported for that line of business (converted to the reporting currency using the exchange rate on the reporting date) is included.

## 2.2 SFCR data repository

The following points should be noted while reviewing the figures in the SFCR data repository<sup>5</sup>.

- All figures are quoted in thousands.
- Figures in the data repository are both in euro and the undertaking’s reporting currency.
- Where the undertaking’s reporting currency is not euro, figures are converted from reporting currency using the FX rates, as published by the ECB, on the trading day applicable to the reporting date, or the previous working day if the reporting date falls on a weekend or bank holiday.
- Each undertaking is categorised as a Life, Non-life or Reinsurance undertaking based on their authorisation at their latest submitted SFCR report for the relevant reporting period.
- Only solo undertakings are included in this publication; groups are not included.
- The SFCR data points are sourced from the annual QRT data received prior to the latest submitted SFCR for the relevant reporting period. If annual QRT data was not submitted before the SFCR, then the first set of annual QRT data that was submitted after the SFCR is used as the source data.
- Headings in the SFCR data repository have been taken directly from the QRT templates.
- The following are a list of SFCR data points, which are not included in the data repository, as they are not present in the annual QRT data submissions.
  - S.25.01.21 Solvency Capital Requirement – for undertakings on Standard Formula: USP (C0090) & Simplifications (C0100)
  - S.25.02.21: Solvency Capital Requirement – for undertakings using the Standard Formula and Partial Internal Model: USP (C0080) & Simplifications (C0090)

This data may be included in the future if future SFCRs are submitted in a machine-readable form.
- S.19.01.21 development triangles (S.19.01.21.01 and S.19.01.21.03) are excluded from the data repository at this point in time. This is due to data inconsistencies found in the QRTs contained in the SFCR report and those submitted in the annual QRT data submission. As noted earlier, where data inconsistencies exist, it is the responsibility of the undertaking to ensure they are remediated. The Central Bank of Ireland expects to include this data in future repositories.

<sup>5</sup> <https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/solvency-and-financial-condition-report-repository>



### 2.3 List of acronyms

The table below outlines the list of acronyms used in this publication.

|      |                                     |
|------|-------------------------------------|
| SFCR | Solvency Financial Condition Report |
| QRT  | Quantitative Reporting Template     |
| ECB  | European Central Bank               |
| LEI  | Legal Entity Identifier             |
| FX   | Foreign Exchange                    |
| USP  | Undertaking Specific Parameter      |
| SCR  | Solvency Capital Requirement        |
| MCR  | Minimum Capital Requirement         |
| SPV  | Special Purpose Vehicle             |
| TP   | Technical Provisions                |

## 2.3 List of undertakings and their Legal Entity Identifier code

The table below details the undertakings included in this publication and their respective unique Legal Entity Identifier (LEI) code. This table will allow the user to track undertakings across multiple publications and time periods, even if the undertaking's name changes.

| Undertaking   | LEI Code              |
|---|-----------------------|
| Acadia International Insurance dac  | 635400GLBGMGUOHI85    |
| Acorn Life DAC  | 635400NDPDLB7KJWFG98  |
| Adidas International Re dac   | 635400T8HI2YBZTRGO46  |
| Advent Insurance dac  | 635400TUWJPYBPIU1V65  |
| Agro Reinsurance dac  | 6354007LD7OTWH3FUM48  |
| ALD Re dac  | 635400PCK1OGBDFWB248  |
| Allianz Global Life Designated Activity Company                           | 529900ZJCA8LOT6XX119  |
| Allianz Plc   | 635400BFGESLKMVBZV15  |
| Allianz Re Dublin Designated Activity Company                             | 529900KDXMUU57EMLJ38  |
| Allied World Assurance Company (Europe) dac                               | 549300TLQ4YKXNEIJM60  |
| Alpitour Reinsurance Company dac  | 635400TLRBQHUNKTGQ71  |
| Alreford dac  | 635400RHTNMHVKLMCD23  |
| Amtrust International Underwriters DAC                                    | 6354001BBLJ9J7EM3848  |
| Arca Vita International dac   | 635400WVSNBUMPRJT153  |
| Arch Mortgage Insurance dac   | 6354005DZDWWWYUJYC44  |
| Arch Reinsurance Europe Underwriting dac                                  | 635400VVIBTGW39XQ438  |
| Area Life International Assurance DAC                                     | 635400EHJFX91LJSP24   |
| ARES Reinsurance dac  | 635400AMSCY3VHWHDIV66 |
| Ark Life Assurance Company dac  | Q88N5RCPNGIJG1ZE0765  |
| Arkema Insurance dac  | 549300LY5IA6HY3S1W49  |
| Athora Ireland Plc  | 549300AIPJCQZNY2IH15  |
| Atradius Reinsurance DAC  | 6354003PFJVHJUGQA54   |
| Augura Ireland dac  | 21380052XBU2LSZ8JP67  |
| AXA Insurance DAC   | RUG8Z5EEMCG1EUDUY939  |
| AXA Life Europe Designated Activity Company                               | 549300VZSVY64J454B32  |
| AXA MPS Financial DAC   | 635400QNGHTDSGTJTA68  |
| AXIS Re SE  | 1CXZKMDN40884RF3K208  |
| AXIS Specialty Europe SE  | 5XGKDH62U8HHSAE460    |
| AZ Life dac   | 635400CDH4BEZWGN6W58  |
| Baltimore Insurance dac   | 635400WVEVEEA3QS9N24  |
| BBVA Re dac   | 6354002FGDU5BVKZFE16  |
| Beazley Insurance dac   | 549300WWULDAFCPEU084  |
| Becare dac  | 635400GYRTNZOPNFF732  |
| Benteler Reinsurance Company dac  | 635400DWJORAELCITO39  |
| Berkeley Re dac   | 635400NLSWCLVQFUT98   |
| Berkshire Hathaway Reinsurance (Ireland) DAC                              | 635400NCYVTDKDKPAG51  |
| Bilspedition Transport Operations Reinsurance dac                         | 635400UG11AGIQ8RPB24  |
| BMS International Insurance dac   | 635400DQOBRDLOENF945  |
| BNP Paribas Vartry Reinsurance dac  | 549300RUVJ1HYI98N30   |
| Brown Reinsurance dac   | 635400HG3MEL73IQLS15  |
| CACI Life dac   | 635400L1YTYKYSKSZB41  |
| CACI Non-Life dac   | 635400THEYDAIONRRP31  |
| CACI Reinsurance dac  | 635400V9R7Z62LMOVS66  |
| Canada Life Assurance Europe PLC  | 213800ZK7A1XGTC2DU22  |
| Canada Life International Assurance (Ireland) Designated Activity Company | 635400L3E1R493ERBV46  |
| Canada Life International Re DAC  | 635400IDL81ASLAZH81   |
| Canal & River Reinsurance dac   | 6354008CMR9ATQRVMC10  |
| Canterbury Insurance dac  | 549300MJZ4EHFH61YM19  |
| Cardinal Reinsurance Dac  | 635400WWL9RCVBLJGU57  |
| Carraig Insurance dac   | 635400KISSIRFDGIGX71  |
| Carrefour Insurance dac   | 635400YYXWTAXKYFLV19  |
| Catalina Insurance Ireland dac  | 6354002SNV14GB1BI20   |
| Cattolica Life dac  | 6354007PIZYILKCCBZ91  |
| CBL Insurance Europe dac (under administration)                           | 635400MPMJYOS2NWXZE52 |
| Chaucer Insurance Company Designated Activity Company                     | 635400AVTXGXS4VZBZ80  |
| Chubb Bermuda International Insurance (Ireland) dac                       | 3KUKLKNSPMIC079LX14   |
| Classic Brand (Europe) dac  | 635400BRORW7ECQWDH76  |
| CNP Europe Life dac   | 635400VBRWZ7L36SLG55  |
| CNP Santander Insurance Europe Designated Activity Company                | 6354001NC5BJ3Z7GSG05  |
| CNP Santander Insurance Life Designated Activity Company                  | 635400FVDVPKRG2JWN68  |
| CODEVE Insurance Company dac  | 635400YNWOMW6GM1FK60  |
| Coromin Insurance (Ireland) dac   | 635400YD8RFNGQLC8L38  |
| Darep dac   | 635400OYQH6IOAPOFU48  |
| Darnell Designated Activity Company                                       | 549300CE590I0STGR728  |
| Darta Saving Life Assurance dac   | WUYDW18YG7QXGWBK3804  |
| DCC Group Insurances dac  | 635400ZZ1BGEPGAQS16   |
| Decare Dental Insurance Ireland Limited                                   | 635400XX2PSAPHIFE75   |
| DLL Re dac  | 635400HNFYUBUFMNSZ98  |
| DVA Reinsurance dac   | 6354005SWG7VIYDZQ4U30 |
| ECCU Assurance dac  | 635400SOYBXW4XBIRY60  |
| Electric Insurance Ireland dac  | 635400Z7MSENOJFJ1S52  |
| ENI Insurance dac   | 549300VESD5VH5T9I62   |
| Esprit Insurance dac  | 5493009T9CZP0MOE0E15  |
| ESSELF dac  | 635400ATW9DJQJOCY62   |
| Euro Insurances dac   | 635400IRTPBIDYQM897   |
| Euroben Life & Pension Limited  | 529900WDJ1Z5QH42H269  |
| European Risk Excess dac  | 635400OAJDNLFDQDI255  |
| Everest Insurance (Ireland) Designated Activity Company                   | 63540039BXZL8247B421  |
| Everest Reinsurance Company (Ireland) dac                                 | 635400N7PMGBKMLM7Y30  |
| FBD Insurance Plc   | 635400HQZXKIXBSYCS61  |
| FCA Capital Re dac  | 6354003DZMQZDBKTUM95  |

Table continued on next page

| Undertaking   | LEI Code              |
|---|-----------------------|
| FDI Insurance dac   | 6354004DCXXTSLKWUZ20  |
| FIL Life Insurance (Ireland) dac                          | 549300BROPTDCR125G23  |
| Friends First Life Assurance Company DAC                  | 635400YD70OB4VLZJC20  |
| Friends First Managed Pension Funds DAC                   | 635400TZOCAUEXNLHT31  |
| Gasrule Insurance dac                                     | 635400LHEY55JUNZ4235  |
| GD Insurance Company dac                                  | 5493006KDYNUT4YZ6402  |
| Golden Arches Insurance dac                               | 635400JGIXUFJ2BVDU75  |
| Great American International Insurance dac                | 635400UCIHHMUBXWLN80  |
| Greenlight Reinsurance Ireland dac                        | 635400ETPQSTDDK4WG55  |
| Greenval Insurance dac                                    | 2138003HZY381VQ28Z03  |
| Hannover Re (Ireland) DAC                                 | 529900UG47HZHDYUAF16  |
| Hansard Europe DAC  | 213800NAAZ91YMGTVM37  |
| Harcourt Life Corporation Dac                             | 635400SKBEFFSMCEK224  |
| Harcourt Life Ireland dac                                 | 213800T6YFCRZP2ATO07  |
| Hawthorn Life Designated Activity Company                 | 635400RKRNPGLTBBK217  |
| InChiaro Life dac   | 635400NEK13GVLE6678   |
| ING Captive Re dac  | 635400LRNJHMFALVA84   |
| Inora Life dac  | 549300PJ4L47VP3EUL80  |
| Intesa SanPaolo Life dac                                  | 635400H9NIJ55Q65LG47  |
| IPB Insurance CLG   | 6354000JKGA5UDUBR183  |
| Irish Life Assurance Plc                                  | YYV6S3OE6EWZYI2FFW31  |
| Irish Life Health Designated Activity Company             | 213800CKQ3LRQAANL691  |
| Ironshore Europe Designated Activity Company              | 635400ZZGS5FDNUIJX46  |
| Irsur dac   | 635400JLTDTRUCQNNVC34 |
| ITX Re dac  | 635400TMBNFLGIKGGF05  |
| Kingfisher Insurance dac                                  | 213800BCO4XPXCFY7498  |
| Kongsberg Reinsurance dac                                 | 635400DFIG2CUD068Y85  |
| KPN Insurance Company dac                                 | 635400XVVOPIODWMMY36  |
| Laguna Life dac   | 6354004VZGO3OQV28817  |
| Liberty Insurance dac                                     | 635400ZPBTPGZKL4SO95  |
| Lifeguard Insurance (Dublin) dac                          | 635400HCYHEQJMF6G50   |
| London Life and General Reinsurance DAC                   | 635400ZKUEHGWBDMMWG28 |
| Loomis Reinsurance dac                                    | 635400N1QEZBSN5WWE68  |
| Martinsurance dac   | 6354001MQHQRVZCNEB69  |
| MBDA Insurance dac  | 213800R6DNGRSJEE8A60  |
| Medical Insurance Company dac                             | 635400VSBHQH9QWCU55   |
| Mediolanum International Life designated activity company | 635400C7L8C5RGY8VK81  |
| Metlife Europe d.a.c.                                     | 549300D366WPHJ4OJ240  |
| MetLife Europe Insurance d.a.c.                           | 635400UXXRZZHNPISH82  |
| Miripro Insurance Company dac                             | 635400Z9B9EDLJFRI27   |
| MOL Reinsurance Co dac                                    | 6354005W3RCERDFHWE14  |
| Monument Assurance dac                                    | 6354004XVNV6MTYIGS82  |
| Monument Insurance dac                                    | 635400VKGCSQJ4CCZV89  |
| National Grid Insurance Company (Ireland) dac             | 2138003OAZEM9GOWE758  |
| Nautilus Indemnity (Europe) dac                           | 635400EFZXGR6KFPAH63  |
| Navillus Insurance Company dac                            | 635400SFJQTHDMEWBC71  |
| NEIL Overseas dac   | 549300EQBYOEMSQNJX03  |
| New Ireland Assurance Company plc                         | 549300YP7YW06QCENBF32 |
| Newell Insurance dac                                      | 635400EMOPCKZRM33D49  |
| Nexgen Reinsurance dac                                    | 635400W5KQXFRZFI56    |
| Noble Insurance Company dac                               | 635400PYXCMOSJ8CSZ87  |
| Nokatus Insurance Company dac                             | 6354003FUVJFDHLAOJ43  |
| Octium Life dac   | 52990020O5TKOTGS9Z42  |
| Old Mutual International Ireland dac                      | 635400C5JBLAZ15LIE80  |
| ORKLA Insurance Company dac                               | 635400OVHXTPSYJ3YJ20  |
| Ornuu Insurance dac                                       | 635400COK2PZN6HJNH67  |
| Pan Insurance dac   | 635400D9M4MSMFAZ8A48  |
| Partner Reinsurance Europe SE                             | 5493001F86B73BLHG17   |
| PartnerRe Ireland Insurance dac                           | 549300R7L7LYMYAPF29   |
| Petroswede Insurance Company dac                          | 635400RUYMAFP7HRQY50  |
| Pharma International Insurance dac                        | 635400IFIBRKTUSQB541  |
| Philip Morris International Insurance (Ireland) dac       | 635400R7CC8RSSZBOO20  |
| PI Indemnity Company dac                                  | 635400DJLZ6WRI5FAO59  |
| Pine Indemnity dac  | 635400FW3RH64B3RJW21  |
| Porsche International Reinsurance dac                     | 635400MYDNAHZQQNDA86  |
| Princemark Holdings dac                                   | 635400KTMHN5923VEO56  |
| Probus Insurance Company Europe dac                       | 635400Q3OJTNLWUODN38  |
| Prudential International Assurance plc                    | 635400T4W5MRQTBLGQ38  |
| Prysmian Re Company dac                                   | 529900NAO0VTL5DQYCZ68 |
| Red Disk Insurance dac                                    | 635400NASTEG6VTKM65   |
| Renaissance Reinsurance of Europe                         | 549300FVSSOA52BYGP28  |
| RGA International Reinsurance Company DAC                 | 01TRDHWDCLE69YP41S025 |
| RSA Insurance Ireland dac                                 | 635400PUDJ8XTX95FW67  |
| RSIF International dac                                    | 635400ADVMYQ3JWBGV57  |
| Samuelson International dac                               | 635400U6ZNYJYDAA8L77  |
| Santam Structured Reinsurance dac                         | 635400NUNYZ7CKONVO924 |
| SASOL International Insurance dac                         | 635400N4ZSE08SUHFI98  |
| Schenker Re dac   | 5299001YBKTB84J4E82   |
| SCOR Global Life Reinsurance Ireland dac                  | 549300KCPG3666EE4546  |
| Scottish Re (Dublin) dac                                  | 635400GP3PWX1KDAXE38  |
| Seamair Insurance dac                                     | 635400W1ND4PE5IQMD46  |
| Seb Life International Assurance Company DAC              | 635400ATDJAWUVSBWM50  |
| Securitas Group Reinsurance dac                           | 635400ID2ZOCFWX3LH70  |
| Société D'Assurances Générales Appliquées (SAGA) dac      | 5299006IB4PDHZKBMF19  |

Table continued on next page

| Undertaking  | LEI Code              |
|--|-----------------------|
| Sofinsod Insurance dac                                     | 635400BDJCCCKD3GGYL71 |
| Squadron Reinsurance dac                                   | 635400BCM81Q9AMGT16   |
| St James's Place International plc                         | 635400ZM7HW3CXPHA583  |
| Standard Life International Designated Activity Company    | MU1J7DTC8IC8VMFT8818  |
| Standard Trane Insurance Ireland dac                       | 635400NYCW2IXK9MS260  |
| SureStone Insurance dac                                    | 635400ZAF97CXELCYI79  |
| Talanx Reinsurance (Ireland) SE                            | 635400LY9W2REPRNRV92  |
| Tara Insurance dac   | 6354006K593ETG3MXI23  |
| TCS Insurance Company of Ireland dac                       | 635400SJXDJRGJBLH27   |
| The Baxendale Insurance Company dac                        | 6354005FRVSOGYINKV23  |
| The Pride Reinsurance Company dac                          | 6354007QHVO1GBMGWA90  |
| Tyre Reinsurance (Ireland) dac                             | 635400MWDDBHBWGM25C33 |
| Union Heritage Designated Activity Company                 | 549300VY0DQGGEGIEW02  |
| UnipolRe Designated Activity Company                       | 635400UQ9HQGZGZ2MH31  |
| UPS International Insurance dac                            | 635400PBGQIEMG5URC53  |
| Utmost Ireland dac   | 213800MAFVNU25U13534  |
| Utmost PanEurope dac                                       | 549300KWCXY72RJWYSG13 |
| Valiant Insurance Company dac                              | 635400FADTN5DZJZPG63  |
| Vera Financial dac   | 635400XMIMUCWVKXS570  |
| VHI Insurance DAC  | 635400OTFKRA4ASVBW62  |
| Vishay Insurance Limited                                   | 6354004OJNJRHUOM8118  |
| Vital Blue Insurance dac                                   | 635400CPZRXHDR6DPN87  |
| Volkswagen Insurance Company dac                           | 529900H0BLFJKPAYPC28  |
| Volkswagen Reinsurance Company Designated Activity Company | 529900AOR2VKLVOVY148  |
| W.T.C.D. Insurance Corporation dac                         | 635400JLYCNYED17WB70  |
| Wagram Insurance Company dac                               | 635400U7OLFQ8EBK21    |
| Western Captive Insurance Company dac                      | 635400T14YNV3ZW6PN95  |
| White Horse Insurance Ireland dac                          | 635400SSF54ANN1GHV90  |
| Woodlands International Insurance Company dac              | 635400DWQJQLRLAEZIO6  |
| XL RE EUROPE SE  | 6354005OC5UTPXJQ9E28  |
| Yara Insurance dac   | 635400MTCFVYZVBA56    |
| Zurich Insurance plc                                       | 54930004F5ZUL53NC758  |
| Zurich Life Assurance plc                                  | 5493000OJM5D7YO7PG59  |

## 3 TABLES

## 3.1 Balance Sheet

## 3.1.1 Life insurance

## Extract of Balance Sheet of Life Insurance Undertakings with Head Offices in Ireland - S.02.01.02 for year end 2017

| Euro Values in €000   | Investments (other than assets held for index-linked and unit-linked contracts) | Other assets*    | Assets held for index-linked and unit-linked contracts | Reinsurance recoverables | Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables | Any other assets | Total assets       | Technical provisions (excluding index-linked and unit-linked contracts) | Technical provisions - index-linked and unit-linked contracts | Deposits from reinsurers and insurance, intermediaries and reinsurance payables | Derivatives      | Financial liabilities | Contingent liabilities | Any other liabilities | Total liabilities  |
|---|---|------------------|--|--------------------------|---|------------------|--------------------|---|---|---|------------------|-----------------------|------------------------|-----------------------|--------------------|
| Acorn Life DAC  | 6,474   | 31,629           | 721,240  | (1,957)                  | 711   | 1,219            | 759,337            | (925)   | 700,757   | 7,905   | -                | -                     | -                      | 8,535                 | 716,273            |
| Allianz Global Life Designated Activity Company                           | 327,597   | 168,339          | 3,910,327  | 8,466                    | 45,703  | 127,755          | 4,588,187          | 10,813  | 3,961,915   | 12,293  | 35,157           | 192,627               | -                      | 156,113               | 4,968,917          |
| Arca Vita International dac   | 10,626  | 12,748           | 606,672  | -                        | -   | 10,823           | 640,869            | -   | 601,562   | 861   | -                | -                     | -                      | 3,859                 | 606,282            |
| Area Life International Assurance DAC                                     | 73,356  | 5,112            | 44,674   | 23,662                   | 431   | 3,514            | 150,749            | 70,137  | 43,587  | 26,517  | -                | -                     | -                      | 3,727                 | 143,967            |
| Ark Life Assurance Company dac  | 193,413   | 28,807           | 1,959,424  | 345,914                  | 4,815   | 5,324            | 2,537,697          | 379,388   | 1,903,134   | 5,946   | -                | 10,915                | -                      | 17,936                | 2,317,319          |
| Athora Ireland Plc  | 400,630   | 76,718           | 4,777,220  | -                        | 5,997   | 7,829            | 5,268,393          | -   | 4,944,248   | 14,709  | 41,048           | 17,724                | -                      | 8,691                 | 5,026,418          |
| Ayaura Ireland dac  | 7,368   | 2,315            | 30,908   | -                        | 311   | 73               | 60,774             | 615   | 53,617  | 1,225   | -                | -                     | -                      | 624                   | 56,080             |
| AXA Life Europe Designated Activity Company                               | 4,301,171   | 182,183          | 3,063,183  | (23,455)                 | 13,993  | 86,565           | 7,623,660          | 1,608,209   | 3,062,906   | 8,400   | 1,130,652        | -                     | -                      | 507,755               | 6,317,922          |
| AXA MPS Financial DAC   | 217,794   | 86,584           | 8,255,242  | -                        | 68  | 76,887           | 8,636,575          | -   | 8,110,482   | 21,618  | 78,959           | -                     | -                      | 136,546               | 8,347,605          |
| AZ Life dac   | 6,079   | 22,644           | 6,700,283  | (4,050)                  | 3,795   | 124,844          | 6,853,596          | -   | 6,535,105   | 10,272  | -                | -                     | -                      | 53,772                | 6,599,149          |
| CACI Life dac   | 668,358   | 22,795           | -  | 51,475                   | 50,851  | 5,333            | 798,812            | 370,994   | -   | 69,311  | -                | -                     | -                      | 50,464                | 490,769            |
| Canada Life Assurance Europe PLC  | 3,831,774   | 83,736           | 1,852,754  | 347,094                  | 19,724  | 26,977           | 6,162,057          | 3,609,060   | 1,647,850   | 81,114  | 335              | 6,900                 | -                      | 255,261               | 5,600,520          |
| Canada Life International Assurance (Ireland) Designated Activity Company | 28,762  | 14,288           | 5,005,750  | -                        | -   | 1,389            | 5,050,189          | -   | 5,002,852   | 5,622   | -                | -                     | -                      | 2,124                 | 5,010,598          |
| Cattolica Life dac  | 6,321   | 14,502           | 493,150  | (1)                      | -   | 9,773            | 523,744            | -   | 491,432   | 4,687   | -                | -                     | -                      | 3,788                 | 499,907            |
| CNP Europe Life dac   | 26,000  | 7,652            | 30,149   | 50,869                   | 4,493   | 2,459            | 121,623            | 56,593  | 30,774  | 529   | -                | -                     | -                      | 6,443                 | 94,339             |
| CNP Santander Insurance Life Designated Activity Company                  | 430,982   | 110,193          | -  | 16,506                   | 15,365  | 5,276            | 578,322            | 274,808   | -   | 42,687  | -                | -                     | -                      | 11,113                | 328,608            |
| Darta Saving Life Assurance dac   | 60,159  | 67,179           | 15,765,284   | -                        | (419)   | 6,549            | 261,530            | 16,154,151  | -   | 15,241,628  | 124,177          | -                     | -                      | 116,927               | 15,482,732         |
| ECCU Assurance dac  | 62,691  | 15,030           | -  | (1619)                   | 6,549   | 61               | 83,912             | 24,697  | -   | 7,061   | -                | -                     | -                      | 654                   | 32,412             |
| Euroben Life & Pension Limited  | 1,085,548   | 24,926           | -  | -                        | -   | 25,795           | 1,136,269          | 1,063,821   | -   | 711   | 15,381           | -                     | 22,866                 | 11,063                | 1,113,842          |
| FIL Life Insurance (Ireland) dac  | 13,153  | 1,131            | 643,878  | -                        | 1,809   | 9,954            | 669,926            | -   | 652,996   | 7,254   | -                | -                     | -                      | 493                   | 660,744            |
| Friends First Life Assurance Company DAC                                  | 1,517,013   | 59,746           | 2,905,283  | 429,451                  | 36,352  | 16,075           | 4,963,919          | 1,718,988   | 2,844,927   | 23,111  | -                | -                     | -                      | 120,823               | 4,707,848          |
| Hansard Europe DAC  | 12,613  | 15,075           | 191,314  | -                        | -   | 625              | 219,627            | -   | 195,501   | 3,320   | -                | -                     | 4,581                  | 2,570                 | 205,972            |
| Harcourt Life Corporation DAC   | 45,993  | 12,351           | 70,080   | -                        | -   | 662              | 129,086            | -   | 73,809  | -   | -                | 134                   | -                      | 1,642                 | 75,586             |
| Harcourt Life Ireland dac   | 99,114  | 7,477            | 105,334  | 14,144                   | 12  | 20               | 226,101            | 101,936   | 108,851   | 3,909   | -                | -                     | -                      | 1,519                 | 216,277            |
| Hawthorn Life Designated Activity Company                                 | 574,897   | 24,094           | 884,881  | 98,668                   | 27,045  | 526              | 1,610,111          | (19,296)  | 1,022,927   | 136,911   | -                | -                     | -                      | 2,025                 | 1,142,567          |
| InChiaro Life dac   | -   | 9,845            | 593,614  | (844)                    | 1,889   | 9,404            | 613,909            | -   | 589,429   | 1,410   | -                | -                     | -                      | 3,260                 | 594,098            |
| Inora Life dac  | 16,858  | 12,538           | 143,178  | -                        | 803   | 380              | 173,756            | -   | 150,398   | 1,768   | -                | -                     | -                      | 991                   | 153,158            |
| Intesa SanPaolo Life dac  | 313,186   | 113,037          | 32,185,009   | -                        | -   | 438,946          | 33,050,177         | -   | 31,506,498  | 124,547   | -                | -                     | -                      | 280,052               | 31,911,096         |
| Irish Life Assurance Plc  | 5,191,514   | 242,515          | 40,196,038   | 1,587,135                | 114,835   | 104,328          | 47,436,365         | 5,132,250   | 39,660,086  | 330,920   | 2,163            | 184                   | -                      | 334,157               | 45,459,759         |
| Laguna Life dac   | 7,349   | 793              | -  | 95                       | 70  | 40               | 8,347              | 1,583   | -   | 264   | -                | -                     | -                      | 168                   | 2,015              |
| Mediosum International Life designated activity company                   | 111,213   | 28,275           | 1,680,441  | -                        | 47  | 18,305           | 1,838,282          | -   | 1,593,877   | 5,925   | -                | -                     | -                      | 58,255                | 1,658,058          |
| MetLife Europe d.a.c.   | 3,444,885   | 392,998          | 7,074,526  | 207,820                  | 98,206  | 162,730          | 11,381,165         | 2,674,234   | 6,821,375   | 260,111   | 52,279           | 18,274                | -                      | 349,797               | 10,176,070         |
| Monument Assurance dac  | 12,195  | 310              | -  | -                        | 943   | 198              | 13,646             | 292   | -   | 2,093   | -                | -                     | -                      | 403                   | 2,787              |
| New Ireland Assurance Company plc   | 1,757,150   | 52,351           | 14,847,750   | 787,031                  | 90,989  | 9,677            | 17,544,949         | 1,788,340   | 14,358,299  | 258,036   | 455              | 54,510                | -                      | 349,213               | 16,808,853         |
| Octium Life dac   | -   | 33,262           | 4,500,622  | 3,552                    | 566   | 64,987           | 4,602,989          | -   | 4,407,246   | 14,402  | -                | -                     | -                      | 65,794                | 4,487,443          |
| Old Mutual International Ireland dac                                      | 7,948   | 530              | 1,617,541  | (10,106)                 | 2   | 888              | 1,616,804          | -   | 1,567,945   | 4,634   | -                | -                     | -                      | 1,497                 | 1,574,075          |
| Prudential International Assurance plc                                    | 131,148   | 37,936           | 2,063,165  | 5,360,503                | 7,239   | 10,335           | 7,610,326          | 5,271,879   | 1,996,529   | 67,369  | -                | -                     | -                      | 45,293                | 7,381,070          |
| Seb Life International Assurance Company DAC                              | 192,751   | 62,483           | 6,992,452  | -                        | 14,157  | 1,149            | 7,079,992          | -   | 6,834,038   | 29,225  | -                | -                     | -                      | 45,325                | 6,908,588          |
| St James's Place International plc  | 154,280   | 20,356           | 7,908,600  | (17,177)                 | 13,941  | 1,943            | 8,081,942          | 5,025   | 7,794,298   | 73,072  | -                | -                     | -                      | 16,592                | 7,888,988          |
| Standard Life International Designated Activity Company                   | 79,201  | 15,949           | 6,996,347  | -                        | 9,462   | -                | 7,100,959          | -   | 6,896,828   | 47,589  | -                | -                     | -                      | 2,818                 | 6,947,235          |
| Union Heritage Designated Activity Company                                | 2,025   | 5,725            | -  | -                        | -   | 7                | 7,757              | 2,529   | -   | -   | -                | -                     | -                      | 49                    | 2,578              |
| Utmost Ireland dac  | 64,101  | 6,391            | 1,717,518  | 462,315                  | 46  | 1,825            | 2,252,197          | -   | 2,192,718   | -   | -                | -                     | -                      | 4,140                 | 2,204,617          |
| Utmost PanEurope dac  | 124,085   | 48,232           | 10,946,576   | 61,369                   | 22,465  | 164,970          | 11,367,698         | 70,650  | 10,805,296  | 54,013  | 18,998           | 57,797                | -                      | 78,207                | 11,084,961         |
| Vera Financial dac  | 46,032  | 30,017           | 1,627,689  | -                        | 35  | 29,556           | 1,733,329          | -   | 1,639,927   | 1,909   | -                | -                     | -                      | 16,358                | 1,658,194          |
| Zurich Life Assurance plc   | 3,485,268   | 49,583           | 17,543,624   | 136,766                  | 45,071  | 209,475          | 21,463,387         | 2,677,501   | 17,372,536  | 106,478   | 4,352            | 10,312                | -                      | 390,737               | 20,561,915         |
| <b>Grand Total</b>  | <b>28,976,072</b>   | <b>2,260,380</b> | <b>216,661,740</b>                                     | <b>9,934,829</b>         | <b>658,791</b>  | <b>2,040,449</b> | <b>260,532,262</b> | <b>26,894,119</b>   | <b>213,418,185</b>  | <b>2,003,914</b>  | <b>1,379,779</b> | <b>377,196</b>        | <b>27,446</b>          | <b>3,527,573</b>      | <b>247,628,212</b> |

\*Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts)

3.1 Balance Sheet

3.1.2 Non-life insurance

Extract of Balance Sheet of Non-Life Insurance Undertakings with Head Offices in Ireland - S.02.01.02 for year end 2017

| Euro Values in €000  |   |               |                          |   |                  |              |   |   |             |                       |                       |                   |
|--|---|---------------|--------------------------|---|------------------|--------------|---|---|-------------|-----------------------|-----------------------|-------------------|
|  | Investments (other than assets held for index-linked and unit-linked contracts) | Other assets* | Reinsurance recoverables | Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables | Any other assets | Total assets | Technical provisions (excluding index-linked and unit-linked contracts) | Deposits from reinsurers and insurance, intermediaries and reinsurance payables | Derivatives | Financial liabilities | Any other liabilities | Total liabilities |
| Acadia International Insurance dac                         | 7,776   | 14,841        | 6,999                    | -   | -                | 29,616       | 10,532  | -   | -           | -                     | 118                   | 10,650            |
| Advent Insurance dac                                       | 34,601  | 2,867         | -                        | -   | 93               | 37,562       | 21,586  | 1,507   | -           | -                     | 516                   | 23,609            |
| Allianz Plc  | 1,527,015   | 51,406        | 690,804                  | 17,709  | 22,491           | 2,309,424    | 1,263,184   | 662,214   | 5           | -                     | 46,676                | 1,972,080         |
| Allied World Assurance Company (Europe) dac                | 116,814   | 246,412       | 307,540                  | 39,526  | 5,203            | 715,495      | 329,185   | 11,528  | -           | -                     | 24,237                | 364,949           |
| Alreford dac   | 13,351  | 2,432         | 108                      | -   | 136              | 16,026       | 150   | -   | -           | -                     | 583                   | 734               |
| Amtrust International Underwriters DAC                     | 233,310   | 134,217       | 514,596                  | 21,430  | 34,311           | 937,864      | 608,240   | 82,045  | -           | -                     | 52,009                | 742,294           |
| Arch Mortgage Insurance dac                                | 67,502  | 1,240         | 3,582                    | 199   | 431              | 72,954       | 6,099   | 6,915   | -           | -                     | 595                   | 13,609            |
| Arkema Insurance dac                                       | -   | 36,927        | -                        | 57  | 392              | 37,376       | 5,832   | 7   | -           | -                     | 152                   | 5,992             |
| AXA Insurance DAC  | 1,472,468   | 197,914       | 19,396                   | 44,231  | 8,370            | 1,742,379    | 1,106,398   | 24,980  | 2,666       | -                     | 144,230               | 1,278,274         |
| AXIS Specialty Europe SE                                   | 362,234   | 23,016        | 592,903                  | 37,604  | 62,429           | 1,078,186    | 741,061   | 56,579  | -           | -                     | 67,079                | 864,719           |
| Baltimore Insurance dac                                    | 5,796   | 1,557         | -                        | -   | 41               | 7,393        | 483   | -   | -           | -                     | 644                   | 1,127             |
| Beazley Insurance dac                                      | 1,032,783   | 19,222        | (1,620)                  | 18  | 9,448            | 1,059,851    | (349,884)   | -   | 342         | -                     | 255,825               | (93,716)          |
| BMS International Insurance dac                            | 13,758  | 370           | 1,244                    | -   | 117              | 15,489       | 4,778   | 0   | -           | -                     | 217                   | 4,996             |
| CACI Non-Life dac  | 456,468   | 14,498        | 54,890                   | 27,082  | 13,715           | 566,653      | 293,074   | 56,693  | -           | -                     | 18,723                | 368,490           |
| Canterbury Insurance dac                                   | 151,257   | 12,075        | 136,483                  | 10,129  | 1,536            | 311,480      | 193,736   | -   | 389         | -                     | 2,200                 | 196,326           |
| Carraig Insurance dac                                      | 745,711   | 222,679       | 543                      | 2,573   | 169              | 971,673      | 591,588   | -   | -           | -                     | 6,927                 | 598,515           |
| Catalina Insurance Ireland dac                             | 83,415  | 13,664        | 68,440                   | 3,852   | 184              | 169,555      | 112,343   | 99  | 202         | -                     | 24,504                | 137,147           |
| Chaucer Insurance Company Designated Activity Company      | 22,886  | 2,777         | (64)                     | -   | 318              | 25,918       | (89)  | -   | -           | -                     | 1,760                 | 1,671             |
| CNP Santander Insurance Europe Designated Activity Company | 298,689   | 54,354        | 16,432                   | 14,189  | 105              | 383,769      | 169,389   | 10,827  | -           | -                     | 69,214                | 249,430           |
| CODEVE Insurance Company dac                               | 27,140  | 28,235        | 30,081                   | 1,151   | 1,091            | 87,698       | 63,126  | 669   | -           | -                     | -                     | 63,796            |
| Coromin Insurance (Ireland) dac                            | 22,276  | 11,006        | 45,453                   | 5,894   | 611              | 85,240       | 55,291  | 15,201  | -           | -                     | 127                   | 70,618            |
| DCC Group Insurances dac                                   | -   | 13,671        | -                        | 66  | 199              | 13,936       | 8,080   | -   | -           | -                     | 76                    | 8,156             |
| Decare Dental Insurance Ireland Limited                    | 2,200   | 5,204         | -                        | 276   | 46               | 7,727        | 669   | 10  | -           | -                     | 396                   | 1,075             |
| Electric Insurance Ireland dac                             | 9,462   | 1,008         | 32,016                   | 947   | 916              | 44,348       | 36,701  | -   | -           | -                     | 622                   | 37,323            |
| ENI Insurance dac  | 948,628   | 12,316        | 170,289                  | 67,862  | 7,926            | 1,207,021    | 630,913   | 24,440  | -           | -                     | 3,333                 | 658,686           |
| Esprit Insurance dac                                       | 36,962  | 1,172         | -                        | 1,700   | 58               | 39,892       | 10,254  | -   | -           | -                     | 619                   | 10,873            |
| Euro Insurances dac  | 172,898   | 158,132       | 11,550                   | 31,815  | 117              | 374,512      | 210,736   | 35,879  | -           | -                     | 2,791                 | 249,406           |
| European Risk Excess dac                                   | 2,443   | 40,452        | -                        | -   | -                | 42,895       | 214   | -   | -           | -                     | 51                    | 265               |
| Everest Insurance (Ireland) Designated Activity Company    | -   | 49,897        | (330)                    | -   | -                | 49,568       | (335)   | -   | -           | -                     | 334                   | (1)               |
| FBD Insurance Plc  | 933,085   | 190,886       | 82,955                   | -   | 24,134           | 1,231,061    | 817,501   | -   | -           | 8,492                 | 108,877               | 934,870           |
| FDI Insurance dac  | 16,272  | 1,029         | 394                      | -   | 242              | 17,937       | 2,075   | -   | -           | -                     | 59                    | 2,134             |
| Gasrule Insurance dac                                      | -   | 35,074        | (1,352)                  | 940   | 1,186            | 35,846       | 13,522  | 991   | -           | -                     | 292                   | 14,805            |
| GD Insurance Company dac                                   | -   | 67,257        | 5,542                    | 258   | 351              | 73,408       | 24,202  | 1,246   | -           | -                     | 268                   | 25,716            |
| Golden Arches Insurance dac                                | 55,596  | 44,729        | 16,918                   | 205   | -                | 117,449      | 80,033  | -   | -           | -                     | 1,080                 | 81,113            |
| Great American International Insurance dac                 | 12,100  | 9,901         | 14,487                   | 2,337   | 904              | 39,729       | 23,848  | 1,449   | -           | -                     | 3,122                 | 28,419            |
| Greenval Insurance dac                                     | 97,452  | 15,311        | 9,855                    | 15,574  | 1,873            | 140,064      | 70,743  | 7,582   | -           | -                     | 4,364                 | 82,688            |
| IPB Insurance CLG  | 1,211,772   | 124,656       | 25,047                   | 24,728  | 5,270            | 1,391,473    | 439,092   | 3,303   | 91,353      | -                     | 97,788                | 631,535           |
| Irish Life Health Designated Activity Company              | 133,290   | 19,090        | 67,725                   | 7,878   | 58               | 228,042      | (17,557)  | 75,857  | -           | -                     | 75,961                | 134,261           |
| Ironshore Europe Designated Activity Company               | 130,856   | 26,810        | 361,363                  | 22,572  | 3,256            | 544,857      | 432,037   | -   | -           | -                     | 20,527                | 452,564           |
| Kingfisher Insurance dac                                   | 23,164  | 6,056         | 4,739                    | 589   | 103              | 34,649       | 22,568  | 1,161   | -           | -                     | 309                   | 24,038            |
| KPN Insurance Company dac                                  | -   | 69,484        | 3,513                    | -   | 1,673            | 74,670       | 13,313  | -   | -           | -                     | 2,488                 | 15,801            |
| Liberty Insurance dac                                      | 599,015   | 22,545        | 172,048                  | 31,439  | 4,273            | 829,321      | 530,969   | 70,755  | -           | 824                   | 27,254                | 629,803           |
| Lifeguard Insurance (Dublin) dac                           | 75,802  | 25,310        | 205,488                  | 13  | 937              | 307,550      | 259,385   | 148   | -           | -                     | 152                   | 259,685           |
| Martinsurance dac  | 16,797  | 422           | 3,107                    | -   | 84               | 20,411       | 5,264   | -   | -           | -                     | 144                   | 5,408             |
| MBDA Insurance dac   | 5,212   | 1,969         | 59                       | 19  | 38               | 7,298        | 1,105   | 77  | -           | -                     | 190                   | 1,372             |

\*Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts)

Table continued on next page

3.1 Balance Sheet

3.1.2 Non-life insurance

Extract of Balance Sheet of Non-Life Insurance Undertakings with Head Offices in Ireland - S.02.01.02 for year end 2017

| Euro Values in €000                                  |   |                  |                          |  |                  |                   |   |   |               |                       |                       |                   |
|--|---|------------------|--------------------------|--|------------------|-------------------|---|---|---------------|-----------------------|-----------------------|-------------------|
|  | Investments (other than assets held for index-linked and unit-linked contracts) | Other assets*    | Reinsurance recoverables | Deposits to cedants, insurance and intermediaries receivables and reinsurance recoverables | Any other assets | Total assets      | Technical provisions (excluding index-linked and unit-linked contracts) | Deposits from reinsurers and insurance, intermediaries and reinsurance payables | Derivatives   | Financial liabilities | Any other liabilities | Total liabilities |
| Medical Insurance Company dac                        | 103,209   | 14,452           | 176,274                  | 15,112   | 12               | 309,059           | 255,710   | -   | -             | -                     | 11,512                | 267,222           |
| MetLife Europe Insurance d.a.c.                      | 50,153  | 25,063           | 16,902                   | 8,132  | 4,858            | 105,098           | 28,605  | 21,672  | -             | 685                   | 1,632                 | 52,593            |
| Miripro Insurance Company dac                        | 82,525  | 199,746          | (1,689)                  | 283  | 328              | 281,199           | 89,130  | 14  | -             | -                     | 1,467                 | 90,611            |
| Monument Insurance dac                               | 31,925  | 2,275            | -                        | 1,457  | 19               | 35,676            | 9,512   | 3,835   | -             | -                     | 1,629                 | 14,977            |
| National Grid Insurance Company (Ireland) dac        | 49,053  | 215              | 966                      | 3,632  | 341              | 54,208            | 12,733  | 42  | -             | -                     | 1,414                 | 14,189            |
| Nautilus Indemnity (Europe) dac                      | 80,804  | 1,860            | 199,283                  | -  | 727              | 282,675           | 239,777   | -   | 791           | -                     | 786                   | 241,355           |
| Navillus Insurance Company dac                       | 12,663  | 27,022           | -                        | 64   | 121              | 39,870            | 4,375   | -   | -             | -                     | 95                    | 4,470             |
| NEIL Overseas dac                                    | 87,199  | 300              | 4,095                    | 2,518  | 125              | 94,236            | 28,653  | 3,523   | -             | -                     | 1,510                 | 33,686            |
| Newell Insurance dac                                 | 4,022   | 4,810            | 15,604                   | 26   | 202              | 24,664            | 15,054  | 7   | -             | -                     | 2                     | 15,064            |
| Noble Insurance Company dac                          | 15,567  | 3,668            | 1,484                    | -  | 2,538            | 23,257            | 5,825   | 2   | -             | -                     | 3,743                 | 9,569             |
| Nokatus Insurance Company dac                        | 998   | 139,633          | 303                      | 2  | -                | 140,936           | 28,597  | -   | -             | -                     | 322                   | 28,919            |
| ORKLA Insurance Company dac                          | 8,771   | 9,964            | 1,261                    | -  | 20               | 20,016            | 5,615   | 4,129   | -             | -                     | 76                    | 9,820             |
| Ornuia Insurance dac                                 | 2,000   | 8,755            | -                        | 0  | -                | 10,755            | 2,729   | -   | -             | -                     | 174                   | 2,903             |
| Pan Insurance dac                                    | -   | 61,185           | 35,979                   | -  | 215              | 97,379            | 51,386  | -   | -             | -                     | 445                   | 51,831            |
| PartnerRe Ireland Insurance dac                      | 108,601   | 17,833           | 242,550                  | 27,038   | 3,341            | 399,364           | 290,880   | 9,597   | -             | -                     | 5,006                 | 305,484           |
| Petroswede Insurance Company dac                     | 6,598   | 66               | 5,987                    | -  | 38               | 12,689            | 7,305   | -   | -             | -                     | 71                    | 7,376             |
| Pharma International Insurance dac                   | 33,772  | 178,242          | -                        | 210  | 775              | 212,999           | 36,775  | -   | -             | -                     | 2,177                 | 38,952            |
| Philip Morris International Insurance (Ireland) dac  | -   | 51,447           | (1,841)                  | 1,458  | 189              | 51,253            | 6,650   | 290   | -             | -                     | 935                   | 7,874             |
| PI Indemnity Company dac                             | -   | 30,432           | 15,945                   | 2,882  | 216              | 49,475            | 20,301  | 2,138   | -             | -                     | 139                   | 22,579            |
| Pine Indemnity dac                                   | 29,420  | 535              | 97,073                   | -  | 299              | 127,327           | 108,347   | -   | -             | -                     | 144                   | 108,491           |
| Probus Insurance Company Europe dac                  | 20,728  | 31,718           | 124,434                  | 14,488   | 454              | 191,822           | 150,417   | 276   | -             | -                     | 487                   | 151,180           |
| RSA Insurance Ireland dac                            | 396,036   | 70,784           | 673,512                  | 24,760   | 40,645           | 1,205,738         | 762,154   | 203,338   | -             | 10,122                | 103,039               | 1,078,653         |
| RSIF International dac                               | 24,523  | 7,253            | 57                       | 1,139  | 31               | 33,002            | 3,964   | 91  | -             | -                     | 5,259                 | 9,314             |
| SASOL International Insurance dac                    | 66,817  | 78,333           | 14,367                   | 255  | 498              | 160,270           | 27,766  | -   | -             | -                     | 820                   | 28,586            |
| Seamair Insurance dac                                | 58,469  | 476              | 146                      | 34   | 32               | 59,157            | 14,139  | -   | -             | -                     | 443                   | 14,582            |
| Société D'Assurances Générales Appliquées (SAGA) dac | 5   | 57,228           | (2,913)                  | 4,755  | 1,195            | 60,270            | 15,244  | -   | -             | -                     | 958                   | 16,202            |
| Sofinsod Insurance dac                               | -   | 7,223            | 49                       | 1,792  | 4                | 9,067             | 2,834   | 320   | -             | -                     | 140                   | 3,294             |
| Standard Trane Insurance Ireland dac                 | 2,816   | 132              | -                        | -  | 4                | 2,953             | -   | -   | -             | -                     | 130                   | 130               |
| SureStone Insurance dac                              | 12,586  | 31,593           | 28                       | -  | 670              | 44,877            | 15,929  | -   | -             | -                     | 10,932                | 26,861            |
| Tara Insurance dac                                   | -   | 129,538          | -                        | 430  | -                | 129,968           | 45,720  | -   | -             | -                     | 2,553                 | 48,273            |
| TCS Insurance Company of Ireland dac                 | -   | 1,749            | -                        | 6,187  | 78               | 8,014             | 929   | -   | -             | -                     | 79                    | 1,008             |
| The Baxendale Insurance Company dac                  | 6,800   | 393              | (6)                      | -  | 51               | 7,237             | (4)   | -   | -             | -                     | 99                    | 96                |
| LIPS International Insurance dac                     | -   | 27,777           | -                        | 1,240  | 48               | 29,065            | 5,811   | 361   | -             | -                     | 295                   | 6,467             |
| Valiant Insurance Company dac                        | 24,958  | 14,211           | 15,583                   | -  | 370              | 55,122            | 30,822  | -   | -             | -                     | 938                   | 31,760            |
| VHI Insurance DAC                                    | 1,157,811   | 30,358           | 104,583                  | 246,994  | 1,474            | 1,541,221         | 472,376   | 214,601   | -             | -                     | 41,363                | 728,340           |
| Vishav Insurance Limited                             | 15,965  | 2,468            | 791                      | -  | 44               | 19,267            | 3,613   | 203   | -             | -                     | 225                   | 4,040             |
| Vital Blue Insurance dac                             | -   | 52,863           | 350                      | 228  | 37               | 53,477            | 8,182   | -   | -             | -                     | 269                   | 8,451             |
| Volkswagen Insurance Company dac                     | 18,839  | 1,716            | 39,677                   | 20,624   | 1,374            | 82,231            | 45,892  | -   | -             | 1,688                 | 1,102                 | 48,683            |
| W.T.C.D. Insurance Corporation dac                   | -   | 25,117           | -                        | -  | -                | 25,117            | -   | 13,333  | -             | -                     | 7,017                 | 20,351            |
| Wagram Insurance Company dac                         | 98,758  | 53,743           | 38,538                   | 2,042  | 1,055            | 194,135           | 122,197   | 15,840  | -             | -                     | 1,515                 | 139,552           |
| Western Captive Insurance Company dac                | 4,164   | 663              | -                        | -  | -                | 4,827             | 492   | -   | -             | -                     | 63                    | 555               |
| White Horse Insurance Ireland dac                    | 567   | 15,772           | 1,552                    | 7,695  | 579              | 26,165            | 4,054   | 2,187   | -             | -                     | 2,104                 | 8,345             |
| Yara Insurance dac                                   | -   | 79,369           | 39,479                   | 537  | 1,448            | 120,833           | 54,350  | -   | -             | -                     | 9,440                 | 63,791            |
| Zurich Insurance plc                                 | 9,323,391   | 1,390,098        | 9,513,563                | 1,053,186  | 569,046          | 21,849,287        | 16,900,418  | 249,960   | 3,696         | 23,266                | 2,160,031             | 19,337,372        |
| <b>Grand Total</b>                                   | <b>23,118,772</b>   | <b>4,922,156</b> | <b>15,047,194</b>        | <b>1,884,063</b>   | <b>848,335</b>   | <b>45,820,520</b> | <b>28,776,693</b>   | <b>1,897,923</b>  | <b>99,444</b> | <b>45,078</b>         | <b>3,450,016</b>      | <b>34,269,154</b> |

\*Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts)

3.1 Balance Sheet

3.1.3 Reinsurance

| Extract of Balance Sheet of Reinsurance Undertakings with Head Offices in Ireland - S.02.01.02 for year end 2017 |   |                  |                          |   |                  |                   |   |   |  |                  |                       |                       |                   |
|--|---|------------------|--------------------------|---|------------------|-------------------|---|---|--|------------------|-----------------------|-----------------------|-------------------|
| Euro Values in €000  |   |                  |                          |   |                  |                   |   |   |  |                  |                       |                       |                   |
|  | Investments (other than assets held for index-linked and unit-linked contracts) | Other assets*    | Reinsurance recoverables | Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables | Any other assets | Total assets      | Technical provisions (excluding index-linked and unit-linked contracts) | Technical provisions - index-linked and unit-linked contracts | Deposits from reinsurers and insurance intermediaries and reinsurance payables | Derivatives      | Financial liabilities | Any other liabilities | Total liabilities |
| Adidas International Re dac  | 9,354   | 12,059           | 23,668                   | 9,345   | 7,138            | 61,564            | 37,867  | -   | 677  | -                | -                     | 360                   | 38,903            |
| ALD Re dac   | 189,174   | 41,763           | 4,619                    | 9,082   | 250              | 244,887           | 92,606  | -   | 15,447   | -                | -                     | 3,465                 | 111,718           |
| Allianz Re Dublin Designated Activity Company  | 1,758,435   | 97,015           | 132,582                  | 2,086,388   | 19,774           | 4,094,194         | 3,165,844   | -   | 18,146   | 816              | -                     | 27,893                | 3,212,699         |
| Alpitude Reinsurance Company dac   | 6,311   | 3,949            | (19)                     | 3,201   | 1                | 13,442            | (2,863)   | -   | -  | -                | -                     | 704                   | (2,159)           |
| Arch Reinsurance Europe Underwriting dac   | 692,351   | 24,045           | 506,763                  | 31,860  | 16,946           | 1,271,965         | 601,301   | -   | 197,715  | -                | -                     | 26,296                | 825,312           |
| ARES Reinsurance dac   | -   | 31,238           | 3,727                    | 19,212  | 441              | 54,618            | 16,565  | -   | 10,900   | -                | -                     | 140                   | 27,605            |
| Atradius Reinsurance DAC   | 958,899   | 104,733          | 41,074                   | 31,942  | 45,955           | 1,182,602         | 356,860   | -   | 991  | -                | -                     | 186,777               | 544,628           |
| AXIS Re SE   | 1,171,035   | 25,361           | 1,347,148                | 268,148   | 182,202          | 2,993,893         | 1,899,396   | -   | 335,901  | -                | 41                    | 204,073               | 2,439,412         |
| BBVA Re dac  | 69,095  | 2,208            | -                        | 244   | 25               | 71,573            | 20,513  | -   | -  | -                | -                     | 446                   | 20,959            |
| Becare dac   | 8,233   | 5,199            | -                        | 1,596   | -                | 15,029            | 4,623   | -   | 4,113  | -                | -                     | 173                   | 8,908             |
| Benteler Reinsurance Company dac   | 19,604  | 8,474            | (460)                    | -   | 374              | 27,992            | 7,267   | -   | -  | -                | -                     | 672                   | 7,939             |
| Berkelev Re dac  | 55,603  | 19,573           | (228)                    | 14,453  | 5,300            | 94,701            | 36,449  | -   | 2,551  | -                | -                     | 291                   | 39,291            |
| Bilspeidition Transport Operations Reinsurance dac   | 1,495   | 6,664            | -                        | -   | 1                | 8,159             | 933   | -   | -  | -                | -                     | 191                   | 1,124             |
| BNP Paribas Vartrv Reinsurance dac   | 300,834   | 4,151            | -                        | -   | 486              | 305,471           | -   | -   | -  | -                | 286,595               | 1,868                 | 288,463           |
| Brown Reinsurance dac  | -   | 10,684           | -                        | 9,835   | 27               | 20,546            | 8,639   | -   | 860  | -                | -                     | 429                   | 9,928             |
| CACI Reinsurance dac   | 19,625  | 2,476            | 623                      | 21,846  | -                | 44,570            | 18,745  | -   | 6,671  | -                | -                     | 1,757                 | 27,173            |
| Canada Life International Re DAC   | 2,059,367   | 26,515           | 2,572,241                | 5,305,150   | 1,967            | 9,965,240         | 5,807,940   | -   | 2,810,915  | -                | -                     | 33,102                | 8,651,957         |
| Canal & River Reinsurance dac  | 6,494   | 69               | -                        | -   | 239              | 6,802             | 2,621   | -   | -  | -                | -                     | 83                    | 2,704             |
| Cardinal Reinsurance DAC   | 24,676  | 4,625            | 15,864                   | 5,588   | 25               | 50,778            | 27,952  | -   | 2,685  | -                | -                     | 411                   | 31,048            |
| Classic Brand (Europe) dac   | -   | 20,113           | -                        | 18,410  | 114              | 38,638            | 12,305  | -   | 7,065  | -                | -                     | 988                   | 25,958            |
| Darep dac  | 3,400   | 9,309            | 47,844                   | -   | 131              | 60,684            | 51,314  | -   | -  | -                | -                     | 471                   | 51,785            |
| Darnell Designated Activity Company  | 336,266   | 3,543            | -                        | 27,763  | 279              | 367,851           | 120,236   | -   | 24,261   | -                | -                     | 11,007                | 155,504           |
| DLL Re dac   | 39,762  | 37,156           | -                        | 1,859   | 33               | 78,811            | 41,108  | -   | 3,764  | -                | -                     | 1,757                 | 46,629            |
| DVA Reinsurance dac  | -   | 6,210            | -                        | -   | 4                | 6,214             | 2,075   | -   | -  | -                | -                     | 102                   | 2,178             |
| ESSELF dac   | 9,499   | 5,493            | -                        | -   | 9                | 15,001            | (970)   | -   | -  | -                | -                     | 267                   | (703)             |
| Everest Reinsurance Company (Ireland) dac  | 413,202   | 40,290           | 92,572                   | 21,321  | 3,473            | 570,859           | 255,781   | -   | 23,870   | -                | -                     | 2,374                 | 282,026           |
| FCA Capital Re dac   | -   | 6,234            | 8,297                    | 16,184  | 9                | 30,724            | 8,658   | -   | 11,544   | -                | -                     | 525                   | 20,726            |
| Greenlight Reinsurance Ireland dac   | 99,064  | 11,445           | 15,924                   | 665   | 1,549            | 128,646           | 25,940  | -   | 403  | 896              | 36,801                | 20,479                | 84,519            |
| Hannover Re (Ireland) DAC  | 2,428,405   | 29,459           | 123,530                  | 2,937,887   | 29,289           | 5,548,570         | 3,687,396   | (849)   | 98,781   | 5,233            | 168,483               | 305,688               | 4,264,733         |
| ING Captive Re dac   | -   | 52,398           | -                        | 128   | -                | 52,526            | 23,365  | -   | -  | -                | -                     | 787                   | 24,152            |
| Irsur dac  | 20,000  | 48,511           | (708)                    | 477   | 142              | 68,422            | (965)   | -   | 31   | -                | -                     | 772                   | (161)             |
| ITX Re dac   | 2,042   | 175,308          | -                        | 1,448   | 629              | 179,428           | 44,836  | -   | 1,064  | -                | -                     | 857                   | 46,757            |
| Kongsberg Reinsurance dac  | -   | 17,078           | 65                       | -   | 128              | 17,272            | 10,378  | -   | 126  | -                | -                     | -                     | 10,505            |
| London Life and General Reinsurance DAC  | 27,785  | 1,018            | -                        | 324   | 4                | 29,131            | 6,295   | -   | 133  | -                | -                     | 377                   | 6,805             |
| Loomis Reinsurance dac   | -   | 74,389           | -                        | -   | -                | 74,389            | (1,439)   | -   | -  | -                | -                     | 826                   | (613)             |
| MOL Reinsurance Co dac   | 29,723  | 4,506            | (2,554)                  | 73  | 5                | 31,754            | (1,584)   | -   | 167  | -                | -                     | 107                   | (1,310)           |
| Nexgen Reinsurance dac   | 24,995  | 1,542            | -                        | -   | -                | 26,537            | 3,667   | -   | -  | -                | 800                   | 454                   | 5,394             |
| Partner Reinsurance Europe SE  | 5,566,356   | 704,986          | 2,487,218                | 872,183   | 252,090          | 9,882,833         | 5,008,223   | -   | 774,954  | 1,832,217        | -                     | 411,614               | 8,027,008         |
| Porsche International Reinsurance dac  | 180,000   | 24,655           | -                        | -   | -                | 204,655           | 51,580  | -   | -  | -                | -                     | 3,332                 | 54,911            |
| Princemark Holdings dac  | -   | 76,638           | -                        | 113   | -                | 76,771            | 43,004  | -   | 5  | -                | -                     | 1,785                 | 44,794            |
| Prysman Re Company dac   | 11,163  | 20,676           | -                        | 206   | 9                | 32,054            | 11,092  | -   | -  | -                | -                     | 132                   | 11,238            |
| Renaissance Reinsurance of Europe  | 9,095   | 3,175            | 579                      | 88  | 0                | 12,937            | 1,685   | -   | 374  | -                | -                     | 172                   | 2,230             |
| RGA International Reinsurance Company DAC  | 3,597,578   | 103,050          | 682,220                  | 527,642   | 4,078            | 4,914,569         | 3,822,967   | -   | 468,020  | -                | -                     | 132,626               | 4,423,613         |
| Samuelson International dac  | 6,550   | 12,563           | -                        | 2   | 439              | 19,554            | 1,870   | -   | 17   | -                | -                     | 42                    | 1,929             |
| Santam Structured Reinsurance dac  | 14,872  | 485              | -                        | 825   | 21               | 16,203            | 3,897   | -   | 351  | -                | -                     | 640                   | 4,888             |
| Schenker Re dac  | -   | 42,269           | 6,878                    | 174   | 92               | 49,413            | 9,262   | -   | 27   | -                | -                     | 212                   | 9,502             |
| SCOR Global Life Reinsurance Ireland dac   | 2,003,227   | 65,741           | 249,934                  | 2,065,239   | 3,636            | 4,387,777         | 828,199   | -   | 294,212  | 513              | -                     | 381,390               | 1,504,313         |
| Scottish Re (Dublin) dac   | 7,996   | 85               | -                        | 3,555   | 191              | 11,826            | (2,127)   | -   | 4,248  | -                | -                     | 49                    | 2,258             |
| Securitas Group Reinsurance dac  | -   | 155,154          | -                        | 7,689   | 158              | 163,001           | 78,217  | -   | 8,010  | -                | -                     | 2,693                 | 88,920            |
| Squadron Reinsurance dac   | 23,956  | 30,319           | -                        | -   | 22               | 54,296            | 3,685   | -   | -  | -                | -                     | 200                   | 3,885             |
| Talanx Reinsurance (Ireland) SE  | 757,055   | 23,845           | 14,239                   | 157,303   | 13,203           | 965,645           | 605,305   | -   | 15,820   | -                | -                     | 64,550                | 685,675           |
| The Pride Reinsurance Company dac  | 157,522   | 85,799           | -                        | -   | 678              | 243,999           | 113,918   | -   | 9,182  | -                | -                     | 443                   | 123,544           |
| Tyre Reinsurance (Ireland) dac   | -   | 47,584           | -                        | -   | 67               | 47,651            | 939   | -   | -  | -                | -                     | 217                   | 1,156             |
| UnipolRe Designated Activity Company   | 328,221   | 109,888          | 131,187                  | 37,709  | 6,542            | 613,547           | 244,979   | -   | 26,302   | -                | -                     | 3,276                 | 274,556           |
| Volkswagen Reinsurance Company Designated Activity Company   | -   | 10,000           | -                        | -   | 7                | 10,007            | 56  | -   | -  | -                | -                     | 239                   | 295               |
| Woodlands International Insurance Company dac  | 41,079  | 31,615           | -                        | 7,344   | 1,758            | 81,796            | 42,541  | -   | 2,535  | -                | -                     | 1,486                 | 46,561            |
| XL RE EUROPE SE  | 1,736,403   | 116,449          | 862,794                  | 194,108   | 27,419           | 2,937,172         | 1,866,188   | -   | 210,289  | -                | -                     | 42,013                | 2,118,490         |
| <b>Grand Total</b>   | <b>25,225,800</b>   | <b>2,639,799</b> | <b>9,367,620</b>         | <b>14,718,611</b>   | <b>627,361</b>   | <b>52,579,191</b> | <b>29,132,131</b>   | <b>3,399</b>  | <b>5,389,181</b>   | <b>1,840,148</b> | <b>492,720</b>        | <b>1,884,080</b>      | <b>38,741,659</b> |

\*Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts)



## 3.2 Premiums, Claims & Expenses

### 3.2.1 Life insurance

#### Life Undertakings - Premiums, Claims and Expenses - S.05.01.02 for year end 2017

| Euro Values in €000  |                                 |                             |                              |                          |                              |                          |  |  |                         |                     |
|--|---------------------------------|-----------------------------|------------------------------|--------------------------|------------------------------|--------------------------|--|--|-------------------------|---------------------|
|  | NON-LIFE Premiums written Gross | LIFE Premiums written Gross | NON-LIFE Premiums earned Net | LIFE Premiums earned Net | NON-LIFE Claims Incurred Net | LIFE Claims Incurred Net | NON-LIFE Changes in other technical provisions - Net | LIFE Changes in other technical provisions - Net | NON-LIFE Total expenses | LIFE Total expenses |
| Acorn Life DAC   | -                               | 107,244                     | -                            | 97,865                   | -                            | 57,760                   | -  | -  | -                       | 22,719              |
| Allianz Global Life Designated Activity Company                      | -                               | 1,359,230                   | -                            | 1,357,266                | -                            | 187,002                  | -  | 913,851  | -                       | 36,990              |
| Arca Vita International dac  | -                               | 70,330                      | -                            | 70,330                   | -                            | 111,553                  | -  | 12,818   | -                       | 7,877               |
| Area Life International Assurance DAC                                | -                               | 2,815                       | -                            | 2,216                    | -                            | 12,732                   | -  | -  | -                       | 1,942               |
| Ark Life Assurance Company dac                                       | -                               | 107,588                     | -                            | 60,207                   | -                            | 315,901                  | -  | -  | -                       | 18,004              |
| Athora Ireland Plc   | -                               | 101,423                     | -                            | 101,423                  | -                            | 364,321                  | -  | -  | -                       | 40,160              |
| Augura Ireland dac   | -                               | 422                         | -                            | 418                      | -                            | 24,556                   | -  | (20,496)   | -                       | 812                 |
| AXA Life Europe Designated Activity Company                          | -                               | 310,407                     | -                            | 304,376                  | -                            | 206,000                  | -  | (90,557)   | -                       | 52,853              |
| AXA MPS Financial DAC  | -                               | 1,641,560                   | -                            | 1,641,560                | -                            | 1,548,105                | -  | (274,662)  | -                       | 101,493             |
| AZ Life dac  | -                               | 1,525,923                   | -                            | 1,523,379                | -                            | 1,243,961                | -  | (169,586)  | -                       | 10,614              |
| CACI Life dac  | -                               | 594,636                     | -                            | 423,937                  | -                            | 119,542                  | -  | 3,779  | -                       | 272,692             |
| Canada Life Assurance Europe PLC                                     | -                               | 709,798                     | -                            | 548,821                  | -                            | 184,299                  | -  | 507,639  | -                       | 104,149             |
| Canada Life International Assurance (Ireland) Designated Activity Co | -                               | 715,161                     | -                            | 715,161                  | -                            | 179,458                  | -  | 340,589  | -                       | 18,576              |
| Cattolica Life dac   | -                               | 27,312                      | -                            | 27,375                   | -                            | 234,728                  | -  | (2,205)  | -                       | 12,446              |
| CNP Europe Life dac  | -                               | -                           | -                            | (8)                      | -                            | 59,204                   | -  | 57,677   | -                       | 3,606               |
| CNP Santander Insurance Life Designated Activity Company             | -                               | 571,914                     | -                            | 440,035                  | -                            | 48,404                   | -  | 1,886  | -                       | 350,857             |
| Darta Saving Life Assurance dac                                      | -                               | 3,075,252                   | -                            | 3,078,605                | -                            | 1,409,455                | -  | (2,229,427)                                      | -                       | 223,477             |
| ECCU Assurance dac   | -                               | 75,354                      | -                            | 73,922                   | -                            | 62,751                   | -  | -  | -                       | 4,174               |
| Euroben Life & Pension Limited                                       | -                               | 5,059                       | -                            | 5,059                    | -                            | 41,429                   | -  | 55,160   | -                       | 2,959               |
| FIL Life Insurance (Ireland) dac                                     | -                               | 127,878                     | -                            | 127,878                  | -                            | 108,191                  | -  | 70,732   | -                       | 4,658               |
| Friends First Life Assurance Company DAC                             | -                               | 744,282                     | -                            | 599,497                  | -                            | 449,181                  | -  | 185,251  | -                       | 76,196              |
| Hansard Europe DAC   | -                               | -                           | -                            | 4,574                    | -                            | 28,769                   | -  | (7,400)  | -                       | 3,804               |
| Harcourt Life Corporation Dac  | -                               | -                           | -                            | -                        | -                            | 25,328                   | -  | -  | -                       | 5,700               |
| Harcourt Life Ireland dac  | -                               | 257                         | -                            | 225                      | -                            | 18,628                   | -  | 4,196  | -                       | 1,307               |
| Hawthorn Life Designated Activity Company                            | -                               | 41,521                      | -                            | 36,734                   | -                            | 116,286                  | -  | (57,083)   | -                       | 13,014              |
| InChiaro Life dac  | -                               | 59,761                      | -                            | 59,761                   | -                            | 93,458                   | -  | (133)  | -                       | 5,998               |
| Inora Life dac   | -                               | 296                         | -                            | 296                      | -                            | 89,071                   | -  | -  | -                       | 3,847               |
| Intesa SanPaolo Life dac   | -                               | 7,941,458                   | -                            | 7,941,458                | -                            | 2,684,067                | -  | (5,642,170)                                      | -                       | 393,662             |
| Irish Life Assurance Plc   | -                               | 7,267,526                   | -                            | 7,070,256                | -                            | 5,148,254                | -  | 3,700,787  | -                       | 389,536             |
| Laguna Life dac  | -                               | 1,828                       | -                            | 852                      | -                            | 15                       | -  | (10,495)   | -                       | 1,120               |
| Mediolanum International Life designated activity company            | -                               | 410,746                     | -                            | 410,736                  | -                            | 400,635                  | -  | (83,013)   | -                       | 46,294              |
| Metlife Europe d.a.c.  | 66,059                          | 1,486,087                   | 59,130                       | 1,209,101                | 27,609                       | 1,427,612                | (588)  | (340,283)  | 18,388                  | 464,688             |
| Monument Assurance dac   | -                               | 13,977                      | -                            | 14,186                   | -                            | 585                      | -  | (48)   | -                       | 12,735              |
| New Ireland Assurance Company plc                                    | -                               | 1,791,627                   | -                            | 1,705,399                | -                            | 1,743,624                | -  | 564,719  | -                       | 202,139             |
| Octium Life dac  | -                               | 247,088                     | -                            | -                        | -                            | 631,583                  | -  | -  | -                       | 7,989               |
| Old Mutual International Ireland dac                                 | -                               | 534,901                     | -                            | 534,804                  | -                            | 75,670                   | -  | (490,466)  | -                       | 9,394               |
| Prudential International Assurance plc                               | -                               | 1,086,694                   | -                            | 181,723                  | -                            | 120,774                  | -  | 123,113  | -                       | 58,351              |
| Seb Life International Assurance Company DAC                         | -                               | 746,559                     | -                            | 746,455                  | -                            | 722,436                  | -  | (47,481)   | -                       | 43,139              |
| St James's Place International plc                                   | -                               | 667,417                     | -                            | 657,693                  | -                            | 475,592                  | -  | (25,875)   | -                       | 60,321              |
| Standard Life International Designated Activity Company              | -                               | 844,202                     | -                            | 844,202                  | -                            | 436,632                  | -  | 845,038  | -                       | 32,586              |
| Union Heritage Designated Activity Company                           | -                               | 47                          | -                            | 47                       | -                            | -                        | -  | 1,229  | -                       | 539                 |
| Utmost Ireland dac   | -                               | 45,452                      | -                            | 45,452                   | -                            | 78,253                   | -  | 49,661   | -                       | 9,118               |
| Utmost PanEurope dac   | -                               | 1,449,087                   | -                            | 1,384,472                | -                            | 1,064,005                | -  | (1,041)  | -                       | 42,300              |
| Vera Financial dac   | -                               | 52,576                      | -                            | 52,531                   | -                            | 497,582                  | -  | (394,056)  | -                       | 18,456              |
| Zurich Life Assurance plc  | -                               | 3,232,543                   | -                            | 3,136,146                | -                            | 2,206,126                | -  | 1,628,688  | -                       | 537,899             |
| <b>Grand Total</b>   | <b>66,059</b>                   | <b>39,795,240</b>           | <b>59,130</b>                | <b>37,236,421</b>        | <b>27,609</b>                | <b>25,053,519</b>        | <b>(588)</b>   | <b>(819,663)</b>                                 | <b>18,388</b>           | <b>3,731,189</b>    |

## 3.2 Premiums, Claims & Expenses

### 3.2.2 Non-life insurance

| Non-life Undertakings - Premiums, Claims and Expenses - S.05.01.02 for year end 2017 |                                 |                             |                              |                          |                              |                          |  |  |                         |                     |
|--|---------------------------------|-----------------------------|------------------------------|--------------------------|------------------------------|--------------------------|--|--|-------------------------|---------------------|
| Euro Values in €000  |                                 |                             |                              |                          |                              |                          |  |  |                         |                     |
|  | NON-LIFE Premiums written Gross | LIFE Premiums written Gross | NON-LIFE Premiums earned Net | LIFE Premiums earned Net | NON-LIFE Claims Incurred Net | LIFE Claims Incurred Net | NON-LIFE Changes in other technical provisions - Net | LIFE Changes in other technical provisions - Net | NON-LIFE Total expenses | LIFE Total expenses |
| Acadia International Insurance dac   | 13,032                          | -                           | 1,834                        | -                        | 95                           | -                        | -  | -  | 600                     | -                   |
| Advent Insurance dac   | 12,893                          | -                           | 11,855                       | -                        | 8,540                        | -                        | -  | -  | 708                     | -                   |
| Allianz Plc  | 609,022                         | -                           | 277,452                      | -                        | 171,196                      | -                        | -  | -  | 92,498                  | -                   |
| Allied World Assurance Company (Europe) dac  | 124,443                         | -                           | 12,048                       | -                        | 5,060                        | -                        | -  | -  | 12,919                  | -                   |
| Alreford dac   | -                               | -                           | -                            | -                        | -                            | -                        | -  | -  | 756                     | -                   |
| Amtrust International Underwriters DAC   | 479,883                         | -                           | 78,810                       | -                        | 41,209                       | -                        | 6,128  | -  | 35,402                  | -                   |
| Arch Mortgage Insurance dac  | 8,401                           | -                           | 200                          | -                        | 42                           | -                        | -  | -  | 5,527                   | -                   |
| Arkema Insurance dac   | 7,117                           | -                           | 7,117                        | -                        | 7,382                        | -                        | -  | -  | 174                     | -                   |
| AXA Insurance DAC  | 714,308                         | -                           | 653,474                      | -                        | 443,628                      | -                        | -  | -  | 198,552                 | -                   |
| AXIS Specialty Europe SE   | 390,682                         | -                           | 63,351                       | -                        | 47,866                       | -                        | -  | -  | 19,526                  | -                   |
| Baltimore Insurance dac  | -                               | -                           | -                            | -                        | (378)                        | -                        | -  | -  | 241                     | -                   |
| Beazley Insurance dac  | 1,182,436                       | (5,381)                     | 1,112,348                    | -                        | 641,469                      | 49                       | -  | -  | 484,923                 | (49)                |
| BMS International Insurance dac  | 2,584                           | -                           | 2,316                        | -                        | 476                          | -                        | -  | -  | 349                     | -                   |
| CACI Non-Life dac  | 81,171                          | 287,447                     | 63,402                       | 232,546                  | 5,369                        | 57,378                   | (186)  | 780  | 54,227                  | 168,749             |
| Canterbury Insurance dac   | 22,544                          | -                           | 8,766                        | -                        | (1,960)                      | -                        | -  | -  | 2,523                   | -                   |
| Carrraig Insurance dac   | 127,440                         | -                           | 86,409                       | -                        | 58,651                       | -                        | -  | -  | 8,702                   | -                   |
| Catalina Insurance Ireland dac   | (119)                           | -                           | 17                           | -                        | (3,672)                      | (2,470)                  | -  | -  | 227                     | -                   |
| Chaucer Insurance Company Designated Activity Company                                | -                               | -                           | -                            | -                        | -                            | -                        | -  | -  | 2,083                   | -                   |
| CNP Santander Insurance Europe Designated Activity Company                           | 111,095                         | 133,090                     | 88,656                       | 99,350                   | 11,050                       | 13,747                   | 323  | 337  | 66,038                  | 74,031              |
| CODEVE Insurance Company dac   | 16,528                          | -                           | 4,546                        | -                        | 1,270                        | -                        | -  | -  | 1,602                   | -                   |
| Coromin Insurance (Ireland) dac  | 16,893                          | -                           | 1,679                        | -                        | 1,394                        | -                        | -  | -  | 434                     | -                   |
| DCC Group Insurances dac   | 6,130                           | -                           | 3,704                        | -                        | 4,085                        | -                        | -  | -  | 308                     | -                   |
| Decare Dental Insurance Ireland Limited  | 5,603                           | -                           | 5,915                        | -                        | 3,488                        | -                        | -  | -  | 1,686                   | -                   |
| Electric Insurance Ireland dac   | 13,543                          | -                           | 2,882                        | -                        | 54                           | -                        | -  | -  | 1,999                   | -                   |
| ENI Insurance dac  | 162,538                         | -                           | 120,053                      | -                        | 44,406                       | -                        | -  | -  | 14,552                  | -                   |
| Esprit Insurance dac   | 1,712                           | -                           | 3,696                        | -                        | 596                          | -                        | -  | -  | 663                     | -                   |
| Euro Insurances dac  | 207,795                         | -                           | 201,617                      | -                        | 111,638                      | (205)                    | 18,335   | (86)   | 37,675                  | -                   |
| European Risk Excess dac   | -                               | -                           | -                            | -                        | 167                          | -                        | -  | -  | 179                     | -                   |
| Everest Insurance (Ireland) Designated Activity Company                              | 375                             | -                           | -                            | -                        | -                            | -                        | -  | -  | 476                     | -                   |
| FBD Insurance Plc  | 372,459                         | -                           | 325,931                      | -                        | 195,491                      | -                        | -  | -  | 87,101                  | -                   |
| FDI Insurance dac  | 1,887                           | -                           | 775                          | -                        | 84                           | -                        | -  | -  | 718                     | -                   |
| Gasrule Insurance dac  | 9,645                           | -                           | 6,828                        | -                        | 4,294                        | -                        | -  | -  | 996                     | -                   |
| GD Insurance Company dac   | 20,374                          | -                           | 11,696                       | -                        | 7,260                        | -                        | (1,225)  | -  | 1,235                   | -                   |
| Golden Arches Insurance dac  | 37,310                          | -                           | 30,579                       | -                        | 35,946                       | -                        | -  | -  | 9,263                   | -                   |
| Great American International Insurance dac   | 27,756                          | -                           | 4,438                        | -                        | 512                          | -                        | 875  | -  | -                       | -                   |
| Greenval Insurance dac   | 100,985                         | -                           | 83,599                       | -                        | 61,099                       | -                        | -  | -  | 14,503                  | -                   |
| IPB Insurance CLG  | 141,095                         | -                           | 114,694                      | -                        | 61,709                       | -                        | -  | -  | 59,577                  | -                   |
| Irish Life Health Designated Activity Company  | 456,316                         | -                           | 104,386                      | -                        | 67,564                       | -                        | -  | -  | 105,734                 | -                   |
| Ironshore Europe Designated Activity Company   | 232,997                         | -                           | 18,109                       | -                        | 24,194                       | -                        | -  | -  | 8,890                   | -                   |
| Kingfisher Insurance dac   | 10,964                          | -                           | 4,348                        | -                        | 3,888                        | -                        | -  | -  | 708                     | -                   |
| KPN Insurance Company dac  | 24,932                          | -                           | 12,983                       | -                        | 4,058                        | -                        | -  | -  | 8,761                   | -                   |
| Liberty Insurance dac  | 239,412                         | -                           | 108,779                      | -                        | 45,898                       | -                        | -  | -  | 101,403                 | -                   |
| Lifeguard Insurance (Dublin) dac   | 32,614                          | -                           | 3,261                        | -                        | 4,288                        | -                        | -  | -  | 654                     | -                   |
| Martinsurance dac  | 11,020                          | -                           | 1,198                        | -                        | (693)                        | -                        | -  | -  | 480                     | -                   |
| MBDA Insurance dac   | 695                             | -                           | 526                          | -                        | 350                          | -                        | -  | -  | 209                     | -                   |

Table continued on next page

### 3.2 Premiums, Claims & Expenses

#### 3.2.2 Non-life insurance

| Non-life Undertakings - Premiums, Claims and Expenses - S.05.01.02 for year end 2017 |                                 |                             |                              |                          |                              |                          |  |  |                         |                     |
|--|---------------------------------|-----------------------------|------------------------------|--------------------------|------------------------------|--------------------------|--|--|-------------------------|---------------------|
| Euro Values in €000  |                                 |                             |                              |                          |                              |                          |  |  |                         |                     |
|  | NON-LIFE Premiums written Gross | LIFE Premiums written Gross | NON-LIFE Premiums earned Net | LIFE Premiums earned Net | NON-LIFE Claims Incurred Net | LIFE Claims Incurred Net | NON-LIFE Changes in other technical provisions - Net | LIFE Changes in other technical provisions - Net | NON-LIFE Total expenses | LIFE Total expenses |
| Medical Insurance Company dac  | -                               | -                           | (68,735)                     | -                        | (69,166)                     | 30                       | -  | -  | 758                     | -                   |
| MetLife Europe Insurance d.a.c.  | 57,730                          | 0                           | 19,119                       | 0                        | 1,112                        | -                        | 387  | -  | 18,543                  | (0)                 |
| Miripro Insurance Company dac  | 43,865                          | -                           | 42,151                       | -                        | 9,931                        | -                        | -  | -  | 1,992                   | -                   |
| Monument Insurance dac   | 19,489                          | 16,979                      | 19,666                       | 17,033                   | 4,178                        | 5,346                    | -  | -  | 12,784                  | 10,324              |
| National Grid Insurance Company (Ireland) dac  | 4,995                           | -                           | 4,151                        | -                        | (3,718)                      | -                        | -  | -  | 1,034                   | -                   |
| Nautilus Indemnity (Europe) dac  | 37,704                          | -                           | 6,033                        | -                        | 3,782                        | -                        | -  | -  | 1,229                   | -                   |
| Navillus Insurance Company dac   | 373                             | -                           | 434                          | -                        | 795                          | -                        | -  | -  | 1,211                   | -                   |
| NEIL Overseas dac  | 20,869                          | -                           | 6,629                        | -                        | 1,049                        | -                        | 1,225  | -  | 1,876                   | -                   |
| Newell Insurance dac   | 5,181                           | -                           | 2,282                        | -                        | 1,861                        | -                        | -  | -  | 949                     | -                   |
| Noble Insurance Company dac  | 5,250                           | -                           | 3,589                        | -                        | 1,093                        | -                        | -  | -  | 396                     | -                   |
| Nokatus Insurance Company dac  | 334                             | -                           | 401                          | -                        | (539)                        | -                        | -  | -  | 799                     | -                   |
| ORKLA Insurance Company dac  | 6,390                           | -                           | 2,493                        | -                        | (588)                        | -                        | -  | -  | 581                     | -                   |
| Ornu Insurance dac   | 1,450                           | -                           | 1,533                        | -                        | 1,398                        | -                        | -  | -  | 153                     | -                   |
| Pan Insurance dac  | 114,662                         | -                           | 6,443                        | -                        | 1,136                        | -                        | -  | -  | 3,964                   | -                   |
| PartnerRe Ireland Insurance dac  | 186,419                         | -                           | 20,150                       | -                        | (131)                        | -                        | -  | -  | 9,785                   | -                   |
| Petroswede Insurance Company dac   | 1,611                           | -                           | 417                          | -                        | -                            | -                        | (644)  | -  | 170                     | -                   |
| Pharma International Insurance dac   | 62,303                          | -                           | 64,683                       | -                        | 47,253                       | -                        | -  | -  | 993                     | -                   |
| Philip Morris International Insurance (Ireland) dac                                  | 20,948                          | -                           | 17,644                       | -                        | 4,226                        | -                        | -  | -  | 904                     | -                   |
| PI Indemnity Company dac   | 2,961                           | -                           | 1,710                        | -                        | 1,323                        | -                        | (2,363)  | -  | 480                     | -                   |
| Pine Indemnity dac   | 13,720                          | -                           | 912                          | -                        | (308)                        | -                        | -  | -  | 639                     | -                   |
| Probus Insurance Company Europe dac  | 29,095                          | -                           | 4,417                        | -                        | 3,984                        | -                        | -  | -  | 2,436                   | -                   |
| RSA Insurance Ireland dac  | 357,650                         | -                           | 92,991                       | -                        | 45,239                       | -                        | -  | -  | 52,547                  | -                   |
| RSIF International dac   | 1,797                           | -                           | 1,052                        | -                        | 1,151                        | -                        | -  | -  | 254                     | -                   |
| SASOL International Insurance dac  | 38,899                          | -                           | 22,980                       | -                        | 20,294                       | -                        | -  | -  | 820                     | -                   |
| Seamair Insurance dac  | 17,299                          | -                           | 11,388                       | -                        | 2,144                        | -                        | -  | -  | 812                     | -                   |
| Société D'Assurances Générales Appliquées (SAGA) dac                                 | 28,341                          | -                           | 25,331                       | -                        | 22,628                       | -                        | -  | -  | 1,167                   | -                   |
| Sofinsod Insurance dac   | 3,730                           | -                           | 2,704                        | -                        | 2,195                        | -                        | -  | -  | 420                     | -                   |
| Standard Trane Insurance Ireland dac   | -                               | -                           | -                            | -                        | -                            | -                        | -  | -  | 274                     | -                   |
| SureStone Insurance dac  | 14,343                          | -                           | 12,076                       | -                        | 9,597                        | -                        | -  | -  | 5,567                   | -                   |
| Tara Insurance dac   | 20,157                          | -                           | 21,845                       | -                        | 1,482                        | -                        | -  | -  | 1,075                   | -                   |
| TCS Insurance Company of Ireland dac   | -                               | -                           | -                            | -                        | (473)                        | -                        | -  | -  | 291                     | -                   |
| The Baxendale Insurance Company dac  | 8,410                           | -                           | 8,250                        | -                        | 1,669                        | -                        | -  | -  | 2,529                   | -                   |
| UPS International Insurance dac  | 5,123                           | -                           | 4,332                        | -                        | 1,416                        | -                        | -  | -  | 774                     | -                   |
| Valiant Insurance Company dac  | 7,059                           | -                           | 3,180                        | -                        | 442                          | -                        | -  | -  | 246                     | -                   |
| VHI Insurance DAC  | 1,497,067                       | -                           | 1,035,609                    | -                        | 929,570                      | -                        | -  | -  | 152,729                 | -                   |
| Vishay Insurance Limited   | 4,236                           | -                           | 2,038                        | -                        | 463                          | -                        | -  | -  | 285                     | -                   |
| Vital Blue Insurance dac   | 4,524                           | -                           | 2,740                        | -                        | 1,266                        | -                        | -  | -  | 510                     | -                   |
| Volkswagen Insurance Company dac   | 123,078                         | -                           | 20,257                       | -                        | 918                          | -                        | -  | -  | 19,177                  | -                   |
| W.T.C.D. Insurance Corporation dac   | -                               | -                           | -                            | -                        | (6,480)                      | -                        | -  | -  | 6,669                   | -                   |
| Wagram Insurance Company dac   | 104,687                         | -                           | 29,928                       | -                        | 18,323                       | -                        | -  | -  | 5,716                   | -                   |
| Western Captive Insurance Company dac  | 67                              | -                           | 70                           | -                        | 2                            | -                        | -  | -  | 121                     | -                   |
| White Horse Insurance Ireland dac  | 23,435                          | -                           | 21,395                       | -                        | 15,152                       | -                        | -  | -  | 3,878                   | -                   |
| Yara Insurance dac   | 21,539                          | -                           | 11,668                       | -                        | 11,540                       | -                        | -  | -  | 1,141                   | -                   |
| Zurich Insurance plc   | 7,671,177                       | -                           | 2,996,658                    | -                        | 1,632,787                    | 14,411                   | (1,048)  | -  | 1,512,650               | -                   |
| <b>Grand Total</b>   | <b>16,626,480</b>               | <b>432,136</b>              | <b>8,126,892</b>             | <b>348,929</b>           | <b>4,839,063</b>             | <b>88,286</b>            | <b>21,806</b>  | <b>1,031</b>                                     | <b>3,277,111</b>        | <b>253,055</b>      |

3.2 Premiums, Claims & Expenses

3.2.3 Reinsurance

Reinsurance Undertakings - Premiums, Claims and Expenses - S.05.01.02 for year end 2017

| Euro Values in €000  |                                 |                             |                              |                          |                              |                          |  |  |                         |                     |
|--|---------------------------------|-----------------------------|------------------------------|--------------------------|------------------------------|--------------------------|--|--|-------------------------|---------------------|
|  | NON-LIFE Premiums written Gross | LIFE Premiums written Gross | NON-LIFE Premiums earned Net | LIFE Premiums earned Net | NON-LIFE Claims Incurred Net | LIFE Claims Incurred Net | NON-LIFE Changes in other technical provisions - Net | LIFE Changes in other technical provisions - Net | NON-LIFE Total expenses | LIFE Total expenses |
| Adidas International Re dac                                | 38,307                          | -                           | 31,550                       | -                        | 23,453                       | -                        | -  | -  | 5,998                   | -                   |
| ALD Re dac   | 114,266                         | -                           | 123,836                      | -                        | 80,567                       | -                        | -  | -  | 17,995                  | -                   |
| Allianz Re Dublin Designated Activity Company              | 1,937,494                       | -                           | 1,723,541                    | -                        | 1,382,893                    | -                        | 1,308  | -  | 385,972                 | -                   |
| Alpitour Reinsurance Company dac                           | 11,811                          | -                           | 11,793                       | -                        | 6,631                        | -                        | -  | -  | 1,416                   | -                   |
| Arch Reinsurance Europe Underwriting dac                   | 334,580                         | -                           | 42,551                       | -                        | 29,992                       | -                        | -  | -  | (144)                   | -                   |
| ARES Reinsurance dac                                       | 1,895                           | 472                         | 3,684                        | 6,409                    | 923                          | 5,186                    | (68)   | (193)  | 906                     | 1,051               |
| Atradius Reinsurance DAC                                   | 481,787                         | -                           | 420,497                      | -                        | 194,026                      | -                        | -  | -  | 182,626                 | -                   |
| AXIS Re SE   | 885,768                         | -                           | 200,525                      | -                        | 134,293                      | -                        | -  | -  | 58,135                  | -                   |
| BBVA Re dac  | 11,809                          | -                           | 11,370                       | -                        | 11,615                       | -                        | 12,075   | -  | 1,824                   | -                   |
| Becare dac   | 1,698                           | -                           | 1,699                        | -                        | 1,311                        | -                        | -  | -  | 603                     | -                   |
| Benteler Reinsurance Company dac                           | 5,570                           | -                           | 5,065                        | -                        | 5,417                        | -                        | -  | -  | 759                     | -                   |
| Berkeley Re dac  | 25,994                          | 4,472                       | 24,916                       | 4,116                    | 34,543                       | 1,089                    | -  | -  | 5,529                   | 755                 |
| Bilspedition Transport Operations Reinsurance dac          | 3,636                           | -                           | 3,636                        | -                        | 2,247                        | -                        | -  | -  | 237                     | -                   |
| BNP Paribas Vartry Reinsurance dac                         | -                               | -                           | -                            | -                        | -                            | -                        | -  | -  | 7,823                   | -                   |
| Brown Reinsurance dac                                      | 11,411                          | 5,195                       | 11,432                       | 5,275                    | 9,687                        | 2,681                    | -  | -  | 2,227                   | 978                 |
| CACI Reinsurance dac                                       | 399                             | 18,333                      | 352                          | 19,314                   | 336                          | 6,169                    | -  | (339)  | (43)                    | 12,488              |
| Canada Life International Re DAC                           | -                               | 502,635                     | -                            | 434,454                  | -                            | 730,071                  | -  | (277,407)  | -                       | 18,392              |
| Canal & River Reinsurance dac                              | 1,027                           | -                           | 1,027                        | -                        | 805                          | -                        | -  | -  | 222                     | -                   |
| Cardinal Reinsurance DAC                                   | 485                             | -                           | 485                          | -                        | 358                          | -                        | -  | -  | 2,209                   | -                   |
| Classic Brand (Europe) dac                                 | 8,003                           | 6,572                       | 7,484                        | 6,552                    | 7,215                        | 4,655                    | -  | -  | 533                     | 1,585               |
| Darep dac  | 878                             | 6,937                       | 158                          | 167                      | 406                          | 96                       | -  | -  | (174)                   | 712                 |
| Darnell Designated Activity Company                        | 38,917                          | 177,019                     | 39,298                       | 155,644                  | 8,668                        | 91,381                   | -  | (1,910)  | 23,772                  | 45,426              |
| DLL Re dac   | 19,966                          | -                           | 15,570                       | -                        | 8,590                        | -                        | -  | -  | 2,872                   | -                   |
| DVA Reinsurance dac  | 525                             | -                           | 247                          | -                        | -                            | -                        | 1,750  | -  | 222                     | -                   |
| ESSELF dac   | 1,965                           | -                           | 1,965                        | -                        | 39                           | -                        | -  | -  | 421                     | -                   |
| Everest Reinsurance Company (Ireland) dac                  | 163,026                         | -                           | 62,649                       | -                        | 40,536                       | -                        | -  | -  | 17,617                  | -                   |
| FCA Capital Re dac   | 85                              | 4,992                       | 50                           | 713                      | (583)                        | (192)                    | -  | -  | (21)                    | (342)               |
| Greenlight Reinsurance Ireland dac                         | 59,280                          | -                           | 46,488                       | -                        | 37,696                       | -                        | -  | -  | 7,812                   | -                   |
| Hannover Re (Ireland) DAC                                  | 1,208,437                       | 1,558,036                   | 931,427                      | 1,499,933                | 632,769                      | 1,825,658                | -  | -  | 309,897                 | 256,702             |
| ING Captive Re dac   | -                               | -                           | 10,374                       | -                        | 11,108                       | -                        | -  | -  | 852                     | -                   |
| Irsur dac  | 8,850                           | -                           | 8,144                        | -                        | (1,090)                      | -                        | -  | -  | 655                     | -                   |
| ITX Re dac   | 44,645                          | -                           | 46,555                       | -                        | 18,260                       | -                        | -  | -  | 2,237                   | -                   |
| Kongsberg Reinsurance dac                                  | 2,546                           | -                           | 2,440                        | -                        | 2,098                        | -                        | -  | -  | 481                     | -                   |
| London Life and General Reinsurance DAC                    | 44                              | -                           | 22                           | -                        | 1                            | -                        | -  | -  | 546                     | -                   |
| Loomis Reinsurance dac                                     | 9,822                           | -                           | 9,822                        | -                        | 35                           | -                        | -  | -  | -                       | -                   |
| MOL Reinsurance Co dac                                     | 11,563                          | -                           | 348                          | -                        | -                            | -                        | -  | -  | 423                     | -                   |
| Nexgen Reinsurance dac                                     | -                               | 2,131                       | -                            | 2,131                    | -                            | (2,730)                  | -  | (1,064)  | -                       | (501)               |
| Partner Reinsurance Europe SE                              | 1,761,243                       | 723,906                     | 567,303                      | 313,321                  | 274,526                      | 270,974                  | -  | -  | 218,797                 | 48,168              |
| Porsche International Reinsurance dac                      | 69,334                          | -                           | 65,293                       | -                        | 37,325                       | -                        | -  | -  | 3,135                   | -                   |
| Princemark Holdings dac                                    | 7,656                           | -                           | 7,656                        | -                        | 1,943                        | -                        | -  | -  | 345                     | -                   |
| Prysmian Re Company dac                                    | 5,390                           | -                           | 5,592                        | -                        | 3,086                        | -                        | -  | -  | 352                     | -                   |
| Renaissance Reinsurance of Europe                          | 1,416                           | -                           | 115                          | -                        | 10                           | -                        | -  | -  | 438                     | -                   |
| RGA International Reinsurance Company DAC                  | -                               | 673,889                     | -                            | 128,421                  | (53)                         | 284,094                  | (83)   | (125,484)  | 397                     | 52,686              |
| Samuelson International dac                                | 3,160                           | -                           | 3,160                        | -                        | 3,725                        | -                        | -  | -  | 632                     | -                   |
| Santam Structured Reinsurance dac                          | 198                             | -                           | 180                          | -                        | (723)                        | -                        | -  | -  | 592                     | -                   |
| Schenker Re dac  | 3,632                           | -                           | 3,632                        | -                        | 2,657                        | -                        | -  | -  | 431                     | -                   |
| SCOR Global Life Reinsurance Ireland dac                   | -                               | 4,178,992                   | -                            | 3,655,249                | -                            | 2,519,552                | -  | -  | -                       | 781,086             |
| Scottish Re (Dublin) dac                                   | -                               | 2,728                       | -                            | 2,728                    | -                            | 802                      | -  | -  | -                       | 1,070               |
| Securitas Group Reinsurance dac                            | 31,713                          | -                           | 31,713                       | -                        | 21,545                       | -                        | -  | -  | 532                     | -                   |
| Squadron Reinsurance dac                                   | 8,726                           | -                           | 7,157                        | -                        | 1,244                        | -                        | -  | -  | 433                     | -                   |
| Talanx Reinsurance (Ireland) SE                            | 339,437                         | -                           | 315,858                      | -                        | 243,506                      | -                        | -  | -  | 73,360                  | -                   |
| The Pride Reinsurance Company dac                          | 37,759                          | -                           | 37,759                       | -                        | 37,759                       | -                        | -  | -  | 1,540                   | -                   |
| Tyre Reinsurance (Ireland) dac                             | 10,590                          | -                           | 10,590                       | -                        | 3                            | -                        | -  | -  | 2,034                   | -                   |
| UnipolRe Designated Activity Company                       | 100,582                         | 316                         | 63,807                       | 397                      | 58,178                       | 330                      | -  | -  | 19,087                  | 85                  |
| Volkswagen Reinsurance Company Designated Activity Company | -                               | -                           | -                            | -                        | -                            | -                        | -  | -  | -                       | -                   |
| Woodlands International Insurance Company dac              | 14,687                          | -                           | 16,675                       | -                        | 6,850                        | -                        | -  | -  | 545                     | -                   |
| XL RE EUROPE SE  | 610,323                         | 18,354                      | 238,032                      | 279                      | 133,743                      | (631)                    | (824)  | -  | 47,471                  | 451                 |
| <b>Grand Total</b>   | <b>8,462,707</b>                | <b>7,884,979</b>            | <b>5,175,517</b>             | <b>6,235,103</b>         | <b>3,510,168</b>             | <b>5,739,185</b>         | <b>14,158</b>  | <b>(406,396)</b>                                 | <b>1,412,558</b>        | <b>1,220,793</b>    |

### 3.3 Technical Provisions

#### 3.3.1 Life Total (other than Health, including unit linked) - S.12.01.02

| Total Life Technical Provisions (other than health insurance, including unit-linked) - S.12.01.02 for year end 2017 |  |   |   |   |  |   |                              |
|---|--|---|---|---|--|---|------------------------------|
| Euro Values in €000   |  |   |   |   |  |   |                              |
|   | Technical provisions calculated as a whole | 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 | Technical provisions calculated as a sum of Best Estimate and Risk Margin Gross Best Estimate | Technical provisions calculated as a sum of Best Estimate and Risk Margin. Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | Technical provisions calculated as a sum of Best Estimate and Risk Margin. Best Estimate minus recoverables from reinsurance/SPV and Finite Re | Technical provisions calculated as a sum of Best Estimate and Risk Margin | Technical provisions - total |
| Acorn Life DAC  | 720,731                                    | -   | (30,612)  | (1,957)   | (28,655)   | 9,713   | 699,832                      |
| Allianz Global Life Designated Activity Company   | -  | -   | 3,902,612   | 8,466   | 3,894,146  | 70,115  | 3,972,728                    |
| Allianz Re Dublin Designated Activity Company   | -  | -   | 56,906  | -   | 56,906   | 1,063   | 57,969                       |
| Arca Vita International dac   | -  | -   | 598,068   | -   | 598,068  | 3,493   | 601,562                      |
| Area Life International Assurance DAC   | -  | -   | 113,476   | 23,662  | 89,814   | 248   | 113,724                      |
| ARES Reinsurance dac  | -  | -   | 13,443  | 3,609   | 9,835  | 2,086   | 15,530                       |
| Ark Life Assurance Company dac  | 1,930,410                                  | -   | 290,659   | 321,457   | (30,798)   | 42,670  | 2,263,739                    |
| Athora Ireland Plc  | -  | -   | 4,878,162   | -   | 4,878,162  | 66,085  | 4,944,248                    |
| Augura Ireland dac  | 49,442                                     | -   | 4,386   | -   | 4,386  | 405   | 54,232                       |
| AXA Life Europe Designated Activity Company   | -  | -   | 4,038,049   | (23,455)  | 4,061,504  | 633,066   | 4,671,115                    |
| AXA MPS Financial DAC   | -  | -   | 8,094,301   | -   | 8,094,301  | 16,181  | 8,110,482                    |
| AXIS Re SE  | -  | -   | 54,414  | 40,374  | 14,039   | 3,168   | 57,582                       |
| AZ Life dac   | 6,700,283                                  | -   | (199,473)   | (4,050)   | (195,423)  | 34,298  | 6,535,109                    |
| Berkeley Re dac   | -  | (33)  | 1,895   | -   | 1,895  | 166   | 2,060                        |
| Brown Reinsurance dac   | -  | -   | 84  | -   | 84   | 9   | 93                           |
| CACI Life dac   | -  | -   | 329,481   | 51,475  | 278,006  | 41,513  | 370,994                      |
| CACI Reinsurance dac  | -  | -   | 9,117   | -   | 9,117  | 198   | 9,315                        |
| Canada Life Assurance Europe PLC  | 5,845,233                                  | 433,599   | (645,081)   | (53,853)  | (591,228)  | 160,658   | 5,360,810                    |
| Canada Life International Assurance (Ireland) Designated Activity Company   | 5,005,750                                  | -   | (7,252)   | -   | (7,252)  | 4,354   | 5,002,852                    |
| Canada Life International Re DAC  | -  | -   | 5,198,156   | 2,572,241   | 2,625,915  | 609,784   | 5,807,940                    |
| Catalina Insurance Ireland dac  | -  | -   | 58,145  | 35,667  | 22,478   | 3,365   | 61,510                       |
| Cattolica Life dac  | 493,031                                    | -   | (2,534)   | (1)   | (2,532)  | 935   | 491,432                      |
| Classic Brand (Europe) dac  | -  | -   | 4,484   | -   | 4,484  | 220   | 4,704                        |
| CNP Europe Life dac   | -  | -   | 86,540  | 50,869  | 35,671   | 827   | 87,367                       |
| CNP Santander Insurance Life Designated Activity Company  | -  | -   | 223,604   | 13,547  | 210,057  | 6,274   | 229,879                      |
| Darep dac   | -  | -   | 8,144   | 6,778   | 1,366  | 132   | 8,275                        |
| Darnell Designated Activity Company   | -  | -   | (137,630)   | -   | (137,630)  | 14,593  | (123,037)                    |
| Darta Saving Life Assurance dac   | -  | -   | 15,167,741  | -   | 15,167,741   | 73,887  | 15,241,628                   |
| ECCU Assurance dac  | -  | -   | 17,885  | (419)   | 18,304   | 948   | 18,833                       |
| Euro Insurances dac   | -  | -   | 10,556  | 5,662   | 4,894  | 1,950   | 12,506                       |
| Euroben Life & Pension Limited  | -  | -   | 1,062,823   | -   | 1,062,823  | 998   | 1,063,821                    |
| FCA Capital Re dac  | -  | -   | 3,798   | 3,664   | 134  | 190   | 3,988                        |
| FIL Life Insurance (Ireland) dac  | 643,242                                    | -   | 8,750   | -   | 8,750  | 1,004   | 652,996                      |
| Friends First Life Assurance Company DAC  | -  | -   | 4,304,520   | 382,366   | 3,922,154  | 34,024  | 4,338,544                    |

Table continued on next page

### 3.3 Technical Provisions

#### 3.3.1 Life Total (other than Health, including unit linked) - S.12.01.02

| Total Life Technical Provisions (other than health insurance, including unit-linked) - S.12.01.02 for year end 2017 |  |   |   |   |  |   |                              |
|---|--|---|---|---|--|---|------------------------------|
| Euro Values in €000   |  |   |   |   |  |   |                              |
|   | Technical provisions calculated as a whole | 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 | Technical provisions calculated as a sum of Best Estimate and Risk Margin Gross Best Estimate | Technical provisions calculated as a sum of Best Estimate and Risk Margin. Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | Technical provisions calculated as a sum of Best Estimate and Risk Margin. Best Estimate minus recoverables from reinsurance/SPV and Finite Re | Technical provisions calculated as a sum of Best Estimate and Risk Margin | Technical provisions - total |
| Hannover Re (Ireland) DAC   | -  | -   | 1,982,190   | 158,801   | 1,823,389  | 898,665   | 2,880,855                    |
| Hansard Europe DAC  | -  | -   | 193,525   | -   | 193,525  | 1,976   | 195,501                      |
| Harcourt Life Corporation Dac   | 69,947                                     | -   | 2,661   | -   | 2,661  | 1,202   | 73,809                       |
| Harcourt Life Ireland dac   | -  | -   | 208,081   | 14,146  | 193,936  | 2,706   | 210,787                      |
| Hawthorn Life Designated Activity Company   | -  | -   | 948,443   | 98,668  | 849,774  | 60,329  | 1,008,772                    |
| InChiaro Life dac   | 593,614                                    | -   | (6,932)   | (844)   | (6,088)  | 2,747   | 589,429                      |
| Inora Life dac  | -  | -   | 148,975   | -   | 148,975  | 1,423   | 150,398                      |
| Intesa SanPaolo Life dac  | -  | -   | 31,371,500  | -   | 31,371,500   | 134,998   | 31,506,498                   |
| Irish Life Assurance Plc  | 40,027,112                                 | 28,125  | 3,825,722   | 1,503,614   | 2,322,108  | 320,282   | 44,173,116                   |
| Laguna Life dac   | -  | -   | 1,312   | 95  | 1,217  | 271   | 1,583                        |
| Medical Insurance Company dac   | -  | -   | 1,336   | 983   | 353  | -   | 1,336                        |
| Mediolanum International Life designated activity company   | -  | -   | 1,555,577   | -   | 1,555,577  | 38,301  | 1,593,877                    |
| Metlife Europe d.a.c.   | -  | -   | 9,077,181   | 190,022   | 8,887,158  | 257,188   | 9,334,369                    |
| Monument Assurance dac  | -  | -   | 205   | -   | 205  | 35  | 240                          |
| New Ireland Assurance Company plc   | 14,656,810                                 | -   | 1,185,254   | 739,512   | 445,742  | 151,605   | 15,993,669                   |
| Nexgen Reinsurance dac  | -  | -   | 3,504   | -   | 3,504  | 164   | 3,667                        |
| Octium Life dac   | -  | -   | 4,398,700   | 3,552   | 4,395,148  | 8,546   | 4,407,246                    |
| Old Mutual International Ireland dac  | -  | -   | 1,562,315   | (10,106)  | 1,572,421  | 5,630   | 1,567,945                    |
| Partner Reinsurance Europe SE   | -  | -   | 434,102   | 273,497   | 160,606  | 115,292   | 549,394                      |
| Prudential International Assurance plc  | -  | -   | 7,218,316   | 5,360,503   | 1,857,813  | 50,092  | 7,268,408                    |
| RGA International Reinsurance Company DAC   | -  | -   | 3,516,775   | 667,344   | 2,849,431  | 289,449   | 3,806,224                    |
| SCOR Global Life Reinsurance Ireland dac  | -  | -   | (1,039,907)   | 249,934   | (1,289,841)  | 1,899,502   | 859,595                      |
| Scottish Re (Dublin) dac  | 3,012                                      | -   | (2,206)   | -   | (2,206)  | 1,316   | 2,121                        |
| Seb Life International Assurance Company DAC  | -  | -   | 6,773,418   | -   | 6,773,418  | 60,619  | 6,834,038                    |
| St James's Place International plc  | 7,853,654                                  | -   | (117,235)   | (16,880)  | (100,355)  | 57,879  | 7,794,298                    |
| Standard Life International Designated Activity Company   | 6,996,347                                  | -   | (145,884)   | -   | (145,884)  | 46,364  | 6,896,828                    |
| Union Heritage Designated Activity Company  | -  | -   | 1,021   | -   | 1,021  | 640   | 1,661                        |
| UnipolRe Designated Activity Company  | -  | -   | 2,132   | 69  | 2,062  | 148   | 2,279                        |
| Utmost Ireland dac  | -  | -   | 2,181,666   | 462,315   | 1,719,351  | 11,052  | 2,192,718                    |
| Utmost PanEurope dac  | -  | -   | 10,780,836  | 25,214  | 10,755,622   | 55,365  | 10,836,200                   |
| Vera Financial dac  | -  | -   | 1,638,531   | -   | 1,638,531  | 1,395   | 1,639,927                    |
| XL RE EUROPE SE   | -  | -   | 208,672   | 145,184   | 63,488   | 13,583  | 222,255                      |
| Zurich Insurance plc  | -  | -   | 443,909   | 138,735   | 305,174  | 12,077  | 455,986                      |
| Zurich Life Assurance plc   | -  | -   | 19,759,684  | 82,195  | 19,677,489   | 204,552   | 19,964,236                   |

### 3.3 Technical Provisions

#### 3.3.2 Health Total, similar to Life insurance - S.12.01.02

#### Total Health similar to Life Insurance Technical Provisions - S.12.01.02 for year end 2017

| Euro Values in €000  |  |   |   |  |   |             |                              |
|--|--|---|---|--|---|-------------|------------------------------|
|  | Technical provisions calculated as a whole | 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 | Technical provisions calculated as a sum of Best Estimate and Risk Margin Gross Best Estimate | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | Best estimate minus recoverables from reinsurance/SPV and Finite Re | Risk Margin | Technical provisions - total |
| Ark Life Assurance Company dac                             | -  | -   | 16,217  | 24,457   | (8,239)   | 2,565       | 18,783                       |
| Berkeley Re dac  | -  | (7)   | 1,824   | -  | 1,824   | 160         | 1,984                        |
| Brown Reinsurance dac                                      | -  | -   | 3,750   | -  | 3,750   | 402         | 4,151                        |
| CACI Non-Life dac  | -  | -   | 187,095   | 39,570   | 147,525   | 16,775      | 203,870                      |
| CACI Reinsurance dac                                       | -  | -   | 7,406   | 511  | 6,894   | 291         | 7,697                        |
| Canada Life Assurance Europe PLC                           | -  | -   | (128,563)   | (32,652)   | (95,912)  | 24,664      | (103,900)                    |
| Classic Brand (Europe) dac                                 | -  | -   | 5,675   | -  | 5,675   | 278         | 5,953                        |
| CNP Santander Insurance Europe Designated Activity Company | -  | -   | 82,570  | 9,860  | 72,709  | 2,646       | 85,216                       |
| CNP Santander Insurance Life Designated Activity Company   | -  | -   | 43,557  | 2,959  | 40,598  | 1,372       | 44,930                       |
| Darnell Designated Activity Company                        | -  | -   | 209,130   | -  | 209,130   | 16,302      | 225,432                      |
| ECCU Assurance dac   | -  | -   | 5,436   | -  | 5,436   | 428         | 5,863                        |
| FCA Capital Re dac   | -  | -   | 3,431   | 3,716  | (285)   | 172         | 3,603                        |
| Friends First Life Assurance Company DAC                   | -  | -   | 208,235   | 47,085   | 161,150   | 17,136      | 225,371                      |
| Hannover Re (Ireland) DAC                                  | -  | -   | 133,116   | -  | 133,116   | 30,036      | 163,152                      |
| Hawthorn Life Designated Activity Company                  | -  | -   | (6,950)   | -  | (6,950)   | 1,809       | (5,141)                      |
| Irish Life Assurance Plc                                   | -  | -   | 535,496   | 55,396   | 480,100   | 83,723      | 619,219                      |
| Metlife Europe d.a.c.                                      | -  | -   | 67,525  | 10,262   | 57,263  | 9,633       | 77,158                       |
| Monument Assurance dac                                     | -  | -   | 52  | -  | 52  | 0           | 52                           |
| Monument Insurance dac                                     | -  | -   | 4,836   | -  | 4,836   | 31          | 4,867                        |
| New Ireland Assurance Company plc                          | -  | -   | 147,773   | 47,519   | 100,253   | 5,197       | 152,970                      |
| Partner Reinsurance Europe SE                              | -  | -   | 155,161   | 92,994   | 62,167  | 13,662      | 168,823                      |
| RGA International Reinsurance Company DAC                  | -  | -   | 6,532   | 14,228   | (7,696)   | 9,373       | 15,905                       |
| SCOR Global Life Reinsurance Ireland dac                   | -  | -   | (43,021)  | -  | (43,021)  | 11,624      | (31,396)                     |
| St James's Place International plc                         | 5,130                                      | -   | (417)   | (297)  | (120)   | 312         | 5,025                        |
| Union Heritage Designated Activity Company                 | -  | -   | 679   | -  | 679   | 189         | 868                          |
| Utmost PanEurope dac                                       | -  | -   | 39,665  | 36,156   | 3,510   | 80          | 39,745                       |
| Zurich Insurance plc                                       | -  | -   | 259,086   | 48,790   | 210,296   | 10,267      | 269,353                      |
| Zurich Life Assurance plc                                  | -  | -   | 80,702  | 54,571   | 26,131  | 5,097       | 85,800                       |

### 3.3 Technical Provisions

#### 3.3.3 Non-life (re)insurance - S.17.01.02

| Total Non-Life Technical Provisions - S.17.01.02 for year end 2017 |  |   |  |   |                             |   |                              |  |  |
|--|--|---|--|---|-----------------------------|---|------------------------------|--|--|
| Euro Monetary Value €000   | Technical provisions calculated as a whole | 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 | Technical provisions calculated as a sum of Best Estimate and Risk Margin Premium provisions Gross - Total | Technical provisions calculated as a sum of Best Estimate and Risk Margin Claims provisions Gross - Total | Total Best estimate - gross | Technical provisions calculated as a sum of Best Estimate and Risk Margin Risk margin | Technical provisions - total | Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total |
| Acadia International Insurance dac                                 | -  | -   | (234)  | 9,774   | 9,539                       | 993   | 10,532                       | 6,999  | 3,533  |
| Adidas International Re dac  | -  | -   | 4,657  | 32,000  | 36,657                      | 1,210   | 37,867                       | 23,668   | 14,199   |
| Advent Insurance dac   | -  | -   | 4,420  | 15,990  | 20,410                      | 1,176   | 21,586                       | -  | 21,586   |
| ALD Re dac   | -  | -   | (18,572)   | 103,555   | 84,983                      | 7,623   | 92,606                       | 4,619  | 87,987   |
| Allianz Plc  | -  | -   | 85,936   | 1,126,973   | 1,212,909                   | 50,275  | 1,263,184                    | 690,804  | 572,381  |
| Allianz Re Dublin Designated Activity Company                      | -  | -   | 421,506  | 2,615,432   | 3,036,938                   | 70,937  | 3,107,875                    | 132,582  | 2,975,293  |
| Allied World Assurance Company (Europe) dac                        | -  | -   | 17,164   | 305,408   | 322,572                     | 6,613   | 329,185                      | 307,540  | 21,645   |
| Alpitour Reinsurance Company dac                                   | -  | -   | (4,623)  | 1,475   | (3,148)                     | 285   | (2,863)                      | (19)   | (2,844)  |
| Alreford dac   | -  | -   | -  | 147   | 147                         | 3   | 150                          | 108  | 43   |
| Amtrust International Underwriters DAC                             | -  | -   | 152,619  | 437,090   | 589,710                     | 18,530  | 608,240                      | 514,596  | 93,643   |
| Arch Mortgage Insurance dac  | -  | -   | 4,960  | 805   | 5,765                       | 334   | 6,099                        | 3,582  | 2,517  |
| Arch Reinsurance Europe Underwriting dac                           | -  | -   | (33,212)   | 574,424   | 541,212                     | 60,088  | 601,301                      | 506,763  | 94,537   |
| ARES Reinsurance dac   | -  | -   | (2,816)  | 3,712   | 896                         | 139   | 1,035                        | 118  | 917  |
| Arkema Insurance dac   | -  | -   | -  | 3,880   | 3,880                       | 1,952   | 5,832                        | -  | 5,832  |
| Atradius Reinsurance DAC   | -  | -   | 17,277   | 289,047   | 306,324                     | 50,536  | 356,860                      | 41,074   | 315,786  |
| AXA Insurance DAC  | -  | -   | 159,633  | 894,479   | 1,054,111                   | 52,287  | 1,106,398                    | 19,396   | 1,087,003  |
| AXIS Re SE   | -  | -   | (105,626)  | 1,845,129   | 1,739,503                   | 102,312   | 1,841,815                    | 1,306,774  | 535,041  |
| AXIS Specialty Europe SE   | -  | -   | 58,630   | 664,773   | 723,403                     | 17,658  | 741,061                      | 592,903  | 148,158  |
| Baltimore Insurance dac  | -  | -   | -  | 474   | 474                         | 9   | 483                          | -  | 483  |
| BBVA Re dac  | -  | -   | 1,477  | 17,617  | 19,094                      | 1,419   | 20,513                       | -  | 20,513   |
| Beazley Insurance dac  | -  | -   | (252,102)  | (171,090)   | (423,192)                   | 73,308  | (349,884)                    | (1,620)  | (348,264)  |
| Becare dac   | -  | -   | 57   | 4,383   | 4,440                       | 183   | 4,623                        | -  | 4,623  |
| Benteler Reinsurance Company dac                                   | -  | -   | (4,149)  | 8,793   | 4,644                       | 2,624   | 7,267                        | (460)  | 7,727  |
| Berkeley Re dac  | -  | -   | 4,303  | 25,493  | 29,797                      | 2,608   | 32,404                       | (188)  | 32,592   |
| Bilspedition Transport Operations Reinsurance dac                  | -  | -   | (576)  | 1,220   | 644                         | 289   | 933                          | -  | 933  |
| BMS International Insurance dac                                    | -  | -   | 506  | 3,971   | 4,478                       | 300   | 4,778                        | 1,244  | 3,534  |
| Brown Reinsurance dac  | -  | -   | -  | 3,970   | 3,970                       | 425   | 4,395                        | -  | 4,395  |
| CACI Non-Life dac  | -  | -   | 61,610   | 14,130  | 75,740                      | 13,463  | 89,204                       | 15,320   | 73,884   |
| CACI Reinsurance dac   | -  | -   | 1,092  | 453   | 1,545                       | 189   | 1,734                        | 112  | 1,622  |
| Canal & River Reinsurance dac                                      | -  | -   | -  | 2,455   | 2,455                       | 166   | 2,621                        | -  | 2,621  |
| Canterbury Insurance dac   | -  | -   | 9,379  | 177,350   | 186,729                     | 7,007   | 193,736                      | 136,483  | 57,253   |
| Cardinal Reinsurance Dac   | -  | -   | -  | 27,253  | 27,253                      | 699   | 27,952                       | 15,864   | 12,088   |
| Carriga Insurance dac  | -  | -   | 17,609   | 505,841   | 523,449                     | 68,138  | 591,588                      | 543  | 591,045  |
| Catalina Insurance Ireland dac                                     | -  | -   | 549  | 47,503  | 48,052                      | 2,781   | 50,833                       | 32,774   | 18,059   |
| Chaucer Insurance Company Designated Activity Company              | -  | -   | (92)   | -   | (92)                        | 4   | (89)                         | (64)   | (24)   |
| Classic Brand (Europe) dac   | -  | -   | 1,201  | 5,136   | 6,337                       | 310   | 6,647                        | -  | 6,647  |
| CNP Santander Insurance Europe Designated Activity Company         | -  | -   | 49,571   | 19,213  | 68,784                      | 15,389  | 84,173                       | 6,572  | 77,602   |
| CODEVE Insurance Company dac                                       | -  | -   | -  | 60,856  | 60,856                      | 2,270   | 63,126                       | 30,081   | 33,046   |
| Coromin Insurance (Ireland) dac                                    | -  | -   | 4,329  | 50,440  | 54,770                      | 521   | 55,291                       | 45,453   | 9,838  |
| Darep dac  | -  | -   | -  | 42,879  | 42,879                      | 160   | 43,038                       | 41,066   | 1,972  |
| Darnell Designated Activity Company                                | -  | -   | (2,321)  | 11,942  | 9,621                       | 8,220   | 17,841                       | -  | 17,841   |
| DCC Group Insurances dac   | -  | -   | 1,609  | 6,038   | 7,647                       | 432   | 8,080                        | -  | 8,080  |
| Decare Dental Insurance Ireland Limited                            | -  | -   | (107)  | 708   | 601                         | 68  | 669                          | -  | 669  |
| DLL Re dac   | -  | -   | 17,777   | 20,626  | 38,403                      | 2,706   | 41,108                       | -  | 41,108   |
| DVA Reinsurance dac  | -  | -   | -  | 1,899   | 1,899                       | 176   | 2,075                        | -  | 2,075  |

Table continued on next page



### 3.3 Technical Provisions

#### 3.3.3 Non-life (re)insurance - S.17.01.02

| Total Non-Life Technical Provisions - S.17.01.02 for year end 2017 |  |   |  |   |                             |   |                              |  |  |
|--|--|---|--|---|-----------------------------|---|------------------------------|--|--|
| Euro Monetary Value €000   | Technical provisions calculated as a whole | 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 | Technical provisions calculated as a sum of Best Estimate and Risk Margin Premium provisions Gross - Total | Technical provisions calculated as a sum of Best Estimate and Risk Margin Claims provisions Gross - Total | Total Best estimate - gross | Technical provisions calculated as a sum of Best Estimate and Risk Margin Risk margin | Technical provisions - total | Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total |
| Electric Insurance Ireland dac                                     | -  | -   | (1,680)  | 37,626  | 35,946                      | 755   | 36,701                       | 32,016   | 4,685  |
| ENI Insurance dac  | -  | -   | 19,117   | 572,896   | 592,013                     | 38,899  | 630,913                      | 170,289  | 460,623  |
| Esprit Insurance dac   | -  | -   | 892  | 7,193   | 8,084                       | 2,170   | 10,254                       | -  | 10,254   |
| ESSELF dac   | -  | -   | (1,251)  | 88  | (1,163)                     | 194   | (970)                        | -  | (970)  |
| Euro Insurances dac  | -  | -   | (19,432)   | 203,291   | 183,859                     | 14,371  | 198,230                      | 5,888  | 192,342  |
| European Risk Excess dac   | -  | -   | -  | 201   | 201                         | 13  | 214                          | -  | 214  |
| Everest Insurance (Ireland) Designated Activity Company            | -  | -   | (405)  | -   | (405)                       | 70  | (335)                        | (330)  | (6)  |
| Everest Reinsurance Company (Ireland) dac                          | -  | -   | 307  | 231,928   | 232,236                     | 23,545  | 255,781                      | 92,572   | 163,209  |
| FBD Insurance Plc  | -  | -   | 87,957   | 686,374   | 774,332                     | 43,170  | 817,501                      | 82,955   | 734,546  |
| FCA Capital Re dac   | -  | -   | 387  | 630   | 1,016                       | 51  | 1,067                        | 917  | 150  |
| FDI Insurance dac  | -  | -   | 1,444  | 182   | 1,627                       | 448   | 2,075                        | 394  | 1,681  |
| Gasrule Insurance dac  | -  | -   | (2,031)  | 14,256  | 12,225                      | 1,297   | 13,522                       | (1,352)  | 14,874   |
| GD Insurance Company dac   | -  | -   | 5,201  | 17,927  | 23,128                      | 1,074   | 24,202                       | 5,542  | 18,660   |
| Golden Arches Insurance dac  | -  | -   | 12,463   | 65,303  | 77,765                      | 2,267   | 80,033                       | 16,918   | 63,114   |
| Great American International Insurance dac                         | -  | -   | 20,264   | 3,020   | 23,284                      | 564   | 23,848                       | 14,487   | 9,361  |
| Greenlight Reinsurance Ireland dac                                 | -  | -   | (25,556)   | 47,698  | 22,142                      | 3,798   | 25,940                       | 15,924   | 10,016   |
| Greenval Insurance dac   | -  | -   | (6,443)  | 72,524  | 66,080                      | 4,662   | 70,743                       | 9,855  | 60,888   |
| Hannover Re (Ireland) DAC  | -  | -   | 151,730  | 468,863   | 620,592                     | 21,949  | 642,541                      | (35,271)   | 677,812  |
| ING Captive Re dac   | -  | -   | (340)  | 20,911  | 20,570                      | 2,795   | 23,365                       | -  | 23,365   |
| IPB Insurance CLG  | -  | -   | 19,847   | 390,242   | 410,088                     | 29,004  | 439,092                      | 25,047   | 414,045  |
| Irish Life Health Designated Activity Company                      | -  | -   | (104,166)  | 82,556  | (21,609)                    | 4,052   | (17,557)                     | 67,725   | (85,282)   |
| Ironshore Europe Designated Activity Company                       | -  | -   | 58,219   | 367,390   | 425,610                     | 6,427   | 432,037                      | 361,363  | 70,674   |
| Irsur dac  | -  | -   | (5,895)  | 4,068   | (1,828)                     | 862   | (965)                        | (708)  | (257)  |
| ITX Re dac   | -  | -   | (2,401)  | 43,110  | 40,709                      | 4,127   | 44,836                       | -  | 44,836   |
| Kingfisher Insurance dac   | -  | -   | -  | 21,583  | 21,583                      | 985   | 22,568                       | 4,739  | 17,829   |
| Kongsberg Reinsurance dac  | -  | -   | 770  | 8,648   | 9,418                       | 960   | 10,378                       | 65   | 10,313   |
| KPN Insurance Company dac  | -  | -   | -  | 11,898  | 11,898                      | 1,415   | 13,313                       | 3,513  | 9,800  |
| Liberty Insurance dac  | -  | -   | 39,182   | 473,492   | 512,675                     | 18,294  | 530,969                      | 172,048  | 358,921  |
| Lifeguard Insurance (Dublin) dac                                   | -  | -   | 17,349   | 236,213   | 253,562                     | 5,823   | 259,385                      | 205,488  | 53,896   |
| London Life and General Reinsurance DAC                            | -  | -   | -  | 5,905   | 5,905                       | 390   | 6,295                        | -  | 6,295  |
| Loomis Reinsurance dac   | -  | -   | (5,288)  | 2,862   | (2,425)                     | 987   | (1,439)                      | -  | (1,439)  |
| Martinsurance dac  | -  | -   | -  | 4,949   | 4,949                       | 315   | 5,264                        | 3,107  | 2,157  |
| MBDA Insurance dac   | -  | -   | 480  | 524   | 1,005                       | 101   | 1,105                        | 59   | 1,046  |
| Medical Insurance Company dac                                      | -  | -   | -  | 243,850   | 243,850                     | 10,524  | 254,374                      | 175,290  | 79,083   |
| Metlife Europe d.a.c.  | -  | -   | 54,963   | 12,994  | 67,957                      | 16,125  | 84,082                       | 7,536  | 76,547   |
| MetLife Europe Insurance d.a.c.                                    | -  | -   | 17,353   | 7,451   | 24,804                      | 3,801   | 28,605                       | 16,902   | 11,703   |
| Miripro Insurance Company dac                                      | -  | -   | (2,118)  | 86,076  | 83,958                      | 5,172   | 89,130                       | (1,683)  | 90,813   |
| MOL Reinsurance Co dac   | -  | -   | (5,469)  | 2,892   | (2,577)                     | 993   | (1,584)                      | (2,554)  | 970  |
| Monument Insurance dac   | -  | -   | (108)  | 4,030   | 3,922                       | 724   | 4,645                        | -  | 4,645  |
| National Grid Insurance Company (Ireland) dac                      | -  | -   | 362  | 11,139  | 11,501                      | 1,232   | 12,733                       | 966  | 11,767   |
| Nautilus Indemnity (Europe) dac                                    | -  | -   | (1,893)  | 236,649   | 234,757                     | 5,020   | 239,777                      | 199,283  | 40,494   |
| Navillus Insurance Company dac                                     | -  | -   | -  | 4,083   | 4,083                       | 293   | 4,375                        | -  | 4,375  |
| NEIL Overseas dac  | -  | -   | 3,999  | 23,123  | 27,122                      | 1,531   | 28,653                       | 4,095  | 24,558   |
| Newell Insurance dac   | -  | -   | (953)  | 15,643  | 14,690                      | 364   | 15,054                       | 15,604   | (550)  |
| Noble Insurance Company dac  | -  | -   | (1,233)  | 6,182   | 4,949                       | 876   | 5,825                        | 1,484  | 4,340  |
| Nokatus Insurance Company dac                                      | -  | -   | 133  | 27,683  | 27,816                      | 781   | 28,597                       | 303  | 28,294   |
| ORKLA Insurance Company dac  | -  | -   | 2,966  | 2,259   | 5,224                       | 391   | 5,615                        | 1,261  | 4,355  |

Table continued on next page

### 3.3 Technical Provisions

#### 3.3.3 Non-life (re)insurance - S.17.01.02

| Total Non-Life Technical Provisions - S.17.01.02 for year end 2017 |  |   |  |   |                             |   |                              |  |  |
|--|--|---|--|---|-----------------------------|---|------------------------------|--|--|
| Euro Monetary Value €000   |  |   |  |   |                             |   |                              |  |  |
|  | Technical provisions calculated as a whole | 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 | Technical provisions calculated as a sum of Best Estimate and Risk Margin Premium provisions Gross - Total | Technical provisions calculated as a sum of Best Estimate and Risk Margin Claims provisions Gross - Total | Total Best estimate - gross | Technical provisions calculated as a sum of Best Estimate and Risk Margin Risk margin | Technical provisions - total | Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total |
| Ornuia Insurance dac   | -  | -   | 434  | 2,148   | 2,582                       | 148   | 2,729                        | -  | 2,729  |
| Pan Insurance dac  | -  | -   | (59,204)   | 107,191   | 47,986                      | 3,400   | 51,386                       | 35,979   | 15,407   |
| Partner Reinsurance Europe SE                                      | -  | -   | 71,912   | 3,883,358   | 3,955,269                   | 334,736   | 4,290,005                    | 2,120,728  | 2,169,278  |
| PartnerRe Ireland Insurance dac                                    | -  | -   | 31,215   | 251,881   | 283,096                     | 7,784   | 290,880                      | 242,550  | 48,330   |
| Petroswedde Insurance Company dac                                  | -  | -   | -  | 7,125   | 7,125                       | 180   | 7,305                        | 5,987  | 1,318  |
| Pharma International Insurance dac                                 | -  | -   | (9,369)  | 37,605  | 28,237                      | 8,539   | 36,775                       | -  | 36,775   |
| Philip Morris International Insurance (Ireland) dac                | -  | -   | (2,232)  | 7,891   | 5,659                       | 991   | 6,650                        | (1,841)  | 8,491  |
| PI Indemnity Company dac   | -  | -   | 2,895  | 15,522  | 18,418                      | 1,883   | 20,301                       | 15,945   | 4,356  |
| Pine Indemnity dac   | -  | -   | 5,899  | 101,228   | 107,127                     | 1,220   | 108,347                      | 97,073   | 11,275   |
| Porsche International Reinsurance dac                              | -  | -   | 20,462   | 24,489  | 44,952                      | 6,628   | 51,580                       | -  | 51,580   |
| Princemark Holdings dac  | -  | -   | 307  | 39,845  | 40,152                      | 2,852   | 43,004                       | -  | 43,004   |
| Probus Insurance Company Europe dac                                | -  | -   | -  | 148,493   | 148,493                     | 1,924   | 150,417                      | 124,434  | 25,983   |
| Prysmian Re Company dac  | -  | -   | (90)   | 10,260  | 10,171                      | 922   | 11,092                       | -  | 11,092   |
| Renaissance Reinsurance of Europe                                  | -  | -   | 155  | 1,406   | 1,561                       | 123   | 1,685                        | 579  | 1,105  |
| RGA International Reinsurance Company DAC                          | -  | -   | 261  | 549   | 810                         | 28  | 838                          | 648  | 190  |
| RSA Insurance Ireland dac  | -  | -   | 50,498   | 702,575   | 753,074                     | 9,080   | 762,154                      | 673,512  | 88,641   |
| RSIF International dac   | -  | -   | 1,491  | 2,258   | 3,748                       | 216   | 3,964                        | 57   | 3,907  |
| Samuelson International dac  | -  | -   | -  | 1,258   | 1,258                       | 612   | 1,870                        | -  | 1,870  |
| Santam Structured Reinsurance dac                                  | -  | -   | 17   | 3,395   | 3,412                       | 485   | 3,897                        | -  | 3,897  |
| SASOL International Insurance dac                                  | -  | -   | -  | 24,473  | 24,473                      | 3,293   | 27,766                       | 14,367   | 13,399   |
| Schenker Re dac  | -  | -   | (733)  | 9,465   | 8,732                       | 531   | 9,262                        | 6,878  | 2,385  |
| Seamair Insurance dac  | -  | -   | 5,955  | 6,563   | 12,517                      | 1,622   | 14,139                       | 146  | 13,993   |
| Securitas Group Reinsurance dac                                    | -  | -   | (10,738)   | 83,122  | 72,384                      | 5,833   | 78,217                       | -  | 78,217   |
| Société D'Assurances Générales Appliquées (SAGA) dac               | -  | -   | (5,191)  | 18,228  | 13,037                      | 2,207   | 15,244                       | (2,913)  | 18,157   |
| Sofinsod Insurance dac   | -  | -   | 887  | 1,678   | 2,564                       | 270   | 2,834                        | 49   | 2,785  |
| Squadron Reinsurance dac   | -  | -   | 1,597  | 1,515   | 3,111                       | 573   | 3,685                        | -  | 3,685  |
| SureStone Insurance dac  | -  | -   | 1,534  | 13,696  | 15,230                      | 699   | 15,929                       | 28   | 15,901   |
| Talanx Reinsurance (Ireland) SE                                    | -  | -   | (9,436)  | 574,183   | 564,747                     | 40,558  | 605,305                      | 14,239   | 591,066  |
| Tara Insurance dac   | -  | -   | 4,913  | 34,930  | 39,842                      | 5,877   | 45,720                       | -  | 45,720   |
| TCS Insurance Company of Ireland dac                               | -  | -   | -  | 898   | 898                         | 31  | 929                          | -  | 929  |
| The Baxendale Insurance Company dac                                | -  | -   | 2  | (17)  | (14)                        | 11  | (4)                          | (6)  | 2  |
| The Pride Reinsurance Company dac                                  | -  | -   | -  | 106,163   | 106,163                     | 7,756   | 113,918                      | -  | 113,918  |
| Tyre Reinsurance (Ireland) dac                                     | -  | -   | (633)  | 410   | (223)                       | 1,163   | 939                          | -  | 939  |
| UnipolRe Designated Activity Company                               | -  | -   | (501)  | 199,612   | 199,111                     | 43,588  | 242,699                      | 131,117  | 111,582  |
| UPS International Insurance dac                                    | -  | -   | 164  | 4,801   | 4,965                       | 845   | 5,811                        | -  | 5,811  |
| Valiant Insurance Company dac                                      | -  | -   | (1,299)  | 27,545  | 26,246                      | 4,576   | 30,822                       | 15,583   | 15,239   |
| VHI Insurance DAC  | -  | -   | 133,060  | 317,271   | 450,331                     | 22,045  | 472,376                      | 104,583  | 367,792  |
| Vishay Insurance Limited   | -  | -   | 2,035  | 1,035   | 3,070                       | 543   | 3,613                        | 791  | 2,822  |
| Vital Blue Insurance dac   | -  | -   | 1,730  | 4,605   | 6,335                       | 1,847   | 8,182                        | 350  | 7,833  |
| Volkswagen Insurance Company dac                                   | -  | -   | (5,281)  | 47,328  | 42,047                      | 3,845   | 45,892                       | 39,677   | 6,216  |
| Volkswagen Reinsurance Company Designated Activity Company         | -  | -   | -  | -   | -                           | 56  | 56                           | -  | 56   |
| Wagram Insurance Company dac                                       | -  | -   | (28,063)   | 145,201   | 117,138                     | 5,060   | 122,197                      | 38,538   | 83,659   |
| Western Captive Insurance Company dac                              | -  | -   | 5  | 466   | 471                         | 21  | 492                          | -  | 492  |
| White Horse Insurance Ireland dac                                  | -  | -   | (2,268)  | 5,779   | 3,511                       | 544   | 4,054                        | 1,552  | 2,502  |
| Woodlands International Insurance Company dac                      | -  | -   | 5,448  | 34,072  | 39,520                      | 3,020   | 42,541                       | -  | 42,541   |
| XL RE EUROPE SE  | -  | -   | (64,359)   | 1,554,539   | 1,490,180                   | 153,752   | 1,643,932                    | 717,610  | 926,322  |
| Yara Insurance dac   | -  | -   | 52   | 52,203  | 52,255                      | 2,096   | 54,350                       | 39,479   | 14,871   |
| Zurich Insurance plc   | -  | -   | 1,022,754  | 14,912,016  | 15,934,770                  | 240,309   | 16,175,079                   | 9,326,037  | 6,849,042  |

### 3.4 Non-life Insurance Claims

#### 3.4.1 Gross Claims Paid in Current Year, N-9 to N

| Non-life insurance - Gross Paid Claims in Current Year - S.19.01.21 for year end 2017 |       |         |       |        |        |        |        |        |         |          |           |         |
|---|-------|---------|-------|--------|--------|--------|--------|--------|---------|----------|-----------|---------|
| Euro Monetary Value €000  |       |         |       |        |        |        |        |        |         |          |           |         |
|   | Prior | N-9     | N-8   | N-7    | N-6    | N-5    | N-4    | N-3    | N-2     | N-1      | N         | Total   |
| Acadia International Insurance dac  | 11    | -       | (2)   | (12)   | -      | -      | -      | 97     | 223     | 8        | -         | 325     |
| Adidas International Re dac   | (25)  | 3       | 31    | 68     | 22     | 103    | 233    | 263    | 2,698   | 9,449    | 11,438    | 24,282  |
| Advent Insurance dac  | -     | -       | -     | 23     | 78     | 20     | 392    | 303    | 1,181   | 2,678    | 612       | 5,287   |
| ALD Re dac  | (81)  | 84      | 120   | 193    | 570    | 558    | 892    | 1,883  | 3,671   | 20,435   | 35,418    | 63,743  |
| Allianz Plc   | 939   | 2,580   | 6,155 | 4,582  | 10,077 | 10,268 | 15,629 | 28,747 | 32,149  | 55,692   | 95,277    | 262,096 |
| Allianz Re Dublin Designated Activity Company   | 2,239 | 2,300   | 5,567 | 12,929 | 4,197  | 3,424  | 9,096  | 8,691  | 30,210  | 902,465  | (575,209) | 405,909 |
| Allied World Assurance Company (Europe) dac   | (115) | 389     | 516   | 1,361  | 771    | 3,019  | 8,251  | 4,540  | 11,223  | 10,776   | 10,481    | 51,211  |
| Alpitour Reinsurance Company dac  | (4)   | -       | (4)   | (1)    | (0)    | 6      | (1)    | 4      | 11      | 719      | 5,812     | 6,543   |
| Alreford dac  | 1,438 | -       | -     | -      | -      | -      | -      | -      | -       | -        | -         | 1,438   |
| Amtrust International Underwriters DAC  | 650   | (3,833) | 437   | 3,959  | 5,524  | 24,888 | 37,512 | 27,640 | 41,444  | 85,792   | 70,408    | 294,420 |
| Arch Reinsurance Europe Underwriting dac  | -     | -       | 1,136 | 1,607  | 2,927  | (411)  | 5,387  | 11,614 | 21,221  | 47,902   | 5,347     | 96,729  |
| ARES Reinsurance dac  | 21    | 62      | 136   | 182    | 424    | 232    | 169    | 249    | 264     | 120      | 44        | 1,902   |
| Arkema Insurance dac  | -     | -       | -     | -      | -      | -      | -      | -      | -       | -        | 7,638     | 7,638   |
| Atradius Reinsurance DAC  | (479) | (3,041) | (20)  | (175)  | 3,898  | 1,653  | 4,379  | 14,632 | 35,192  | 90,961   | 51,306    | 198,299 |
| AXA Insurance DAC   | 1,743 | 1,402   | 1,095 | 4,340  | 13,898 | 20,316 | 29,246 | 45,587 | 52,501  | 69,963   | 100,974   | 341,065 |
| AXIS Re SE  | 4,846 | (2,573) | 6,100 | 3,472  | 12,835 | 29,717 | 33,875 | 32,843 | 141,008 | (40,632) | 315,617   | 537,062 |
| AXIS Specialty Europe SE  | 800   | 280     | 378   | 180    | 3,512  | 4,232  | 8,881  | 6,489  | 59,001  | 73,388   | 31,972    | 188,411 |
| Baltimore Insurance dac   | 32    | -       | 17    | 0      | -      | -      | -      | -      | -       | -        | -         | 49      |
| BBVA Re dac   | -     | -       | -     | -      | -      | -      | -      | 917    | 9,779   | 819      | 101       | 11,615  |
| Becare dac  | 325   | 43      | 104   | 63     | 224    | 154    | 119    | 255    | 1,612   | 45       | -         | 2,944   |
| Benteler Reinsurance Company dac  | -     | -       | -     | -      | -      | 150    | 287    | 194    | 3,091   | 2,778    | 4         | 6,504   |
| Berkeley Re dac   | -     | -       | -     | -      | 463    | 112    | 0      | 1,564  | 8,966   | 10,554   | 9,582     | 31,242  |
| Bilspeidition Transport Operations Reinsurance dac                                    | (0)   | -       | -     | -      | -      | -      | -      | -      | 13      | 653      | 1,937     | 2,603   |
| BMS International Insurance dac   | (811) | -       | -     | -      | -      | 59     | 5      | 0      | 22      | 68       | 3         | (653)   |
| Brown Reinsurance dac   | -     | -       | -     | -      | -      | -      | -      | -      | -       | 700      | 8,263     | 8,963   |
| CACI Non-Life dac   | -     | -       | -     | -      | -      | 16     | 38     | 234    | 1,640   | 3,398    | 3,111     | 8,437   |
| CACI Reinsurance dac  | -     | -       | -     | -      | -      | -      | -      | 4      | 17      | 63       | 185       | 268     |
| Canal & River Reinsurance dac   | -     | 12      | 2     | -      | 1      | 243    | 302    | 12     | 45      | 37       | 95        | 748     |
| Canterbury Insurance dac  | 22    | 3,590   | -     | -      | 330    | 510    | -      | 4,317  | -       | -        | -         | 8,769   |
| Cardinal Reinsurance Dac  | 1,276 | 194     | 630   | 402    | 1,506  | 1,230  | -      | -      | -       | -        | -         | 5,238   |
| Carrraig Insurance dac  | -     | -       | -     | -      | -      | -      | -      | -      | -       | -        | -         | -       |
| Catalina Insurance Ireland dac  | 893   | 649     | 2,981 | 3,746  | 2,364  | 2,846  | 2,102  | 194    | 139     | 204      | 58        | 16,178  |
| Chaucer Insurance Company Designated Activity Company                                 | -     | -       | -     | -      | -      | -      | -      | -      | -       | -        | -         | -       |
| Classic Brand (Europe) dac  | -     | -       | -     | -      | -      | -      | -      | -      | (42)    | 472      | 573       | 1,004   |
| CNP Santander Insurance Europe Designated Activity Company                            | -     | -       | -     | -      | -      | -      | 5      | 9      | 233     | 3,378    | 3,525     | 7,149   |
| CODEVE Insurance Company dac  | 2,640 | 162     | 14    | 83     | 328    | 549    | 86     | 535    | 2,619   | 12,549   | 1,789     | 21,355  |
| Coromin Insurance (Ireland) dac   | 14    | -       | 10    | 28     | 14     | 40     | 7      | 495    | 18      | 3        | -         | 629     |
| Darep dac   | -     | 927     | 5     | 1      | 0      | 21     | 3,716  | 580    | 5,507   | 5,058    | -         | 15,817  |
| Darnell Designated Activity Company   | -     | -       | -     | -      | 11     | 11     | 20     | 154    | 1,233   | 2,546    | 3,690     | 7,665   |
| DCC Group Insurances dac  | -     | -       | -     | -      | -      | -      | -      | -      | 1,898   | 1,146    | 124       | 3,167   |
| Decare Dental Insurance Ireland Limited   | -     | -       | -     | -      | -      | -      | -      | -      | 20      | 561      | 2,946     | 3,527   |
| DLL Re dac  | -     | -       | -     | -      | -      | -      | 25     | 950    | 284     | 1,742    | 5,317     | 8,318   |
| DVA Reinsurance dac   | -     | -       | -     | -      | -      | -      | -      | -      | -       | -        | -         | -       |
| Electric Insurance Ireland dac  | 2     | 337     | 43    | (31)   | 1      | (97)   | 482    | 74     | 70      | 395      | 476       | 1,751   |
| ENI Insurance dac   | 576   | 38      | 55    | 44     | 316    | 167    | 532    | 45     | 29,993  | 27,521   | 6,225     | 65,512  |

Table continued on next page

Carrraig Insurance dac has a derogation from S.19.01.21 under S.I. No. 485 of 2015 Regulation 55(1)

### 3.4 Non-life Insurance Claims

#### 3.4.1 Gross Claims Paid in Current Year, N-9 to N

| Non-life insurance - Gross Paid Claims in Current Year - S.19.01.21 for year end 2017 |        |       |       |         |       |         |        |        |        |         |         |         |       |
|---|--------|-------|-------|---------|-------|---------|--------|--------|--------|---------|---------|---------|-------|
| Euro Monetary Value €000  | Prior  | N-9   | N-8   | N-7     | N-6   | N-5     | N-4    | N-3    | N-2    | N-1     | N       | Total   |       |
| Esprit Insurance dac  | -      | -     | -     | -       | -     | -       | -      | -      | -      | -       | -       | -       | -     |
| ESSELF dac  | -      | -     | -     | -       | -     | -       | (16)   | -      | 87     | -       | -       | -       | 70    |
| Euro Insurances dac   | 1,497  | 242   | 692   | 531     | 953   | 1,809   | 1,641  | 2,596  | 5,977  | 29,348  | 59,843  | 105,129 |       |
| European Risk Excess dac  | -      | -     | -     | -       | -     | -       | -      | -      | -      | -       | -       | -       | -     |
| Everest Insurance (Ireland) Designated Activity Company                               | -      | -     | -     | -       | -     | -       | -      | -      | -      | -       | -       | -       | -     |
| Everest Reinsurance Company (Ireland) dac   | -      | -     | 2,774 | 1,462   | 350   | 1,634   | 3,454  | 5,627  | 21,608 | 36,822  | (2,288) | 71,443  |       |
| FBD Insurance Plc   | 7,402  | 1,167 | 3,532 | 5,792   | 5,000 | 16,361  | 20,529 | 35,163 | 27,103 | 34,655  | 59,720  | 216,424 |       |
| FCA Capital Re dac  | -      | -     | 0     | 13      | 41    | 67      | 157    | 173    | 26     | 2       | 0       | 479     |       |
| FDI Insurance dac   | -      | -     | -     | -       | -     | -       | -      | -      | -      | -       | -       | -       | -     |
| Gasrule Insurance dac   | -      | -     | -     | -       | -     | -       | -      | 958    | 500    | -       | -       | -       | 1,458 |
| GD Insurance Company dac  | 942    | -     | 81    | 26      | 727   | 267     | 383    | 197    | 814    | 1,219   | 3,106   | 7,761   |       |
| Golden Arches Insurance dac   | 76     | 99    | 192   | 510     | 706   | 731     | 822    | 1,472  | 4,271  | 8,329   | 11,559  | 28,766  |       |
| Great American International Insurance dac  | -      | -     | -     | -       | -     | -       | 1      | 10     | 13     | 562     | 2,866   | 3,452   |       |
| Greenlight Reinsurance Ireland dac  | -      | -     | -     | (2)     | 134   | 831     | 273    | 3,963  | 7,083  | 29,123  | 4,025   | 45,430  |       |
| Greenval Insurance dac  | 7      | (1)   | 381   | 84      | 310   | 693     | 459    | 890    | 2,649  | 14,050  | 38,257  | 57,777  |       |
| Hannover Re (Ireland) DAC   | 1,424  | 286   | 809   | 3,364   | 4,159 | 10,113  | 7,640  | 10,654 | 38,997 | 374,731 | 268,467 | 720,645 |       |
| ING Captive Re dac  | -      | -     | -     | -       | -     | -       | -      | -      | 4      | 153     | -       | 156     |       |
| IPB Insurance CLG   | 10,110 | 1,621 | 3,697 | (3,294) | 4,439 | 7,253   | 10,112 | 11,403 | 10,723 | 10,171  | 5,490   | 71,726  |       |
| Irish Life Health Designated Activity Company   | 2      | 1     | 2     | 17      | 57    | 65      | 281    | 232    | 1,939  | 55,886  | 192,574 | 251,055 |       |
| Ironshore Europe Designated Activity Company  | -      | -     | -     | -       | 3,350 | (1,431) | 19,779 | 23,024 | 14,774 | 19,609  | 14,953  | 94,059  |       |
| Irsur dac   | -      | -     | -     | -       | -     | -       | 11     | -      | 75     | 113     | 2       | 201     |       |
| ITX Re dac  | -      | (9)   | 2     | 60      | 9     | 68      | 178    | 396    | 766    | 5,633   | 3,383   | 10,486  |       |
| Kingsfisher Insurance dac   | 135    | (40)  | (85)  | 368     | 55    | 854     | 1,620  | 1,347  | 752    | 305     | 9       | 5,319   |       |
| Kongsberg Reinsurance dac   | -      | -     | 114   | 200     | 149   | -       | 284    | 279    | 86     | 180     | -       | 1,292   |       |
| KPN Insurance Company dac   | 1      | 7     | 14    | -       | 15    | 28      | 64     | 23     | 637    | 4,792   | 21,851  | 27,432  |       |
| Liberty Insurance dac   | 7,708  | 6,442 | 5,727 | 5,895   | 5,399 | 10,363  | 15,153 | 28,988 | 29,016 | 24,185  | 25,730  | 164,605 |       |
| Lifeguard Insurance (Dublin) dac  | 18     | -     | 5,477 | 4,481   | 948   | 8,543   | -      | -      | -      | -       | -       | 19,467  |       |
| London Life and General Reinsurance DAC   | 233    | -     | -     | -       | -     | -       | -      | -      | -      | -       | -       | 233     |       |
| Loomis Reinsurance dac  | -      | -     | -     | -       | -     | -       | -      | -      | -      | -       | 1,000   | 1,000   |       |
| Martinsur dac   | -      | -     | -     | -       | -     | 3       | -      | -      | -      | 40      | 752     | 795     |       |
| MBDA Insurance dac  | -      | -     | -     | -       | -     | -       | -      | -      | -      | -       | -       | -       |       |
| Medical Insurance Company dac   | 3,173  | 4,984 | 3,336 | 2,672   | 4,069 | 3,565   | 3,036  | 3,610  | 3,309  | -       | -       | 31,754  |       |
| MetLife Europe d.a.c.   | 11     | 4     | 3     | 13      | 18    | 20      | 141    | 349    | 1,588  | 7,803   | 16,375  | 26,324  |       |
| MetLife Europe Insurance d.a.c.   | -      | -     | -     | -       | -     | 19      | 23     | 79     | 705    | 3,520   | 2,222   | 6,567   |       |
| Miripro Insurance Company dac   | -      | -     | -     | -       | 54    | 1       | 93     | 276    | 689    | 197     | -       | 1,310   |       |
| Monument Insurance dac  | 5      | 0     | 1     | 1       | 0     | 3       | 16     | 91     | 736    | 2,686   | 1,837   | 5,376   |       |
| National Grid Insurance Company (Ireland) dac   | 420    | 93    | 95    | 102     | 201   | 125     | 263    | 199    | 273    | 658     | 496     | 2,926   |       |
| Nautilus Indemnity (Europe) dac   | -      | -     | -     | 953     | -     | -       | -      | -      | -      | -       | -       | 953     |       |
| Navillus Insurance Company dac  | -      | -     | -     | -       | -     | 22      | -      | (46)   | 32     | 1       | -       | 10      |       |
| NEIL Overseas dac   | -      | -     | -     | -       | -     | -       | -      | 10,989 | -      | -       | -       | 10,989  |       |
| Newell Insurance dac  | 110    | -     | -     | -       | 45    | -       | -      | -      | 50     | 9,516   | 0       | 9,721   |       |
| Noble Insurance Company dac   | 0      | -     | (0)   | 2       | 2     | 74      | 156    | 31     | 5      | 28      | -       | 298     |       |
| Nokatus Insurance Company dac   | 1      | -     | 0     | -       | (3)   | (609)   | -      | -      | -      | -       | -       | (611)   |       |
| ORKLA Insurance Company dac   | 358    | -     | 0     | (64)    | 70    | -       | 45     | -      | 128    | 17      | -       | 554     |       |
| Ornua Insurance dac   | -      | -     | -     | 14      | -     | -       | 310    | 32     | 461    | 303     | -       | 1,120   |       |

Table continued on next page

### 3.4 Non-life Insurance Claims

#### 3.4.1 Gross Claims Paid in Current Year, N-9 to N

| Non-life insurance - Gross Paid Claims in Current Year - S.19.01.21 for year end 2017 |         |        |        |        |         |         |         |         |         |           |           |           |
|---|---------|--------|--------|--------|---------|---------|---------|---------|---------|-----------|-----------|-----------|
| Euro Monetary Value €000  | Prior   | N-9    | N-8    | N-7    | N-6     | N-5     | N-4     | N-3     | N-2     | N-1       | N         | Total     |
| Pan Insurance dac   | -       | -      | -      | -      | -       | 386     | -       | 86      | 592     | 838       | -         | 1,902     |
| Partner Reinsurance Europe SE   | 227,782 | 13,094 | 14,795 | 25,524 | 33,394  | 41,502  | 62,355  | 135,172 | 289,138 | 343,616   | 40,346    | 1,226,718 |
| PartnerRe Ireland Insurance dac   | 8       | 4      | 9      | 282    | 1,627   | 463     | 2,993   | 19,851  | 39,199  | 19,782    | 3,986     | 88,205    |
| Pharma International Insurance dac  | -       | -      | -      | -      | -       | -       | -       | -       | 17      | 2,054     | -         | 2,071     |
| Philip Morris International Insurance (Ireland) dac                                   | (245)   | -      | (8)    | -      | (704)   | -       | (1,447) | 142     | (131)   | 721       | 5,898     | 4,226     |
| PI Indemnity Company dac  | -       | 50     | 62     | 12     | 107     | 51      | 25      | 1,008   | 97      | 1,853     | 1         | 3,267     |
| Pine Indemnity dac  | -       | -      | -      | -      | -       | -       | -       | -       | -       | -         | -         | -         |
| Porsche International Reinsurance dac   | -       | -      | -      | -      | -       | -       | -       | -       | -       | 18,070    | 21,064    | 39,133    |
| Princemark Holdings dac   | 38      | 80     | 208    | 58     | 184     | 761     | 609     | 289     | 1,541   | 747       | 492       | 5,006     |
| Probus Insurance Company Europe dac   | 9,757   | 538    | 2,791  | 680    | 460     | 1,640   | 3,344   | 2,968   | 6,097   | 1,629     | 3,925     | 33,829    |
| Prysmian Re Company dac   | -       | -      | -      | 1      | 52      | 13      | 126     | 1,333   | 978     | 385       | -         | 2,889     |
| Renaissance Reinsurance of Europe   | -       | -      | -      | -      | -       | (19)    | (12)    | -       | -       | -         | -         | (31)      |
| RGA International Reinsurance Company DAC   | -       | 10     | 5      | (2)    | (10)    | 3       | 41      | 65      | 129     | 198       | 58        | 496       |
| RSA Insurance Ireland dac   | 2,876   | 2,208  | 5,602  | 4,782  | 11,812  | 17,379  | 36,008  | 31,215  | 31,439  | 54,739    | 55,604    | 253,666   |
| RSIF International dac  | 296     | -      | -      | -      | -       | -       | -       | -       | 3       | 790       | -         | 1,089     |
| Samuelson International dac   | 23      | -      | -      | -      | -       | -       | -       | 3,011   | 248     | 56        | 3,003     | 6,340     |
| SASOL International Insurance dac   | -       | -      | -      | -      | -       | -       | -       | -       | -       | -         | 5,844     | 5,844     |
| Schenker Re dac   | 28      | 5      | 473    | 81     | 259     | -       | -       | -       | -       | -         | 1,970     | 2,817     |
| Seamair Insurance dac   | -       | -      | -      | -      | 1       | 4       | 60      | 10      | 157     | 571       | 180       | 983       |
| Securitas Group Reinsurance dac   | 2,199   | 281    | 319    | 964    | 1,513   | 2,501   | 2,855   | 3,406   | 3,270   | 3,826     | 5,008     | 26,142    |
| Société D'Assurances Générales Appliquées (SAGA) dac                                  | -       | -      | -      | -      | -       | (742)   | 621     | 984     | 1,076   | 4,674     | 11,078    | 17,691    |
| Sofinosd Insurance dac  | -       | -      | -      | -      | -       | -       | -       | -       | -       | -         | 958       | 958       |
| Squadron Reinsurance dac  | -       | -      | -      | -      | -       | -       | -       | (3)     | 670     | 145       | -         | 812       |
| Standard Trane Insurance Ireland dac  | -       | -      | -      | -      | -       | -       | -       | -       | -       | -         | -         | -         |
| SureStone Insurance dac   | 30      | -      | -      | 5      | 135     | 269     | 177     | 376     | 2,184   | 5,351     | 965       | 9,494     |
| Talanx Reinsurance (Ireland) SE   | -       | -      | 83     | 2,196  | 108     | 75      | 5,320   | 14,042  | 47,395  | 66,146    | 20,590    | 155,954   |
| Tara Insurance dac  | -       | -      | -      | -      | -       | -       | 307     | 6,514   | -       | -         | -         | 6,822     |
| TCS Insurance Company of Ireland dac  | -       | -      | -      | 42     | -       | -       | -       | -       | -       | -         | -         | 42        |
| The Baxendale Insurance Company dac   | -       | -      | -      | -      | -       | -       | -       | -       | -       | -         | 1,276     | 1,276     |
| The Pride Reinsurance Company dac   | 1,905   | 272    | 759    | 826    | 1,726   | 2,669   | 4,222   | 7,964   | 6,902   | 11,538    | 6,906     | 45,689    |
| Tyre Reinsurance (Ireland) dac  | -       | -      | -      | -      | -       | -       | -       | 18      | 0       | -         | -         | 18        |
| UnipolRe Designated Activity Company  | 1,689   | (528)  | 409    | 2,374  | 6,269   | (1,688) | 1,426   | 736     | 2,604   | 5,908     | 13,926    | 33,124    |
| UPS International Insurance dac   | -       | -      | -      | -      | -       | -       | -       | 64      | 1       | 886       | 362       | 1,313     |
| Valiant Insurance Company dac   | 40      | -      | 381    | 620    | 1,567   | 1,339   | 1,488   | 460     | 171     | 232       | 0         | 6,297     |
| VHI Insurance DAC   | 1       | 3      | (790)  | (709)  | (227)   | (41)    | 1,289   | 5,928   | 16,518  | 272,728   | 1,016,954 | 1,311,656 |
| Vishay Insurance Limited  | -       | -      | -      | -      | -       | -       | -       | -       | -       | -         | -         | -         |
| Vital Blue Insurance dac  | 124     | -      | -      | 108    | -       | -       | 207     | -       | 84      | 129       | 553       | 1,205     |
| Volkswagen Insurance Company dac  | -       | -      | -      | -      | -       | -       | 270     | 1,227   | 6,376   | 27,474    | 646       | 35,992    |
| Wagram Insurance Company dac  | -       | -      | 3      | 330    | 27      | 80      | 31      | 7,417   | 18,643  | 6,189     | 29        | 32,750    |
| Western Captive Insurance Company dac   | -       | -      | -      | -      | 30      | -       | -       | -       | -       | -         | -         | 30        |
| White Horse Insurance Ireland dac   | -       | -      | -      | -      | 25      | 5       | 52      | 17      | 144     | 3,083     | 12,018    | 15,345    |
| Woodlands International Insurance Company dac   | -       | -      | -      | -      | -       | 539     | 3,750   | 1,129   | 2,731   | 4,381     | 270       | 12,814    |
| XL RE EUROPE SE   | 26,498  | 11,233 | 5,065  | 9,208  | 21,586  | 10,092  | 12,170  | 17,217  | 48,795  | 52,262    | 6,119     | 220,246   |
| Yara Insurance dac  | -       | -      | -      | -      | -       | 170     | -       | 0       | 4       | 4,060     | 9,203     | 13,437    |
| Zurich Insurance plc  | 249,704 | 35,927 | 62,213 | 59,969 | 115,848 | 194,295 | 218,964 | 288,960 | 670,092 | 1,294,571 | 1,484,059 | 4,674,601 |

### 3.4 Non-life Insurance Claims

#### 3.4.2 Gross Discounted Best Estimate Claims Provisions at year end, N-9 to N

| Non-life insurance - Gross Discounted Best Estimate Claims Provisions at year end - S.19.01.21 for year end 2017 |         |        |        |        |        |         |         |         |           |         |           |           |
|--|---------|--------|--------|--------|--------|---------|---------|---------|-----------|---------|-----------|-----------|
| Euro Monetary Value €000   | Prior   | N-9    | N-8    | N-7    | N-6    | N-5     | N-4     | N-3     | N-2       | N-1     | N         | Total     |
| Acadia International Insurance dac   | -       | -      | -      | -      | -      | -       | -       | -       | 1,775     | 3,358   | 2,298     | 7,432     |
| Adidas International Re dac  | 37      | 7      | 554    | 76     | 713    | 168     | 533     | 1,154   | 2,810     | 7,072   | 18,875    | 32,000    |
| Advent Insurance dac   | -       | -      | -      | -      | 65     | -       | 104     | 839     | 2,212     | 4,625   | 8,254     | 16,035    |
| ALD Re dac   | 1,492   | 540    | 685    | 807    | 3,837  | 4,836   | 4,376   | 8,665   | 11,038    | 17,221  | 50,059    | 103,555   |
| Allianz Plc  | 154,342 | 10,098 | 16,642 | 21,346 | 20,247 | 36,667  | 57,471  | 116,026 | 171,546   | 240,203 | 282,384   | 1,126,973 |
| Allianz Re Dublin Designated Activity Company  | 27,471  | 4,200  | 25,043 | 44,193 | 49,211 | 59,745  | 76,436  | 76,583  | 122,852   | 171,959 | 1,957,739 | 2,615,432 |
| Allied World Assurance Company (Europe) dac  | 5,303   | 16,172 | 15,033 | 8,217  | 20,532 | 13,837  | 21,604  | 30,560  | 55,823    | 53,286  | 65,043    | 305,410   |
| Alpitour Reinsurance Company dac   | -       | 3      | 3      | 2      | 3      | 4       | 5       | 10      | 18        | 40      | 1,386     | 1,475     |
| Alreford dac   | 78      | 6      | 63     | -      | -      | -       | -       | -       | -         | -       | -         | 147       |
| Amtrust International Underwriters DAC   | 2,926   | 602    | 1,111  | 815    | 9,919  | 24,033  | 76,508  | 61,153  | 77,857    | 100,688 | 80,730    | 436,342   |
| Arch Mortgage Insurance dac  | -       | -      | -      | -      | -      | 3       | 21      | 48      | 271       | 365     | 96        | 805       |
| Arch Reinsurance Europe Underwriting dac   | -       | -      | 17,349 | 19,946 | 23,964 | 44,716  | 52,501  | 91,137  | 91,935    | 147,532 | 85,344    | 574,424   |
| ARES Reinsurance dac   | -       | -      | 19     | 31     | 8      | 132     | 154     | 167     | 317       | 959     | 1,926     | 3,712     |
| Arkema Insurance dac   | -       | -      | -      | -      | -      | -       | -       | 296     | 593       | 2,991   | 3,880     | -         |
| Atradius Reinsurance DAC   | 27,735  | 9,915  | 8,103  | 7,651  | 13,302 | 25,614  | 16,804  | 44,859  | 36,480    | 42,147  | 54,966    | 287,577   |
| AXA Insurance DAC  | 5,200   | 3,908  | 4,490  | 9,190  | 26,199 | 36,188  | 50,934  | 94,897  | 152,056   | 196,934 | 314,481   | 894,477   |
| AXIS Re SE   | 124,747 | 50,370 | 58,801 | 59,387 | 88,837 | 131,875 | 126,621 | 151,930 | 245,240   | 325,996 | 535,738   | 1,899,543 |
| AXIS Specialty Europe SE   | 4,166   | 12,197 | 19,715 | 32,132 | 10,447 | 51,243  | 54,421  | 54,785  | 90,344    | 118,480 | 216,843   | 664,773   |
| Baltimore Insurance dac  | 64      | -      | 380    | 30     | -      | -       | -       | -       | -         | -       | -         | 474       |
| BBVA Re dac  | -       | -      | -      | -      | -      | -       | -       | 3       | 5         | 3,279   | 14,330    | 17,617    |
| Beazley Insurance dac  | -       | -      | -      | -      | -      | -       | -       | -       | (171,079) | -       | (11)      | (171,090) |
| Becare dac   | -       | -      | -      | -      | 116    | 32      | 391     | 1,743   | 111       | 652     | 1,337     | 4,383     |
| Benteler Reinsurance Company dac   | -       | -      | 0      | 66     | 205    | 340     | 385     | 712     | 979       | 1,602   | 4,504     | 8,793     |
| Berkeley Re dac  | -       | -      | -      | -      | 123    | (0)     | -       | 4,282   | 16        | 2,089   | 18,983    | 25,493    |
| Bilspeidation Transport Operations Reinsurance dac   | (1)     | (0)    | (0)    | (0)    | (1)    | (2)     | (5)     | 190     | 18        | 53      | 968       | 1,220     |
| BMS International Insurance dac  | -       | -      | -      | 80     | -      | -       | 524     | 343     | 329       | 801     | 1,407     | 488       |
| Brown Reinsurance dac  | -       | -      | -      | -      | -      | -       | -       | -       | 392       | 2,747   | 5,690     | 3,970     |
| CACI Non-Life dac  | -       | -      | -      | -      | -      | 27      | 63      | 392     | 2,747     | 5,690   | 5,211     | 14,130    |
| CACI Reinsurance dac   | -       | -      | -      | -      | -      | -       | -       | -       | -         | -       | 453       | 453       |
| Canal & River Reinsurance dac  | -       | 375    | -      | 35     | 106    | 135     | 452     | 74      | 160       | 253     | 868       | 2,455     |
| Canterbury Insurance dac   | 9,604   | 36,809 | 8,199  | -      | 14,723 | 20,805  | 9,751   | 18,492  | 21,963    | 20,158  | 16,847    | 177,350   |
| Cardinal Reinsurance Dac   | 10,177  | 3,004  | 3,148  | 2,691  | 3,990  | 4,243   | -       | -       | -         | -       | -         | 27,253    |
| Carraig Insurance dac  | -       | -      | -      | -      | -      | -       | -       | -       | -         | -       | -         | -         |
| Catalina Insurance Ireland dac   | 3,308   | 5,699  | 6,542  | 13,725 | 3,640  | 3,372   | 7,154   | 306     | 824       | 605     | 2,327     | 47,503    |
| Chaucer Insurance Company Designated Activity Company  | -       | -      | -      | -      | -      | -       | -       | -       | -         | -       | -         | -         |
| Classic Brand (Europe) dac   | -       | -      | -      | -      | -      | -       | -       | -       | 463       | 419     | 4,255     | 5,136     |
| CNP Santander Insurance Europe Designated Activity Compa   | -       | -      | -      | -      | 2      | 76      | 162     | 302     | 1,197     | 3,126   | 14,348    | 19,213    |
| CODEVE Insurance Company dac   | 6,387   | 10,091 | 254    | 234    | 1,470  | 2,049   | 1,646   | 2,207   | 5,541     | 6,176   | 24,800    | 60,856    |
| Coromin Insurance (Ireland) dac  | 9       | 8      | 29     | 43     | 110    | 294     | 980     | 3,009   | 11,948    | 25,671  | 8,339     | 50,440    |
| Darep dac  | -       | 45     | 97     | 219    | 111    | 616     | 11,314  | 7,013   | 7,062     | 15,489  | 913       | 42,879    |
| Darnell Designated Activity Company  | -       | -      | 0      | 0      | 2      | 6       | 20      | 64      | 1,050     | 1,509   | 9,291     | 11,942    |
| DCC Group Insurances dac   | -       | -      | -      | -      | -      | -       | -       | -       | 1,384     | 2,018   | 2,423     | 5,826     |
| Decare Dental Insurance Ireland Limited  | -       | -      | -      | -      | -      | -       | -       | -       | -         | 25      | 683       | 708       |
| DLL Re dac   | -       | -      | -      | -      | -      | -       | -       | 2,773   | 6,714     | 6,084   | 5,054     | 20,626    |
| DVA Reinsurance dac  | -       | -      | -      | -      | -      | -       | -       | 437     | 439       | 439     | 583       | 1,899     |
| Electric Insurance Ireland dac   | 516     | 283    | 152    | 2,335  | 600    | 1,610   | 3,871   | 5,589   | 5,543     | 9,269   | 7,858     | 37,626    |

Table continued on next page

Carraig Insurance dac has a derogation from S.19.01.21 under S.I. No. 485 of 2015 Regulation 55(1)

### 3.4 Non-life Insurance Claims

#### 3.4.2 Gross Discounted Best Estimate Claims Provisions at year end, N-9 to N

| Non-life insurance - Gross Discounted Best Estimate Claims Provisions at year end - S.19.01.21 for year end 2017 |        |        |        |        |        |        |        |        |         |         |         |         |  |
|--|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|--|
| Euro Monetary Value €000   | Prior  | N-9    | N-8    | N-7    | N-6    | N-5    | N-4    | N-3    | N-2     | N-1     | N       | Total   |  |
| ENI Insurance dac  | 18,464 | 1,241  | 794    | 1,307  | 5,463  | 8,998  | 9,098  | 33,254 | 34,985  | 316,448 | 142,844 | 572,896 |  |
| Esprit Insurance dac   | -      | 0      | 3      | 87     | 213    | 333    | 502    | 1,211  | 1,749   | 2,903   | 192     | 7,193   |  |
| ESSELF dac   | -      | -      | -      | -      | -      | -      | -      | -      | -       | 137     | (49)    | 88      |  |
| Euro Insurances dac  | 9,113  | 2,088  | 3,681  | 1,480  | 1,831  | 5,058  | 8,423  | 13,425 | 22,372  | 43,031  | 73,396  | 183,898 |  |
| European Risk Excess dac   | -      | 201    | -      | -      | -      | -      | -      | -      | -       | -       | -       | 201     |  |
| Everest Insurance (Ireland) Designated Activity Company  | -      | -      | -      | -      | -      | -      | -      | -      | -       | -       | -       | -       |  |
| Everest Reinsurance Company (Ireland) dac  | -      | -      | 25,282 | 4,156  | 8,679  | 11,962 | 10,744 | 16,689 | 26,045  | 38,132  | 90,237  | 231,928 |  |
| FBD Insurance Plc  | 12,238 | 6,250  | 5,218  | 14,253 | 16,739 | 32,970 | 65,779 | 95,709 | 159,896 | 122,135 | 155,186 | 686,374 |  |
| FCA Capital Re dac   | -      | -      | -      | -      | -      | -      | -      | 8      | 55      | 166     | 401     | 630     |  |
| FDI Insurance dac  | -      | -      | -      | -      | -      | -      | -      | -      | -       | -       | 182     | 182     |  |
| Gasrule Insurance dac  | -      | -      | -      | -      | -      | -      | -      | 2,115  | 3,050   | 5,682   | 3,409   | 14,256  |  |
| GD Insurance Company dac   | 149    | 179    | 302    | 443    | 598    | 773    | 1,017  | 1,380  | 2,108   | 3,902   | 7,076   | 17,927  |  |
| Golden Arches Insurance dac  | 446    | 159    | 432    | 506    | 3,570  | 1,388  | 2,294  | 5,149  | 3,227   | 11,308  | 36,825  | 65,303  |  |
| Great American International Insurance dac   | -      | -      | -      | -      | -      | -      | -      | -      | 6       | 819     | 2,195   | 3,020   |  |
| Greenlight Reinsurance Ireland dac   | -      | -      | -      | -      | 233    | 148    | (6)    | 4,150  | 9,955   | 22,168  | 11,051  | 47,698  |  |
| Greenval Insurance dac   | -      | 27     | 177    | 116    | 1,796  | 2,140  | 2,153  | 4,779  | 13,155  | 11,429  | 36,754  | 72,524  |  |
| Hannover Re (Ireland) DAC  | 46,864 | 12,189 | 4,127  | 7,804  | 15,460 | 18,643 | 43,649 | 39,303 | 41,234  | 58,263  | 181,328 | 468,863 |  |
| ING Captive Re dac   | -      | -      | -      | -      | -      | -      | -      | -      | 3,815   | 5,324   | 11,772  | 20,911  |  |
| IPB Insurance CLG  | 23,999 | 7,414  | 7,869  | 7,563  | 17,868 | 17,923 | 26,308 | 47,152 | 63,891  | 71,233  | 99,023  | 390,242 |  |
| Irish Life Health Designated Activity Company  | 1      | 2      | 3      | 6      | 16     | 84     | 113    | 1,689  | 3,593   | 7,360   | 69,689  | 82,556  |  |
| Irishshore Europe Designated Activity Company  | -      | -      | -      | -      | 13,648 | 15,636 | 19,566 | 62,990 | 86,730  | 79,010  | 89,809  | 367,390 |  |
| Irsur dac  | 0      | 4      | -      | 0      | 5      | 37     | 7      | 10     | 101     | 1,276   | 2,629   | 4,068   |  |
| ITX Re dac   | 6      | 43     | 162    | 141    | 6,499  | 331    | 829    | 768    | 2,909   | 9,334   | 22,087  | 43,110  |  |
| Kingfisher Insurance dac   | 375    | 309    | 98     | 592    | 612    | 1,426  | 2,603  | 4,962  | 7,466   | 10,156  | 10,192  | 38,791  |  |
| Kongsberg Reinsurance dac  | 118    | 63     | 215    | 113    | 126    | 971    | 1,045  | 1,149  | 1,357   | 1,661   | 1,832   | 8,648   |  |
| KPN Insurance Company dac  | 45     | 18     | 44     | 44     | 114    | 93     | 318    | 157    | 586     | 1,559   | 8,920   | 11,898  |  |
| Liberty Insurance dac  | 18,213 | 5,905  | 7,582  | 13,194 | 13,689 | 14,820 | 29,293 | 59,855 | 102,747 | 93,022  | 115,172 | 473,492 |  |
| Lifeguard Insurance (Dublin) dac   | 3,189  | 3,097  | 1,031  | 75,153 | 6,126  | 8,231  | 14,382 | 30,718 | 27,484  | 32,157  | 30,919  | 232,487 |  |
| London Life and General Reinsurance DAC  | 5,905  | -      | -      | -      | -      | -      | -      | -      | -       | -       | -       | 5,905   |  |
| Loomis Reinsurance dac   | -      | -      | -      | -      | -      | -      | -      | -      | -       | -       | 2,862   | 2,862   |  |
| Martinsurance dac  | (0)    | -      | -      | 1      | -      | 1      | 182    | -      | 29      | 98      | 4,638   | 4,949   |  |
| MBDA Insurance dac   | -      | -      | -      | -      | -      | -      | -      | -      | -       | -       | 524     | 524     |  |
| Medical Insurance Company dac  | 23,427 | 11,796 | 9,911  | 20,490 | 25,707 | 37,605 | 30,862 | 45,176 | 38,877  | -       | -       | 243,850 |  |
| Metlife Europe d.a.c.  | 1,255  | 287    | 299    | 292    | 280    | 348    | 319    | 399    | 519     | 1,650   | 7,347   | 12,994  |  |
| MetLife Europe Insurance d.a.c.  | 13     | 101    | 317    | 255    | 272    | 298    | 225    | 211    | 206     | 1,000   | 4,553   | 7,451   |  |
| Miripro Insurance Company dac  | -      | -      | -      | -      | 1,476  | 4,535  | 25,664 | 14,826 | 23,099  | 41,301  | 3,370   | 114,270 |  |
| MOL Reinsurance Co dac   | -      | -      | -      | -      | -      | -      | -      | -      | -       | -       | 2,892   | 2,892   |  |
| Monument Insurance dac   | -      | -      | -      | -      | -      | -      | -      | -      | -       | 117     | 3,912   | 4,030   |  |
| National Grid Insurance Company (Ireland) dac  | 1,575  | 334    | 312    | 295    | 283    | 589    | 374    | 986    | 748     | 2,304   | 3,339   | 11,139  |  |
| Nautilus Indemnity (Europe) dac  | 33,252 | 8,899  | 10,709 | 12,766 | 15,273 | 17,795 | 20,792 | 24,107 | 27,373  | 30,201  | 35,485  | 236,649 |  |
| Navillus Insurance Company dac   | 269    | 3      | 1,160  | 344    | 657    | 118    | 154    | 241    | 414     | 507     | 215     | 4,083   |  |
| NEIL Overseas dac  | -      | -      | -      | -      | -      | -      | -      | -      | 6,559   | 7,348   | 9,216   | 23,123  |  |
| Newell Insurance dac   | (0)    | 0      | 0      | 0      | 0      | 3      | 0      | 1      | 0       | 15,295  | 344     | 15,643  |  |
| Noble Insurance Company dac  | -      | -      | -      | -      | -      | -      | -      | -      | -       | -       | -       | -       |  |
| Nokatus Insurance Company dac  | 7,623  | 315    | 3,484  | 515    | 2,369  | 1,230  | 2,039  | 3,287  | 4,947   | 2,256   | (383)   | 27,683  |  |
| ORKLA Insurance Company dac  | 1,175  | 219    | (11)   | 202    | (102)  | (44)   | (3)    | 47     | 35      | 368     | 372     | 2,259   |  |

Table continued on next page

### 3.4 Non-life Insurance Claims

#### 3.4.2 Gross Discounted Best Estimate Claims Provisions at year end, N-9 to N

| Non-life insurance - Gross Discounted Best Estimate Claims Provisions at year end - S.19.01.21 for year end 2017 |           |         |         |         |         |         |         |           |           |           |           |            |
|--|-----------|---------|---------|---------|---------|---------|---------|-----------|-----------|-----------|-----------|------------|
| Euro Monetary Value €000   | Prior     | N-9     | N-8     | N-7     | N-6     | N-5     | N-4     | N-3       | N-2       | N-1       | N         | Total      |
| Ornuia Insurance dac   | -         | -       | -       | -       | -       | -       | -       | 1         | 58        | 536       | 1,554     | 2,148      |
| Pan Insurance dac  | -         | -       | -       | -       | -       | 4,320   | 3,980   | 6,008     | 19,243    | 18,104    | 55,535    | 107,191    |
| Partner Reinsurance Europe SE  | 962,805   | 137,471 | 115,506 | 173,708 | 157,179 | 175,274 | 282,501 | 348,941   | 467,841   | 572,069   | 490,063   | 3,883,358  |
| PartnerRe Ireland Insurance dac  | 317       | 176     | 238     | 848     | 8,488   | 8,694   | 11,389  | 38,250    | 69,385    | 69,149    | 44,946    | 251,881    |
| Petroswede Insurance Company dac   | 7         | 54      | 24      | 22      | 105     | 139     | 99      | 687       | 866       | 905       | 4,215     | 7,125      |
| Pharma International Insurance dac   | 33        | 10      | 49      | 112     | 230     | -       | 1,371   | 5,232     | 11,514    | 18,968    | 86        | 37,605     |
| Philip Morris International Insurance (Ireland) dac  | -         | -       | -       | -       | -       | -       | 110     | 80        | 605       | 4,933     | 2,163     | 7,891      |
| PI Indemnity Company dac   | 54        | 113     | 187     | 330     | 439     | 638     | 1,001   | 1,585     | 2,405     | 3,539     | 5,232     | 15,522     |
| Pine Indemnity dac   | 4,344     | 362     | 1,170   | 1,718   | 3,242   | 22,223  | 6,746   | 8,392     | 16,386    | 17,302    | 19,343    | 101,228    |
| Porsche International Reinsurance dac  | -         | -       | -       | -       | -       | -       | -       | -         | -         | -         | 24,489    | 24,489     |
| Princemark Holdings dac  | 518       | 291     | 904     | 683     | 1,674   | 3,078   | 3,456   | 4,109     | 6,330     | 7,842     | 10,960    | 39,845     |
| Probus Insurance Company Europe dac  | 14,471    | 3,142   | 3,849   | 5,911   | 4,897   | 7,016   | 13,730  | 23,836    | 21,153    | 25,765    | 24,722    | 148,493    |
| Prysmian Re Company dac  | -         | 16      | -       | 10      | 900     | 50      | 726     | 659       | 1,859     | 5,124     | 918       | 10,260     |
| Renaissance Reinsurance of Europe  | 2         | -       | -       | -       | -       | 544     | 431     | -         | 219       | 160       | 49        | 1,406      |
| RGA International Reinsurance Company DAC  | -         | -       | 0       | (0)     | 2       | 7       | 9       | 32        | 39        | 90        | 371       | 549        |
| RSA Insurance Ireland dac  | 13,378    | 6,911   | 11,475  | 24,301  | 32,210  | 37,048  | 69,775  | 94,964    | 104,568   | 134,777   | 173,168   | 702,575    |
| RSIF International dac   | 273       | 24      | 27      | 32      | 74      | 97      | 134     | 182       | 199       | 933       | 283       | 2,258      |
| Samuelson International dac  | 80        | -       | -       | -       | -       | -       | -       | 20        | 64        | 140       | 953       | 1,258      |
| SASOL International Insurance dac  | 0         | (0)     | -       | -       | -       | -       | -       | -         | 298       | 11,204    | 12,971    | 24,473     |
| Schenker Re dac  | 3,601     | 287     | 980     | 1,757   | 1,873   | -       | -       | -         | -         | -         | 966       | 9,465      |
| Seamair Insurance dac  | -         | -       | -       | 30      | 100     | 29      | 319     | 537       | 898       | 1,817     | 2,832     | 6,563      |
| Securitas Group Reinsurance dac  | 6,710     | 1,552   | 1,810   | 2,106   | 2,802   | 4,253   | 6,416   | 8,946     | 12,118    | 12,926    | 23,484    | 83,172     |
| Société D'Assurances Générales Appliquées (SAGA) dac   | -         | -       | -       | -       | -       | -       | -       | 66        | 99        | 3,908     | 14,155    | 18,228     |
| Sofinsod Insurance dac   | -         | -       | -       | -       | -       | -       | -       | -         | -         | -         | 2,199     | 2,199      |
| Squadron Reinsurance dac   | (0)       | 0       | -       | 0       | 0       | 0       | -       | 5         | 49        | 213       | 1,248     | 1,515      |
| Standard Trane Insurance Ireland dac   | -         | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -          |
| SureStone Insurance dac  | 310       | -       | -       | (3)     | 72      | 732     | 809     | 915       | 1,735     | 5,241     | 3,903     | 13,714     |
| Talanx Reinsurance (Ireland) SE  | -         | -       | 1,579   | 22,621  | 264     | 446     | 63,414  | 67,612    | 91,645    | 103,394   | 219,123   | 570,100    |
| Tara Insurance dac   | 3         | -       | 5       | 82      | 82      | 1,134   | 6,881   | 2,557     | 11,140    | 9,654     | 3,392     | 34,930     |
| TCS Insurance Company of Ireland dac   | 119       | 58      | 80      | 446     | 14      | 34      | 147     | -         | -         | -         | -         | 898        |
| The Baxendale Insurance Company dac  | -         | -       | -       | -       | -       | -       | -       | -         | -         | -         | (17)      | (17)       |
| The Pride Reinsurance Company dac  | 9,770     | 1,355   | 2,116   | 2,740   | 3,232   | 5,218   | 6,955   | 10,190    | 12,720    | 22,040    | 29,826    | 106,163    |
| Tyre Reinsurance (Ireland) dac   | -         | -       | -       | -       | -       | -       | -       | 48        | 49        | 50        | 263       | 410        |
| UnipolRe Designated Activity Company   | 42,129    | 10,880  | 10,163  | 20,721  | 16,865  | 19,502  | 8,503   | 5,389     | 2,335     | 16,594    | 46,530    | 199,612    |
| UPS International Insurance dac  | 26        | 14      | 19      | 43      | 72      | 104     | 228     | 423       | 733       | 1,267     | 1,873     | 4,801      |
| Valiant Insurance Company dac  | 34        | 29      | 345     | 819     | 1,248   | 2,289   | 3,595   | 4,024     | 4,086     | 4,405     | 6,672     | 27,545     |
| VHI Insurance DAC  | 366       | 322     | 713     | 670     | 1,006   | 1,078   | 2,110   | 6,526     | 11,137    | 32,294    | 261,049   | 317,271    |
| Vishay Insurance Limited   | -         | -       | -       | -       | -       | -       | -       | -         | 20        | 872       | 143       | 1,035      |
| Vital Blue Insurance dac   | 57        | -       | -       | -       | -       | -       | -       | 309       | 1,117     | 263       | 2,859     | 4,605      |
| Wagram Insurance Company dac   | 105       | 1,910   | 63      | 8,319   | 8,288   | 1,791   | 3,346   | 3,690     | 34,021    | 23,424    | 60,242    | 145,201    |
| Western Captive Insurance Company dac  | -         | -       | -       | 430     | 12      | -       | -       | -         | -         | 1         | 23        | 466        |
| White Horse Insurance Ireland dac  | -         | -       | 38      | -       | 8       | 0       | 17      | 3         | 26        | 107       | 5,579     | 5,779      |
| Woodlands International Insurance Company dac  | -         | -       | -       | -       | -       | 8,663   | 5,855   | 7,278     | 6,446     | 8,475     | 2,803     | 39,520     |
| XL RE EUROPE SE  | 366,445   | 70,840  | 37,494  | 57,435  | 76,851  | 100,901 | 104,193 | 118,341   | 200,389   | 211,156   | 210,494   | 1,554,539  |
| Yara Insurance dac   | -         | -       | -       | -       | -       | -       | 3       | 5         | 12        | 3,218     | 48,966    | 52,203     |
| Zurich Insurance plc   | 2,845,954 | 330,432 | 459,009 | 401,598 | 477,375 | 692,832 | 976,934 | 1,340,561 | 1,937,334 | 2,263,660 | 3,186,329 | 14,912,016 |



### 3.5 Impact of long term guarantees & transitional measures

| Impact of Long Term Guarantees and Transitional Measures - S.22.01.21 |  |  |   |   |   |  |  |   |   |   |
|---|--|--|---|---|---|--|--|---|---|---|
| Euro Monetary Value €000  |  |  |   |   |   |  |  |   |   |   |
| -----Eligible own funds to meet Solvency Capital Requirement-----     |  |  |   |   | -----Solvency Capital Requirement-----    |  |  |   |   |   |
|   | Amount with Long Term Guarantee measures and transitionals | Impact of transitional on technical provisions | Impact of transitional on interest rate | Impact of volatility adjustment set to zero | Impact of matching adjustment set to zero | Amount with Long Term Guarantee measures and transitionals | Impact of transitional on technical provisions | Impact of transitional on interest rate | Impact of volatility adjustment set to zero | Impact of matching adjustment set to zero |
| Allianz Plc   | 337,345  | -  | -                                       | (1,166)                                     | -   | 242,542  | -  | -                                       | 4,632                                       | -   |
| Allianz Re Dublin Designated Activity Company                         | 881,495  | -  | -                                       | (13,821)                                    | -   | 486,908  | -  | -                                       | 188   | -   |
| Canada Life International Re DAC                                      | 1,312,594  | -  | (166,309)                               | (42,511)                                    | -   | 827,788  | -  | 38,094                                  | 9,613                                       | -   |
| Friends First Life Assurance Company DAC                              | 252,831  | -  | -                                       | (1,059)                                     | -   | 160,410  | -  | -                                       | 271   | -   |
| Irish Life Assurance Plc  | 1,903,274  | -  | -                                       | (13,943)                                    | -   | 1,188,964  | -  | -                                       | 3,709                                       | -   |
| Utmost Ireland dac  | 47,580   | -  | -                                       | (89)  | -   | 27,878   | -  | -                                       | 506   | -   |

### 3.6 Own Funds

#### 3.6.1 Life insurance

| Life Undertakings Information on Own Funds, SCR and MCR - S.23.01.01 for year end 2017 |  |                           |   |   |  |  |                  |                  |
|--|--|---------------------------|---|---|--|--|------------------|------------------|
| Euro Monetary Value €000   | Total basic own funds after deductions | Total ancillary own funds | Total available own funds to meet the SCR | Total available own funds to meet the MCR | Total eligible own funds to meet the SCR | Total eligible own funds to meet the MCR | SCR              | MCR              |
| Acorn Life DAC   | 42,323                                 | -                         | 42,323                                    | 42,323                                    | 42,323                                   | 42,323                                   | 27,651           | 7,572            |
| Allianz Global Life Designated Activity Company  | 219,270                                | -                         | 219,270                                   | 219,270                                   | 219,270                                  | 219,270                                  | 102,561          | 27,813           |
| Arca Vita International dac  | 34,588                                 | -                         | 34,588                                    | 34,588                                    | 34,588                                   | 34,588                                   | 13,895           | 4,187            |
| Area Life International Assurance DAC  | 4,905                                  | -                         | 4,905                                     | 4,905                                     | 4,905                                    | 4,905                                    | 2,749            | 3,700            |
| Ark Life Assurance Company dac   | 202,378                                | -                         | 202,378                                   | 202,378                                   | 202,378                                  | 202,378                                  | 111,053          | 27,763           |
| Athora Ireland Plc   | 241,975                                | -                         | 241,975                                   | 235,948                                   | 241,975                                  | 235,948                                  | 162,038          | 40,510           |
| Augura Ireland dac   | 4,894                                  | -                         | 4,894                                     | 4,894                                     | 4,894                                    | 4,894                                    | 2,265            | 3,700            |
| AXA Life Europe Designated Activity Company  | 1,065,738                              | 74,524                    | 1,140,262                                 | 1,062,616                                 | 1,140,262                                | 1,062,616                                | 640,865          | 160,216          |
| AXA MPS Financial DAC  | 288,970                                | -                         | 288,970                                   | 288,970                                   | 288,970                                  | 288,970                                  | 103,461          | 46,557           |
| AZ Life dac  | 254,447                                | -                         | 254,447                                   | 254,447                                   | 254,447                                  | 254,447                                  | 109,018          | 45,548           |
| CACI Life dac  | 271,350                                | -                         | 271,350                                   | 271,350                                   | 271,350                                  | 271,350                                  | 147,303          | 66,286           |
| Canada Life Assurance Europe PLC   | 545,537                                | -                         | 545,537                                   | 545,537                                   | 545,537                                  | 545,537                                  | 318,445          | 133,391          |
| Canada Life International Assurance (Ireland) Designated Activity Company              | 39,591                                 | -                         | 39,591                                    | 39,591                                    | 39,591                                   | 39,591                                   | 25,015           | 11,257           |
| Cattolica Life dac   | 23,837                                 | -                         | 23,837                                    | 23,837                                    | 23,837                                   | 23,837                                   | 8,812            | 3,700            |
| CNP Europe Life dac  | 27,284                                 | -                         | 27,284                                    | 27,284                                    | 27,284                                   | 27,284                                   | 4,310            | 3,700            |
| CNP Santander Insurance Life Designated Activity Company                               | 249,715                                | -                         | 249,715                                   | 249,715                                   | 249,715                                  | 249,715                                  | 113,642          | 38,375           |
| Darta Saving Life Assurance dac  | 671,419                                | -                         | 671,419                                   | 671,419                                   | 671,419                                  | 671,419                                  | 295,404          | 106,610          |
| ECCU Assurance dac   | 51,501                                 | -                         | 51,501                                    | 51,501                                    | 51,501                                   | 51,501                                   | 27,106           | 11,733           |
| Euroben Life & Pension Limited   | 20,091                                 | -                         | 20,091                                    | 20,091                                    | 20,091                                   | 20,091                                   | 5,135            | 3,662            |
| FIL Life Insurance (Ireland) dac   | 9,182                                  | -                         | 9,182                                     | 9,182                                     | 9,182                                    | 9,182                                    | 2,540            | 3,700            |
| Friends First Life Assurance Company DAC   | 252,831                                | -                         | 252,831                                   | 252,831                                   | 252,831                                  | 252,831                                  | 160,410          | 61,921           |
| Hansard Europe DAC   | 13,655                                 | -                         | 13,655                                    | 13,655                                    | 13,655                                   | 13,655                                   | 5,477            | 3,789            |
| Harcourt Life Corporation Dac  | 28,500                                 | -                         | 28,500                                    | 28,500                                    | 28,500                                   | 28,500                                   | 14,793           | 3,700            |
| Harcourt Life Ireland dac  | 9,824                                  | -                         | 9,824                                     | 9,824                                     | 9,824                                    | 9,824                                    | 9,300            | 3,700            |
| Hawthorn Life Designated Activity Company  | 467,544                                | -                         | 467,544                                   | 467,544                                   | 467,544                                  | 467,544                                  | 118,666          | 29,666           |
| InChiaro Life dac  | 19,811                                 | -                         | 19,811                                    | 19,811                                    | 19,811                                   | 19,811                                   | 6,534            | 3,700            |
| Inora Life dac   | 20,598                                 | -                         | 20,598                                    | 20,598                                    | 20,598                                   | 20,598                                   | 3,594            | 3,700            |
| Intesa SanPaolo Life dac   | 1,139,081                              | -                         | 1,139,081                                 | 1,139,081                                 | 1,139,081                                | 1,139,081                                | 410,241          | 184,609          |
| Irish Life Assurance Plc   | 1,903,274                              | -                         | 1,903,274                                 | 1,903,274                                 | 1,903,274                                | 1,903,274                                | 1,188,964        | 498,389          |
| Laguna Life dac  | 6,332                                  | -                         | 6,332                                     | 6,332                                     | 6,332                                    | 6,332                                    | 1,389            | 3,700            |
| Mediolanum International Life designated activity company                              | 171,824                                | -                         | 171,824                                   | 171,824                                   | 171,824                                  | 171,824                                  | 89,860           | 22,465           |
| Metlife Europe d.a.c.  | 1,205,096                              | -                         | 1,205,096                                 | 1,202,052                                 | 1,205,096                                | 1,202,052                                | 812,529          | 309,154          |
| Monument Assurance dac   | 10,858                                 | -                         | 10,858                                    | 10,858                                    | 10,858                                   | 10,858                                   | 2,974            | 3,700            |
| New Ireland Assurance Company plc  | 896,096                                | -                         | 896,096                                   | 896,096                                   | 896,096                                  | 765,614                                  | 582,679          | 147,588          |
| Octium Life dac  | 108,646                                | -                         | 108,646                                   | 108,646                                   | 108,646                                  | 108,646                                  | 64,398           | 28,979           |
| Old Mutual International Ireland dac   | 42,728                                 | -                         | 42,728                                    | 42,728                                    | 42,728                                   | 42,728                                   | 16,436           | 7,396            |
| Prudential International Assurance plc   | 229,256                                | -                         | 229,256                                   | 229,256                                   | 229,256                                  | 229,256                                  | 145,968          | 36,492           |
| Seb Life International Assurance Company DAC   | 156,405                                | -                         | 156,405                                   | 156,405                                   | 156,405                                  | 156,405                                  | 111,563          | 47,435           |
| St James's Place International plc   | 164,109                                | -                         | 164,109                                   | 164,109                                   | 164,109                                  | 164,109                                  | 120,302          | 54,136           |
| Standard Life International Designated Activity Company                                | 153,724                                | -                         | 153,724                                   | 153,724                                   | 153,724                                  | 153,724                                  | 114,787          | 48,530           |
| Union Heritage Designated Activity Company   | 5,179                                  | -                         | 5,179                                     | 5,179                                     | 5,179                                    | 5,179                                    | 797              | 3,700            |
| Utmost Ireland dac   | 47,580                                 | -                         | 47,580                                    | 47,580                                    | 47,580                                   | 47,580                                   | 27,878           | 12,035           |
| Utmost PanEurope dac   | 282,737                                | -                         | 282,737                                   | 282,737                                   | 282,737                                  | 282,737                                  | 129,246          | 58,161           |
| Vera Financial dac   | 75,135                                 | -                         | 75,135                                    | 75,135                                    | 75,135                                   | 75,135                                   | 8,954            | 4,029            |
| Zurich Life Assurance plc  | 907,872                                | -                         | 907,872                                   | 907,872                                   | 907,872                                  | 907,872                                  | 704,841          | 188,691          |
| <b>Grand Total</b>   | <b>12,587,686</b>                      | <b>74,524</b>             | <b>12,662,210</b>                         | <b>12,575,494</b>                         | <b>12,662,210</b>                        | <b>12,445,011</b>                        | <b>7,075,847</b> | <b>2,519,346</b> |

### 3.6 Own Funds

#### 3.6.2 Non-life insurance

| Non-Life Undertakings Information on Own Funds, SCR and MCR - S.23.01.01 for year end 2017 |  |                           |   |   |  |  |         |         |
|--|--|---------------------------|---|---|--|--|---------|---------|
| Euro Monetary Value €000   |  |                           |   |   |  |  |         |         |
|  | Total basic own funds after deductions | Total ancillary own funds | Total available own funds to meet the SCR | Total available own funds to meet the MCR | Total eligible own funds to meet the SCR | Total eligible own funds to meet the MCR | SCR     | MCR     |
| Acadia International Insurance dac   | 18,966                                 | -                         | 18,966                                    | 18,966                                    | 18,966                                   | 18,966                                   | 12,076  | 3,644   |
| Advent Insurance dac   | 13,953                                 | -                         | 13,953                                    | 13,953                                    | 13,953                                   | 13,953                                   | 9,722   | 3,700   |
| Allianz Plc  | 337,345                                | -                         | 337,345                                   | 328,963                                   | 337,345                                  | 328,963                                  | 242,542 | 70,747  |
| Allied World Assurance Company (Europe) dac  | 317,193                                | -                         | 317,193                                   | 317,193                                   | 317,193                                  | 317,193                                  | 80,848  | 20,212  |
| Alreford dac   | 15,162                                 | -                         | 15,162                                    | 15,157                                    | 15,162                                   | 15,157                                   | 2,117   | 2,503   |
| Amtrust International Underwriters DAC   | 195,570                                | -                         | 195,570                                   | 195,570                                   | 195,570                                  | 195,570                                  | 126,663 | 31,666  |
| Arch Mortgage Insurance dac  | 57,093                                 | -                         | 57,093                                    | 56,958                                    | 57,093                                   | 56,958                                   | 16,851  | 4,213   |
| Arkema Insurance dac   | 31,384                                 | -                         | 31,384                                    | 31,092                                    | 31,384                                   | 31,092                                   | 28,409  | 7,102   |
| AXA Insurance DAC  | 434,105                                | -                         | 434,105                                   | 434,105                                   | 434,105                                  | 434,105                                  | 305,725 | 137,576 |
| AXIS Specialty Europe SE   | 213,466                                | -                         | 213,466                                   | 209,936                                   | 213,466                                  | 209,936                                  | 109,397 | 27,349  |
| Baltimore Insurance dac  | 6,267                                  | -                         | 6,267                                     | 6,267                                     | 6,267                                    | 6,267                                    | 1,261   | 3,705   |
| Beazley Insurance dac  | 1,335,214                              | -                         | 1,335,214                                 | 1,334,898                                 | 1,335,214                                | 1,140,706                                | 542,275 | 135,569 |
| BMS International Insurance dac  | 10,493                                 | -                         | 10,493                                    | 10,493                                    | 10,493                                   | 10,493                                   | 3,461   | 3,590   |
| CACI Non-Life dac  | 198,162                                | -                         | 198,162                                   | 198,162                                   | 198,162                                  | 198,162                                  | 150,565 | 67,754  |
| Canterbury Insurance dac   | 115,154                                | -                         | 115,154                                   | 114,008                                   | 115,154                                  | 114,008                                  | 38,299  | 9,575   |
| Carraig Insurance dac  | 373,159                                | -                         | 373,159                                   | 373,159                                   | 373,159                                  | 373,159                                  | 241,060 | 64,167  |
| Catalina Insurance Ireland dac   | 55,708                                 | -                         | 55,708                                    | 55,708                                    | 44,759                                   | 33,643                                   | 24,701  | 6,175   |
| Chaucer Insurance Company Designated Activity Company                                      | 24,247                                 | -                         | 24,247                                    | 24,089                                    | 24,247                                   | 24,089                                   | 4,974   | 3,703   |
| CNP Santander Insurance Europe Designated Activity Company                                 | 188,339                                | -                         | 188,339                                   | 188,339                                   | 188,339                                  | 174,988                                  | 141,267 | 35,317  |
| CODEVE Insurance Company dac   | 23,902                                 | -                         | 23,902                                    | 23,653                                    | 23,902                                   | 23,653                                   | 15,230  | 3,808   |
| Coromin Insurance (Ireland) dac  | 14,621                                 | -                         | 14,621                                    | 14,305                                    | 14,621                                   | 14,305                                   | 7,296   | 3,696   |
| DCC Group Insurances dac   | 5,780                                  | -                         | 5,780                                     | 5,732                                     | 5,780                                    | 5,732                                    | 5,711   | 3,700   |
| Decare Dental Insurance Ireland Limited  | 6,651                                  | -                         | 6,651                                     | 6,651                                     | 6,651                                    | 6,651                                    | 2,131   | 2,500   |
| Electric Insurance Ireland dac   | 7,025                                  | -                         | 7,025                                     | 7,025                                     | 7,025                                    | 7,025                                    | 4,256   | 3,700   |
| ENI Insurance dac  | 513,234                                | -                         | 513,234                                   | 512,476                                   | 513,234                                  | 512,476                                  | 267,309 | 66,827  |
| Esprit Insurance dac   | 29,019                                 | -                         | 29,019                                    | 29,019                                    | 29,019                                   | 29,019                                   | 11,001  | 3,700   |
| Euro Insurances dac  | 125,107                                | -                         | 125,107                                   | 125,107                                   | 125,107                                  | 125,107                                  | 89,649  | 33,345  |
| European Risk Excess dac   | 42,630                                 | -                         | 42,630                                    | 42,630                                    | 42,630                                   | 42,630                                   | 2,835   | 3,702   |
| Everest Insurance (Ireland) Designated Activity Company                                    | 49,569                                 | -                         | 49,569                                    | 49,569                                    | 49,569                                   | 49,569                                   | 5,106   | 3,700   |
| FBD Insurance Plc  | 366,191                                | -                         | 366,191                                   | 366,191                                   | 366,191                                  | 314,717                                  | 222,665 | 95,807  |
| FDI Insurance dac  | 15,802                                 | -                         | 15,802                                    | 15,802                                    | 15,802                                   | 15,802                                   | 9,250   | 3,664   |
| Gasrule Insurance dac  | 21,042                                 | -                         | 21,042                                    | 20,852                                    | 21,042                                   | 20,852                                   | 16,068  | 4,017   |
| GD Insurance Company dac   | 47,692                                 | -                         | 47,692                                    | 47,692                                    | 47,692                                   | 47,692                                   | 39,705  | 9,926   |
| Golden Arches Insurance dac  | 36,336                                 | -                         | 36,336                                    | 36,336                                    | 36,336                                   | 36,336                                   | 33,725  | 8,865   |
| Great American International Insurance dac   | 11,310                                 | -                         | 11,310                                    | 11,310                                    | 11,310                                   | 11,310                                   | 5,603   | 3,700   |
| Greenvall Insurance dac  | 57,376                                 | -                         | 57,376                                    | 57,376                                    | 57,376                                   | 57,376                                   | 35,604  | 11,786  |
| IPB Insurance CLG  | 744,879                                | -                         | 744,879                                   | 744,879                                   | 744,879                                  | 744,879                                  | 216,378 | 54,095  |
| Irish Life Health Designated Activity Company  | 71,281                                 | -                         | 71,281                                    | 71,281                                    | 71,281                                   | 71,281                                   | 47,508  | 11,877  |
| Ironshore Europe Designated Activity Company   | 92,294                                 | -                         | 92,294                                    | 92,294                                    | 92,294                                   | 92,294                                   | 45,158  | 11,290  |
| Kingfisher Insurance dac   | 10,612                                 | -                         | 10,612                                    | 10,612                                    | 10,612                                   | 10,612                                   | 8,286   | 3,224   |
| KPN Insurance Company dac  | 58,868                                 | -                         | 58,868                                    | 58,868                                    | 58,868                                   | 58,868                                   | 20,650  | 5,163   |
| Liberty Insurance dac  | 199,518                                | 40,000                    | 239,518                                   | 199,518                                   | 239,518                                  | 199,518                                  | 130,478 | 41,905  |
| Lifeguard Insurance (Dublin) dac   | 47,865                                 | -                         | 47,865                                    | 47,865                                    | 47,865                                   | 47,865                                   | 15,008  | 5,379   |
| Martinsurance dac  | 15,003                                 | -                         | 15,003                                    | 14,919                                    | 15,003                                   | 14,919                                   | 3,537   | 3,700   |
| MBDA Insurance dac   | 5,925                                  | -                         | 5,925                                     | 5,925                                     | 5,925                                    | 5,925                                    | 1,947   | 3,700   |

Table continued on next page

### 3.6 Own Funds

#### 3.6.2 Non-life insurance

| Non-Life Undertakings Information on Own Funds, SCR and MCR - S.23.01.01 for year end 2017 |  |                           |   |   |  |  |                  |                  |
|--|--|---------------------------|---|---|--|--|------------------|------------------|
| Euro Monetary Value €000   |  |                           |   |   |  |  |                  |                  |
|  | Total basic own funds after deductions | Total ancillary own funds | Total available own funds to meet the SCR | Total available own funds to meet the MCR | Total eligible own funds to meet the SCR | Total eligible own funds to meet the MCR | SCR              | MCR              |
| Medical Insurance Company dac  | 46,837                                 | -                         | 46,837                                    | 46,837                                    | 46,837                                   | 46,837                                   | 36,748           | 9,187            |
| MetLife Europe Insurance d.a.c.  | 52,505                                 | -                         | 52,505                                    | 52,492                                    | 52,505                                   | 52,492                                   | 18,893           | 4,723            |
| Miripro Insurance Company dac  | 190,589                                | -                         | 190,589                                   | 190,282                                   | 190,589                                  | 190,282                                  | 60,138           | 15,035           |
| Monument Insurance dac   | 20,699                                 | -                         | 20,699                                    | 20,699                                    | 20,699                                   | 20,699                                   | 12,188           | 4,601            |
| National Grid Insurance Company (Ireland) dac  | 40,019                                 | -                         | 40,019                                    | 39,890                                    | 40,019                                   | 39,890                                   | 7,889            | 3,894            |
| Nautilus Indemnity (Europe) dac  | 41,320                                 | -                         | 41,320                                    | 41,320                                    | 41,320                                   | 41,320                                   | 18,386           | 4,596            |
| Navillus Insurance Company dac   | 35,400                                 | 9,264                     | 44,664                                    | 35,400                                    | 44,664                                   | 35,400                                   | 18,527           | 4,632            |
| NEIL Overseas dac  | 60,550                                 | -                         | 60,550                                    | 60,478                                    | 60,550                                   | 60,478                                   | 26,292           | 6,573            |
| Newell Insurance dac   | 8,411                                  | -                         | 8,411                                     | 8,411                                     | 8,411                                    | 8,411                                    | 5,971            | 3,704            |
| Noble Insurance Company dac  | 13,584                                 | -                         | 13,584                                    | 13,584                                    | 13,584                                   | 13,584                                   | 4,516            | 3,648            |
| Nokatus Insurance Company dac  | 107,512                                | -                         | 107,512                                   | 107,512                                   | 107,512                                  | 107,512                                  | 77,367           | 19,342           |
| ORKLA Insurance Company dac  | 10,197                                 | -                         | 10,197                                    | 10,197                                    | 10,197                                   | 10,197                                   | 5,671            | 3,581            |
| Ornua Insurance dac  | 7,853                                  | -                         | 7,853                                     | 7,853                                     | 7,853                                    | 7,853                                    | 5,331            | 3,700            |
| Pan Insurance dac  | 45,548                                 | -                         | 45,548                                    | 45,548                                    | 45,548                                   | 45,548                                   | 35,847           | 8,962            |
| PartnerRe Ireland Insurance dac  | 93,880                                 | -                         | 93,880                                    | 91,622                                    | 93,880                                   | 91,622                                   | 49,481           | 12,370           |
| Petroswede Insurance Company dac   | 5,313                                  | -                         | 5,313                                     | 5,276                                     | 5,313                                    | 5,276                                    | 2,673            | 3,696            |
| Pharma International Insurance dac   | 149,450                                | -                         | 149,450                                   | 149,450                                   | 149,450                                  | 149,450                                  | 95,929           | 23,982           |
| Philip Morris International Insurance (Ireland) dac  | 43,379                                 | -                         | 43,379                                    | 43,379                                    | 43,379                                   | 43,379                                   | 16,510           | 4,128            |
| PI Indemnity Company dac   | 26,896                                 | -                         | 26,896                                    | 26,680                                    | 26,896                                   | 26,680                                   | 13,547           | 3,387            |
| Pine Indemnity dac   | 18,836                                 | -                         | 18,836                                    | 18,540                                    | 18,836                                   | 18,540                                   | 5,970            | 3,708            |
| Probus Insurance Company Europe dac  | 40,642                                 | -                         | 40,642                                    | 40,642                                    | 40,642                                   | 40,642                                   | 24,131           | 6,033            |
| RSA Insurance Ireland dac  | 127,085                                | 90,000                    | 217,085                                   | 127,085                                   | 176,850                                  | 127,085                                  | 99,531           | 24,883           |
| RSIF International dac   | 23,688                                 | -                         | 23,688                                    | 23,672                                    | 23,688                                   | 23,672                                   | 9,972            | 2,505            |
| SASOL International Insurance dac  | 131,684                                | -                         | 131,684                                   | 131,631                                   | 131,684                                  | 131,631                                  | 54,693           | 13,673           |
| Seamair Insurance dac  | 44,566                                 | -                         | 44,566                                    | 44,566                                    | 44,566                                   | 44,566                                   | 14,881           | 3,720            |
| Société D'Assurances Générales Appliquées (SAGA) dac                                       | 44,068                                 | -                         | 44,068                                    | 44,068                                    | 44,068                                   | 44,068                                   | 35,828           | 8,957            |
| Sofinsod Insurance dac   | 5,773                                  | -                         | 5,773                                     | 5,773                                     | 5,773                                    | 5,773                                    | 4,111            | 3,700            |
| Standard Trane Insurance Ireland dac   | 2,823                                  | -                         | 2,823                                     | 2,823                                     | 2,823                                    | 2,823                                    | 451              | 2,500            |
| SureStone Insurance dac  | 27,801                                 | -                         | 27,801                                    | 27,801                                    | 27,801                                   | 19,141                                   | 22,495           | 5,624            |
| Tara Insurance dac   | 76,294                                 | -                         | 76,294                                    | 76,294                                    | 76,294                                   | 76,294                                   | 28,647           | 7,162            |
| TCS Insurance Company of Ireland dac   | 7,007                                  | -                         | 7,007                                     | 7,007                                     | 7,007                                    | 7,007                                    | 1,129            | 3,700            |
| The Baxendale Insurance Company dac  | 7,142                                  | -                         | 7,142                                     | 7,142                                     | 7,142                                    | 7,142                                    | 3,789            | 2,497            |
| UPS International Insurance dac  | 22,598                                 | 7,708                     | 30,306                                    | 30,306                                    | 30,306                                   | 23,369                                   | 15,415           | 3,854            |
| Valiant Insurance Company dac  | 23,362                                 | -                         | 23,362                                    | 22,992                                    | 23,362                                   | 22,992                                   | 14,056           | 3,691            |
| VHI Insurance DAC  | 812,881                                | -                         | 812,881                                   | 812,881                                   | 812,881                                  | 812,881                                  | 300,675          | 75,169           |
| Vishay Insurance Limited   | 15,227                                 | -                         | 15,227                                    | 15,227                                    | 15,227                                   | 15,227                                   | 8,935            | 3,590            |
| Vital Blue Insurance dac   | 45,026                                 | -                         | 45,026                                    | 45,026                                    | 45,026                                   | 45,026                                   | 31,339           | 7,835            |
| Volkswagen Insurance Company dac   | 33,548                                 | -                         | 33,548                                    | 32,664                                    | 33,548                                   | 32,664                                   | 12,985           | 3,286            |
| W.T.C.D. Insurance Corporation dac   | 4,766                                  | -                         | 4,766                                     | 4,766                                     | 4,766                                    | 4,766                                    | 1,605            | 2,500            |
| Wagram Insurance Company dac   | 54,583                                 | -                         | 54,583                                    | 54,583                                    | 54,583                                   | 54,583                                   | 39,110           | 10,207           |
| Western Captive Insurance Company dac  | 4,271                                  | -                         | 4,271                                     | 4,271                                     | 4,271                                    | 4,271                                    | 778              | 3,700            |
| White Horse Insurance Ireland dac  | 17,820                                 | -                         | 17,820                                    | 17,820                                    | 17,820                                   | 17,820                                   | 10,259           | 3,702            |
| Yara Insurance dac   | 57,042                                 | -                         | 57,042                                    | 57,042                                    | 57,042                                   | 57,042                                   | 38,728           | 9,682            |
| Zurich Insurance plc   | 2,615,462                              | -                         | 2,615,462                                 | 2,486,916                                 | 2,615,462                                | 2,486,916                                | 1,933,285        | 869,978          |
| <b>Grand Total</b>   | <b>11,824,445</b>                      | <b>146,971</b>            | <b>11,971,416</b>                         | <b>11,683,345</b>                         | <b>11,920,232</b>                        | <b>11,386,667</b>                        | <b>6,569,008</b> | <b>2,274,638</b> |

## 3.6 Own Funds

### 3.6.3 Reinsurance

| Reinsurance Undertakings Information on Own Funds, SCR and MCR - S.23.01.01 for year end 2017 |  |                           |   |   |  |  |         |         |
|---|--|---------------------------|---|---|--|--|---------|---------|
| Euro Monetary Value €000  |  |                           |   |   |  |  |         |         |
|   | Total basic own funds after deductions | Total ancillary own funds | Total available own funds to meet the SCR | Total available own funds to meet the MCR | Total eligible own funds to meet the SCR | Total eligible own funds to meet the MCR | SCR     | MCR     |
| Adidas International Re dac   | 22,660                                 | -                         | 22,660                                    | 22,660                                    | 22,660                                   | 22,660                                   | 8,444   | 3,800   |
| ALD Re dac  | 133,169                                | -                         | 133,169                                   | 133,169                                   | 133,169                                  | 133,169                                  | 57,739  | 17,057  |
| Allianz Re Dublin Designated Activity Company   | 881,495                                | -                         | 881,495                                   | 881,495                                   | 881,495                                  | 881,495                                  | 486,908 | 219,108 |
| Alpitour Reinsurance Company dac  | 15,601                                 | -                         | 15,601                                    | 15,601                                    | 15,601                                   | 15,601                                   | 7,895   | 3,600   |
| Arch Reinsurance Europe Underwriting dac  | 446,653                                | -                         | 446,653                                   | 440,613                                   | 446,653                                  | 440,613                                  | 215,445 | 53,861  |
| ARES Reinsurance dac  | 27,013                                 | -                         | 27,013                                    | 27,013                                    | 27,013                                   | 27,013                                   | 11,629  | 3,600   |
| Atradius Reinsurance DAC  | 718,387                                | -                         | 718,387                                   | 718,387                                   | 718,387                                  | 657,505                                  | 390,613 | 97,653  |
| AXIS Re SE  | 548,945                                | -                         | 548,945                                   | 541,485                                   | 548,945                                  | 541,485                                  | 395,454 | 98,864  |
| BBVA Re dac   | 50,614                                 | -                         | 50,614                                    | 50,614                                    | 50,614                                   | 50,614                                   | 13,480  | 3,700   |
| Becare dac  | 6,121                                  | -                         | 6,121                                     | 6,121                                     | 6,121                                    | 6,121                                    | 4,248   | 1,200   |
| Benteler Reinsurance Company dac  | 20,053                                 | -                         | 20,053                                    | 20,053                                    | 20,053                                   | 20,053                                   | 13,548  | 3,387   |
| Berkeley Re dac   | 55,409                                 | -                         | 55,409                                    | 55,409                                    | 55,409                                   | 55,409                                   | 28,616  | 9,331   |
| Bilspedition Transport Operations Reinsurance dac   | 7,035                                  | -                         | 7,035                                     | 7,035                                     | 7,035                                    | 7,035                                    | 2,271   | 1,200   |
| BNP Paribas Vartry Reinsurance dac  | 17,008                                 | -                         | 17,008                                    | 17,008                                    | 17,008                                   | 17,008                                   | 1,622   | 3,600   |
| Brown Reinsurance dac   | 10,618                                 | 3,638                     | 14,257                                    | 10,618                                    | 14,257                                   | 10,618                                   | 7,277   | 2,037   |
| CACI Reinsurance dac  | 16,129                                 | -                         | 16,129                                    | 16,129                                    | 16,129                                   | 16,129                                   | 3,137   | 3,600   |
| Canada Life International Re DAC  | 1,312,594                              | -                         | 1,312,594                                 | 1,312,594                                 | 1,312,594                                | 1,312,594                                | 827,788 | 216,083 |
| Canal & River Reinsurance dac   | 4,098                                  | -                         | 4,098                                     | 4,098                                     | 4,098                                    | 4,098                                    | 1,622   | 1,263   |
| Cardinal Reinsurance Dac  | 19,730                                 | -                         | 19,730                                    | 19,730                                    | 19,730                                   | 19,730                                   | 5,646   | 3,600   |
| Classic Brand (Europe) dac  | 13,279                                 | -                         | 13,279                                    | 13,279                                    | 13,279                                   | 13,279                                   | 6,822   | 2,190   |
| Darep dac   | 8,900                                  | -                         | 8,900                                     | 8,900                                     | 8,900                                    | 8,900                                    | 2,630   | 1,200   |
| Darnell Designated Activity Company   | 212,348                                | -                         | 212,348                                   | 212,348                                   | 212,348                                  | 212,348                                  | 108,747 | 27,187  |
| DLL Re dac  | 32,182                                 | -                         | 32,182                                    | 32,182                                    | 32,182                                   | 32,182                                   | 26,695  | 6,674   |
| DVA Reinsurance dac   | 4,036                                  | -                         | 4,036                                     | 4,036                                     | 4,036                                    | 4,036                                    | 1,997   | 3,600   |
| ESSELF dac  | 15,704                                 | -                         | 15,704                                    | 15,704                                    | 15,704                                   | 15,704                                   | 5,215   | 1,304   |
| Everest Reinsurance Company (Ireland) dac   | 288,834                                | -                         | 288,834                                   | 288,834                                   | 288,834                                  | 288,834                                  | 147,808 | 36,952  |
| FCA Capital Re dac  | 9,998                                  | -                         | 9,998                                     | 9,998                                     | 9,998                                    | 9,998                                    | 2,995   | 3,600   |
| Greenlight Reinsurance Ireland dac  | 44,127                                 | -                         | 44,127                                    | 43,045                                    | 44,127                                   | 43,045                                   | 32,875  | 8,219   |

Table continued on next page

## 3.6 Own Funds

### 3.6.3 Reinsurance

| Reinsurance Undertakings Information on Own Funds, SCR and MCR - S.23.01.01 for year end 2017 |  |                           |   |   |  |  |                  |                  |
|---|--|---------------------------|---|---|--|--|------------------|------------------|
| Euro Monetary Value €000  |  |                           |   |   |  |  |                  |                  |
|   | Total basic own funds after deductions | Total ancillary own funds | Total available own funds to meet the SCR | Total available own funds to meet the MCR | Total eligible own funds to meet the SCR | Total eligible own funds to meet the MCR | SCR              | MCR              |
| Hannover Re (Ireland) DAC   | 1,573,025                              | 141,098                   | 1,714,123                                 | 1,572,428                                 | 1,713,526                                | 1,367,899                                | 940,652          | 423,294          |
| ING Captive Re dac  | 28,374                                 | -                         | 28,374                                    | 28,374                                    | 28,374                                   | 28,374                                   | 14,162           | 3,834            |
| Irsur dac   | 68,583                                 | -                         | 68,583                                    | 68,583                                    | 56,706                                   | 49,396                                   | 16,245           | 4,061            |
| ITX Re dac  | 132,671                                | -                         | 132,671                                   | 132,671                                   | 132,671                                  | 132,671                                  | 42,777           | 13,776           |
| Kongsberg Reinsurance dac   | 6,767                                  | -                         | 6,767                                     | 6,767                                     | 6,767                                    | 6,767                                    | 4,377            | 1,364            |
| London Life and General Reinsurance DAC   | 14,477                                 | -                         | 14,477                                    | 14,477                                    | 14,477                                   | 14,477                                   | 2,614            | 3,600            |
| Loomis Reinsurance dac  | 75,002                                 | -                         | 75,002                                    | 75,002                                    | 75,002                                   | 75,002                                   | 54,676           | 13,669           |
| MOL Reinsurance Co dac  | 33,064                                 | -                         | 33,064                                    | 33,064                                    | 33,064                                   | 33,064                                   | 20,666           | 5,166            |
| Nexgen Reinsurance dac  | 21,143                                 | -                         | 21,143                                    | 21,143                                    | 21,143                                   | 21,143                                   | 2,348            | 3,600            |
| Partner Reinsurance Europe SE   | 1,855,825                              | -                         | 1,855,825                                 | 1,855,825                                 | 1,855,825                                | 1,855,825                                | 1,373,789        | 381,006          |
| Porsche International Reinsurance dac   | 149,743                                | -                         | 149,743                                   | 149,743                                   | 149,743                                  | 149,743                                  | 103,068          | 25,767           |
| Princemark Holdings dac   | 31,977                                 | -                         | 31,977                                    | 31,977                                    | 31,977                                   | 31,977                                   | 24,800           | 6,200            |
| Prysmian Re Company dac   | 20,816                                 | -                         | 20,816                                    | 20,816                                    | 20,816                                   | 20,816                                   | 18,474           | 4,619            |
| Renaissance Reinsurance of Europe   | 10,707                                 | -                         | 10,707                                    | 10,707                                    | 10,707                                   | 10,707                                   | 1,036            | 3,493            |
| RGA International Reinsurance Company DAC   | 580,956                                | -                         | 580,956                                   | 580,956                                   | 580,956                                  | 580,956                                  | 414,258          | 136,552          |
| Samuelson International dac   | 17,605                                 | -                         | 17,605                                    | 17,497                                    | 17,605                                   | 17,497                                   | 10,314           | 2,579            |
| Santam Structured Reinsurance dac   | 11,315                                 | -                         | 11,315                                    | 11,315                                    | 11,315                                   | 11,315                                   | 4,880            | 7,183            |
| Schenker Re dac   | 39,911                                 | -                         | 39,911                                    | 39,911                                    | 39,911                                   | 39,911                                   | 8,204            | 2,051            |
| SCOR Global Life Reinsurance Ireland dac  | 2,883,464                              | -                         | 2,883,464                                 | 2,883,464                                 | 2,883,464                                | 2,883,464                                | 1,653,560        | 744,102          |
| Scottish Re (Dublin) dac  | 9,568                                  | -                         | 9,568                                     | 9,568                                     | 9,568                                    | 9,568                                    | 4,683            | 3,600            |
| Securitas Group Reinsurance dac   | 74,081                                 | -                         | 74,081                                    | 74,081                                    | 74,081                                   | 74,081                                   | 40,953           | 10,567           |
| Squadron Reinsurance dac  | 50,412                                 | -                         | 50,412                                    | 50,412                                    | 50,412                                   | 50,412                                   | 12,419           | 3,700            |
| Talanx Reinsurance (Ireland) SE   | 311,681                                | -                         | 311,681                                   | 311,681                                   | 311,681                                  | 292,067                                  | 134,403          | 60,481           |
| The Pride Reinsurance Company dac   | 120,455                                | -                         | 120,455                                   | 119,777                                   | 120,455                                  | 119,777                                  | 47,320           | 14,410           |
| Tyre Reinsurance (Ireland) dac  | 46,495                                 | -                         | 46,495                                    | 46,428                                    | 46,495                                   | 46,428                                   | 23,459           | 5,865            |
| UnipolRe Designated Activity Company  | 338,991                                | -                         | 338,991                                   | 336,760                                   | 338,991                                  | 336,760                                  | 131,518          | 32,880           |
| Volkswagen Reinsurance Company Designated Activity Company                                    | 9,712                                  | -                         | 9,712                                     | 9,705                                     | 9,712                                    | 9,705                                    | 1,811            | 1,200            |
| Woodlands International Insurance Company dac   | 35,235                                 | -                         | 35,235                                    | 35,235                                    | 35,235                                   | 35,235                                   | 24,319           | 6,080            |
| XL RE EUROPE SE   | 748,681                                | -                         | 748,681                                   | 722,824                                   | 748,681                                  | 722,824                                  | 514,094          | 163,524          |
| <b>Grand Total</b>  | <b>14,243,481</b>                      | <b>144,736</b>            | <b>14,388,217</b>                         | <b>14,199,354</b>                         | <b>14,375,743</b>                        | <b>13,895,141</b>                        | <b>8,465,043</b> | <b>2,925,690</b> |

3.7 Solvency Capital Requirement  
3.7.1 Standard Formula - S.25.01.21

| Gross Solvency Capital Requirement calculated using the Standard Formula - S.25.01.21 for year end 2017 |             |                           |                        |                          |                            |                 |                       |                                    |                  |   |   |   |                              |
|---|-------------|---------------------------|------------------------|--------------------------|----------------------------|-----------------|-----------------------|------------------------------------|------------------|---|---|---|------------------------------|
| Euro Monetary Value €000  | Market risk | Counterparty default risk | Life underwriting risk | Health underwriting risk | Non-life underwriting risk | Diversification | Intangible asset risk | Basic Solvency Capital Requirement | Operational risk | Loss-absorbing capacity of technical provisions | Loss-absorbing capacity of deferred taxes | Solvency Capital Requirement excluding capital add-on | Solvency capital requirement |
| Acadia International Insurance dac  | 7,911       | 2,839                     | -                      | -                        | 4,736                      | (3,803)         | -                     | 11,683                             | 394              | -   | -   | 12,076  | 12,076                       |
| Acorn Life DAC  | 14,886      | 1,198                     | 22,378                 | -                        | -                          | (8,251)         | -                     | 30,211                             | 1,098            | -   | (3,950)                                   | 27,651  | 27,651                       |
| Adidas International Re dac   | 345         | 1,868                     | -                      | 4,239                    | 4,453                      | (3,455)         | -                     | 7,450                              | 1,107            | -   | (113)                                     | 8,444   | 8,444                        |
| Advent Insurance dac  | 3,699       | 60                        | -                      | -                        | 8,911                      | (2,171)         | -                     | 10,499                             | 612              | -   | (1,389)                                   | 9,722   | 9,722                        |
| ALD Re dac  | 24,511      | 2,543                     | -                      | 1,384                    | 49,302                     | (15,939)        | -                     | 61,801                             | 4,186            | -   | (8,248)                                   | 57,739  | 57,739                       |
| Allied World Assurance Company (Europe) dac   | 54,969      | 21,122                    | -                      | -                        | 15,792                     | (20,713)        | -                     | 71,171                             | 9,677            | -   | -   | 80,848  | 80,848                       |
| Alpitour Reinsurance Company dac  | 531         | 4,187                     | -                      | 2,252                    | 3,475                      | (2,905)         | -                     | 7,541                              | 354              | -   | -   | 7,895   | 7,895                        |
| Alreford dac  | 2,063       | 161                       | -                      | -                        | 13                         | (125)           | -                     | 2,113                              | 4                | -   | -   | 2,117   | 2,117                        |
| Amtrust International Underwriters DAC  | 56,842      | 31,889                    | -                      | 493                      | 57,067                     | (37,320)        | -                     | 108,971                            | 17,691           | -   | -   | 126,663   | 126,663                      |
| Arca Vita International dac   | 9,964       | 1,774                     | 6,597                  | -                        | -                          | (4,425)         | -                     | 13,911                             | 1,969            | -   | (1,985)                                   | 13,895  | 13,895                       |
| Arch Mortgage Insurance dac   | 18,761      | 189                       | -                      | -                        | 991                        | (856)           | -                     | 19,086                             | 173              | -   | (2,407)                                   | 16,851  | 16,851                       |
| Arch Reinsurance Europe Underwriting dac  | 195,917     | 24,612                    | -                      | 8,854                    | 57,857                     | (57,253)        | -                     | 229,986                            | 16,236           | -   | (30,778)                                  | 215,445   | 215,445                      |
| Area Life International Assurance DAC   | -           | 688                       | 984                    | -                        | -                          | (978)           | -                     | 3,051                              | 567              | -   | (868)                                     | 2,749   | 2,749                        |
| ARES Reinsurance dac  | 4,109       | 915                       | 6,793                  | 3,465                    | 1,717                      | (5,893)         | -                     | 11,105                             | 523              | -   | -   | 11,629  | 11,629                       |
| Ark Life Assurance Company dac  | 47,310      | 7,148                     | 79,914                 | 5,979                    | -                          | (33,309)        | -                     | 107,043                            | 5,731            | -   | (1,721)                                   | 111,053   | 111,053                      |
| Arkema Insurance dac  | 8,538       | 375                       | -                      | -                        | 24,618                     | (5,335)         | -                     | 28,196                             | 214              | -   | -   | 28,409  | 28,409                       |
| Athora Ireland Plc  | 85,991      | 10,695                    | 74,632                 | -                        | -                          | (27,116)        | -                     | 144,202                            | 17,836           | -   | -   | 162,038   | 162,038                      |
| Augura Ireland dac  | 1,197       | 393                       | -                      | -                        | 1,239                      | (745)           | -                     | 2,084                              | 181              | -   | -   | 2,265   | 2,265                        |
| AXIS Re SE  | 109,097     | 97,587                    | 9,949                  | 10,425                   | 240,683                    | (116,090)       | -                     | 351,651                            | 52,430           | -   | (8,627)                                   | 395,454   | 395,454                      |
| AXIS Specialty Europe SE  | 32,771      | 33,775                    | -                      | 5,845                    | 55,745                     | (33,794)        | -                     | 94,342                             | 21,702           | -   | (6,647)                                   | 109,397   | 109,397                      |
| AZ Life dac   | 68,714      | 3,307                     | 85,337                 | -                        | -                          | (34,063)        | -                     | 123,295                            | 2,158            | -   | (16,434)                                  | 109,018   | 109,018                      |
| Baltimore Insurance dac   | 1,194       | 37                        | -                      | -                        | 138                        | (122)           | -                     | 1,247                              | 14               | -   | -   | 1,261   | 1,261                        |
| BBVA Re dac   | 2,830       | 510                       | -                      | -                        | 11,628                     | (2,062)         | -                     | 12,907                             | 573              | -   | -   | 13,480  | 13,480                       |
| Becare dac  | 1,989       | 382                       | -                      | -                        | 2,906                      | (1,163)         | -                     | 4,115                              | 133              | -   | -   | 4,248   | 4,248                        |
| Benteler Reinsurance Company dac  | 3,338       | 323                       | -                      | -                        | 12,591                     | (2,274)         | -                     | 13,979                             | 152              | -   | (583)                                     | 13,548  | 13,548                       |
| Berkeley Re dac   | 6,012       | 3,585                     | 3,308                  | 6,336                    | 21,144                     | (12,925)        | -                     | 27,459                             | 1,157            | -   | -   | 28,616  | 28,616                       |
| Bilspedition Transport Operations Reinsurance dac   | 454         | 214                       | -                      | -                        | 1,882                      | (388)           | -                     | 2,161                              | 109              | -   | -   | 2,271   | 2,271                        |
| BMS International Insurance dac   | 1,632       | 346                       | -                      | -                        | 2,814                      | (1,017)         | -                     | 3,776                              | 134              | -   | (450)                                     | 3,461   | 3,461                        |
| BNP Paribas Vartry Reinsurance dac  | 1,410       | 353                       | -                      | -                        | -                          | (226)           | -                     | 1,538                              | 316              | -   | (232)                                     | 1,622   | 1,622                        |
| Brown Reinsurance dac   | 1,338       | 2,067                     | 3,002                  | 3,786                    | -                          | (3,263)         | -                     | 6,931                              | 590              | -   | (244)                                     | 7,277   | 7,277                        |
| CACI Life dac   | 69,332      | 7,197                     | 129,896                | -                        | -                          | (42,256)        | -                     | 164,169                            | 20,286           | -   | (37,152)                                  | 147,303   | 147,303                      |
| CACI Non-Life dac   | 41,675      | 3,654                     | -                      | -                        | 100,797                    | (76,038)        | -                     | 150,985                            | 13,191           | -   | (13,611)                                  | 150,565   | 150,565                      |
| CACI Reinsurance dac  | 669         | 888                       | 847                    | 1,245                    | 807                        | (1,700)         | -                     | 2,756                              | 796              | -   | (415)                                     | 3,137   | 3,137                        |
| Canada Life Assurance Europe PLC  | 150,412     | 27,453                    | 293,986                | 48,329                   | -                          | (130,626)       | -                     | 389,554                            | 23,791           | (507)   | (94,393)                                  | 318,445   | 318,445                      |
| Canada Life International Assurance (Ireland) Designated Activity Company                               | 10,770      | 767                       | 18,015                 | -                        | -                          | (6,117)         | -                     | 23,434                             | 1,581            | -   | -   | 25,015  | 25,015                       |
| Canada Life International Re DAC  | 473,194     | 19,210                    | 612,608                | -                        | -                          | (236,139)       | -                     | 868,873                            | 23,392           | -   | (64,477)                                  | 827,788   | 827,788                      |
| Canal & River Reinsurance dac   | 1,107       | 20                        | -                      | -                        | 924                        | (432)           | -                     | 1,619                              | 74               | -   | (70)                                      | 1,622   | 1,622                        |
| Canterbury Insurance dac  | 24,286      | 479                       | -                      | -                        | 16,341                     | (8,408)         | -                     | 32,697                             | 5,602            | -   | -   | 38,299  | 38,299                       |
| Cardinal Insurance DAC  | 2,608       | 319                       | -                      | 92                       | 3,251                      | (1,442)         | -                     | 4,828                              | 818              | -   | -   | 5,646   | 5,646                        |
| Carratig Insurance dac  | 48,969      | 18,758                    | -                      | 4,947                    | 199,076                    | (44,504)        | -                     | 227,247                            | 15,703           | -   | (1,891)                                   | 241,060   | 241,060                      |
| Catalina Insurance Ireland dac  | 20,585      | 1,863                     | 1,632                  | -                        | 3,845                      | (4,927)         | -                     | 22,998                             | 1,703            | -   | -   | 24,701  | 24,701                       |
| Cattolica Life dac  | 4,559       | 1,359                     | 3,524                  | -                        | -                          | (2,473)         | -                     | 6,870                              | 2,355            | -   | (513)                                     | 8,812   | 8,812                        |
| Chaucer Insurance Company Designated Activity Company   | 2,153       | 645                       | -                      | 280                      | 3,386                      | (1,615)         | -                     | 4,849                              | 125              | -   | -   | 4,974   | 4,974                        |
| Classic Brand (Europe) dac  | 131         | 2,556                     | 2,525                  | 3,889                    | 1,772                      | (3,835)         | -                     | 7,038                              | 427              | -   | (643)                                     | 6,822   | 6,822                        |
| CNP Europe Life dac   | 3,178       | 558                       | 454                    | -                        | -                          | (676)           | -                     | 3,515                              | 795              | -   | -   | 4,310   | 4,310                        |
| CNP Santander Insurance Europe Designated Activity Company  | 14,877      | 6,113                     | -                      | 24,606                   | 143,106                    | (35,123)        | -                     | 153,579                            | 7,869            | -   | (20,181)                                  | 141,267   | 141,267                      |
| CNP Santander Insurance Life Designated Activity Company  | 78,966      | 6,393                     | 51,273                 | 11,215                   | -                          | (37,221)        | -                     | 110,626                            | 19,251           | -   | (16,235)                                  | 113,642   | 113,642                      |
| CODEVE Insurance Company dac  | 2,797       | 3,915                     | -                      | 3,389                    | 9,096                      | (5,686)         | -                     | 13,511                             | 1,826            | -   | (106)                                     | 15,230  | 15,230                       |
| Coromin Insurance (Ireland) dac   | 3,035       | 1,557                     | -                      | -                        | 2,970                      | (1,910)         | -                     | 5,653                              | 1,643            | -   | -   | 7,296   | 7,296                        |
| Darep dac   | 814         | 1,182                     | -                      | 625                      | 286                        | (885)           | -                     | 2,023                              | 607              | -   | -   | 2,630   | 2,630                        |
| Darnell Designated Activity Company   | 33,828      | 1,199                     | 56,686                 | 63,324                   | 26,553                     | (65,522)        | -                     | 116,068                            | 8,213            | -   | (15,535)                                  | 108,747   | 108,747                      |
| Darta Savina Life Assurance dac   | 205,467     | 44,514                    | 190,400                | -                        | -                          | (110,500)       | -                     | 329,881                            | 7,723            | -   | (42,201)                                  | 295,404   | 295,404                      |
| DCC Group Insurances dac  | 499         | 941                       | -                      | -                        | 4,793                      | (751)           | -                     | 5,482                              | 229              | -   | -   | 5,711   | 5,711                        |
| Decare Dental Insurance Ireland Limited   | 265         | 766                       | -                      | 1,510                    | -                          | (587)           | -                     | 1,953                              | 177              | -   | -   | 2,131   | 2,131                        |
| DLL Re dac  | 8,022       | 2,705                     | -                      | 159                      | 22,198                     | (6,154)         | -                     | 26,930                             | 1,152            | -   | (1,387)                                   | 26,695  | 26,695                       |
| DVA Reinsurance dac   | 1,243       | 7                         | -                      | -                        | 1,207                      | (517)           | -                     | 1,940                              | 67               | -   | -   | 1,997   | 1,997                        |
| ECCU Assurance dac  | 9,374       | 3,002                     | 15,252                 | 6,882                    | -                          | (10,419)        | -                     | 24,092                             | 3,014            | -   | -   | 27,106  | 27,106                       |
| Electric Insurance Ireland dac  | 533         | 1,420                     | -                      | -                        | 2,115                      | (794)           | -                     | 3,273                              | 982              | -   | -   | 4,256   | 4,256                        |
| ENI Insurance dac   | 85,522      | 37,756                    | -                      | -                        | 231,878                    | (67,421)        | -                     | 287,735                            | 17,760           | -   | (38,187)                                  | 267,309   | 267,309                      |

Table continued on next page

3.7 Solvency Capital Requirement

3.7.1 Standard Formula - S.25.01.21

| Gross Solvency Capital Requirement calculated using the Standard Formula - S.25.01.21 for year end 2017 |             |                           |                        |                          |                            |                 |                       |                                    |                  |   |   |   |                              |
|---|-------------|---------------------------|------------------------|--------------------------|----------------------------|-----------------|-----------------------|------------------------------------|------------------|---|---|---|------------------------------|
| Euro Monetary Value €000  |             |                           |                        |                          |                            |                 |                       |                                    |                  |   |   |   |                              |
|   | Market risk | Counterparty default risk | Life underwriting risk | Health underwriting risk | Non-life underwriting risk | Diversification | Intangible asset risk | Basic Solvency Capital Requirement | Operational risk | Loss-absorbing capacity of technical provisions | Loss-absorbing capacity of deferred taxes | Solvency Capital Requirement excluding capital add-on | Solvency capital requirement |
| Esprit Insurance dac  | 3,024       | 96                        | -                      | -                        | 11,101                     | (1,958)         | -                     | 12,263                             | 243              | -   | (1,504)                                   | 11,001  | 11,001                       |
| ESSELF dac  | 3,323       | 520                       | -                      | -                        | 2,860                      | (1,546)         | -                     | 5,157                              | 59               | -   | -   | 5,215   | 5,215                        |
| Euro Insurances dac   | 15,681      | 13,217                    | 895                    | 14,370                   | 81,237                     | (29,127)        | -                     | 96,274                             | 6,182            | -   | (12,807)                                  | 89,649  | 89,649                       |
| Euroben Life & Pension Limited  | 189,971     | 2,152                     | 29,010                 | -                        | -                          | (21,250)        | -                     | 199,883                            | 4,783            | (199,531)                                       | -   | 5,135   | 5,135                        |
| European Risk Excess dac  | 275         | 2,713                     | -                      | -                        | 66                         | (226)           | -                     | 2,829                              | 6                | -   | -   | 2,835   | 2,835                        |
| Everest Insurance (Ireland) Designated Activity Company   | 28          | 3,438                     | -                      | -                        | 2,419                      | (779)           | -                     | 5,106                              | -                | -   | -   | 5,106   | 5,106                        |
| Everest Reinsurance Company (Ireland) dac   | 91,850      | 1,570                     | -                      | 419                      | 85,199                     | (38,198)        | -                     | 140,841                            | 6,967            | -   | -   | 147,808   | 147,808                      |
| FBD Insurance Plc   | 63,110      | 10,845                    | -                      | 3,007                    | 195,702                    | (46,478)        | -                     | 226,186                            | 23,230           | -   | (26,752)                                  | 222,665   | 222,665                      |
| FCA Capital Re dac  | 24          | 1,742                     | 1,400                  | 1,092                    | 343                        | (1,456)         | -                     | 3,145                              | 278              | -   | (428)                                     | 2,995   | 2,995                        |
| FDI Insurance dac   | 4,360       | 187                       | -                      | -                        | 7,116                      | (2,339)         | -                     | 9,324                              | 55               | -   | (129)                                     | 9,250   | 9,250                        |
| FIL Life Insurance (Ireland) dac  | 686         | 1,116                     | 126                    | -                        | -                          | (435)           | -                     | 1,492                              | 1,047            | -   | -   | 2,540   | 2,540                        |
| Friends First Life Assurance Company DAC  | 102,094     | 7,522                     | 87,124                 | 65,270                   | -                          | (77,863)        | -                     | 184,147                            | 13,895           | (66,689)  | -   | 160,410   | 160,410                      |
| Gasrule Insurance dac   | 3,205       | 2,271                     | -                      | -                        | 13,269                     | (3,044)         | -                     | 15,701                             | 367              | -   | -   | 16,068  | 16,068                       |
| GD Insurance Company dac  | 35,638      | 5,014                     | -                      | 0                        | 4,943                      | (6,584)         | -                     | 39,011                             | 694              | -   | -   | 39,705  | 39,705                       |
| Golden Arches Insurance dac   | 10,608      | 3,292                     | -                      | -                        | 25,008                     | (7,584)         | -                     | 31,324                             | 2,401            | -   | -   | 33,725  | 33,725                       |
| Great American International Insurance dac  | 1,986       | 1,577                     | -                      | -                        | 2,923                      | (1,582)         | -                     | 4,904                              | 699              | -   | -   | 5,603   | 5,603                        |
| Greenlight Reinsurance Ireland dac  | 19,482      | 1,107                     | -                      | 45                       | 24,672                     | (9,692)         | -                     | 35,614                             | 1,957            | -   | (4,696)                                   | 32,875  | 32,875                       |
| Greenval Insurance dac  | 13,397      | 3,829                     | -                      | 3,162                    | 29,234                     | (11,947)        | -                     | 37,674                             | 3,016            | -   | (5,086)                                   | 35,604  | 35,604                       |
| Hansard Europe DAC  | 2,443       | 854                       | 2,674                  | -                        | -                          | (1,578)         | -                     | 4,393                              | 1,084            | -   | -   | 5,477   | 5,477                        |
| Harcourt Life Corporation Dac   | 11,775      | 1,225                     | 3,230                  | -                        | -                          | (2,859)         | -                     | 13,371                             | 1,422            | -   | -   | 14,793  | 14,793                       |
| Harcourt Life Ireland dac   | 5,060       | 1,878                     | 4,924                  | -                        | -                          | (3,190)         | -                     | 8,672                              | 628              | -   | -   | 9,300   | 9,300                        |
| Hawthorn Life Designated Activity Company   | 75,207      | 1,451                     | 81,778                 | 2,740                    | -                          | (35,639)        | -                     | 125,536                            | 4,012            | (10,882)  | -   | 118,666   | 118,666                      |
| InChiaro Life dac   | 3,308       | 1,507                     | 4,482                  | -                        | -                          | (2,472)         | -                     | 6,826                              | 143              | -   | (435)                                     | 6,534   | 6,534                        |
| ING Captive Re dac  | 1,782       | 3,529                     | -                      | -                        | 10,812                     | (2,578)         | -                     | 13,545                             | 617              | -   | -   | 14,162  | 14,162                       |
| Inora Life dac  | 781         | 1,287                     | 1,477                  | -                        | -                          | (1,000)         | -                     | 2,545                              | 1,049            | -   | -   | 3,594   | 3,594                        |
| Intesa SanPaolo Life dac  | 207,948     | 24,822                    | 285,871                | -                        | -                          | (116,854)       | -                     | 401,787                            | 67,060           | -   | (58,606)                                  | 410,241   | 410,241                      |
| IPB Insurance CLG   | 135,432     | 21,085                    | -                      | 1,243                    | 137,100                    | (68,400)        | -                     | 226,460                            | 12,303           | -   | (22,384)                                  | 216,378   | 216,378                      |
| Irish Life Assurance Plc  | 740,933     | 33,315                    | 712,459                | 219,804                  | -                          | (458,494)       | -                     | 1,248,018                          | 81,161           | (24,810)  | (169,364)                                 | 1,188,964   | 1,188,964                    |
| Irish Life Health Designated Activity Company   | 974         | 3,346                     | -                      | 40,122                   | -                          | (3,087)         | -                     | 41,354                             | 11,554           | -   | (5,401)                                   | 47,508  | 47,508                       |
| Ironshore Europe Designated Activity Company  | 7,284       | 12,582                    | -                      | 55                       | 23,743                     | (8,927)         | -                     | 34,737                             | 10,421           | -   | -   | 45,158  | 45,158                       |
| Irsur dac   | -           | 7,069                     | -                      | -                        | 11,952                     | (2,368)         | -                     | 16,653                             | 265              | -   | (673)                                     | 16,245  | 16,245                       |
| ITX Re dac  | 3,384       | 10,914                    | -                      | 13,713                   | 30,707                     | (16,705)        | -                     | 42,014                             | 1,396            | -   | (632)                                     | 42,777  | 42,777                       |
| Kingfisher Insurance dac  | 2,128       | 1,377                     | -                      | -                        | 5,976                      | (1,853)         | -                     | 7,628                              | 658              | -   | -   | 8,286   | 8,286                        |
| Konesberg Reinsurance dac   | 271         | 999                       | -                      | 3,437                    | 807                        | (1,419)         | -                     | 4,095                              | 283              | -   | -   | 4,377   | 4,377                        |
| KPN Insurance Company dac   | 21          | 11,091                    | -                      | 493                      | 11,392                     | (3,444)         | -                     | 19,555                             | 1,096            | -   | -   | 20,650  | 20,650                       |
| Laguna Life dac   | 568         | 67                        | 1,031                  | -                        | -                          | (348)           | -                     | 1,317                              | 72               | -   | -   | 1,389   | 1,389                        |
| Liberty Insurance dac   | 30,865      | 8,755                     | -                      | -                        | 98,493                     | (23,015)        | -                     | 115,098                            | 15,380           | -   | -   | 130,478   | 130,478                      |
| LifeGuard Insurance (Dublin) dac  | 262         | 1,607                     | -                      | -                        | 10,584                     | (908)           | -                     | 11,545                             | 3,463            | -   | -   | 15,008  | 15,008                       |
| London Life and General Reinsurance DAC   | 553         | 156                       | -                      | 2,231                    | 1,095                      | (1,240)         | -                     | 2,796                              | 177              | -   | (359)                                     | 2,614   | 2,614                        |
| Loomis Reinsurance dac  | 50,720      | 262                       | -                      | -                        | 10,473                     | (7,075)         | -                     | 54,381                             | 295              | -   | -   | 54,676  | 54,676                       |
| Martinsure dac  | 1,459       | 1,586                     | -                      | -                        | 1,254                      | (1,093)         | -                     | 3,206                              | 331              | -   | -   | 3,537   | 3,537                        |
| MBDA Insurance dac  | 1,064       | 133                       | -                      | -                        | 1,268                      | (549)           | -                     | 1,917                              | 30               | -   | -   | 1,947   | 1,947                        |
| Medical Insurance Company dac   | 6,115       | 7,460                     | 33                     | -                        | 22,625                     | (6,806)         | -                     | 29,426                             | 7,322            | -   | -   | 36,748  | 36,748                       |
| Mediolanum International Life designated activity company   | 68,134      | 9,817                     | 49,851                 | -                        | -                          | (30,328)        | -                     | 97,474                             | 5,223            | -   | (12,837)                                  | 89,860  | 89,860                       |
| MetLife Europe d.a.c.   | 442,106     | 49,545                    | 547,716                | 65,652                   | 37                         | (279,260)       | -                     | 825,795                            | 65,236           | (3,593)   | (74,908)                                  | 812,529   | 812,529                      |
| MetLife Europe Insurance d.a.c.   | 2,160       | 2,868                     | -                      | -                        | 14,391                     | (2,689)         | -                     | 16,731                             | 2,162            | -   | -   | 18,893  | 18,893                       |
| Miripro Insurance Company dac   | 12,570      | 14,948                    | -                      | 11,411                   | 41,056                     | (22,366)        | -                     | 57,619                             | 2,519            | -   | -   | 60,138  | 60,138                       |
| MOL Reinsurance Co dac  | 7,943       | 14,853                    | -                      | -                        | 3,188                      | (5,665)         | -                     | 20,319                             | 347              | -   | -   | 20,666  | 20,666                       |
| Monument Assurance dac  | 2,465       | 80                        | 40                     | 0                        | -                          | (88)            | -                     | 2,497                              | 477              | -   | -   | 2,974   | 2,974                        |
| Monument Insurance dac  | 2,648       | 171                       | -                      | 425                      | 10,028                     | (2,155)         | -                     | 11,117                             | 1,071            | -   | -   | 12,188  | 12,188                       |
| National Grid Insurance Company (Ireland) dac   | 5,448       | 598                       | -                      | -                        | 3,632                      | (2,133)         | -                     | 7,544                              | 345              | -   | -   | 7,889   | 7,889                        |
| Nautilus Indemnity (Europe) dac   | 5,927       | 219                       | -                      | -                        | 11,321                     | (3,324)         | -                     | 14,143                             | 4,243            | -   | -   | 18,386  | 18,386                       |
| Navillus Insurance Company dac  | 18,036      | 182                       | -                      | -                        | 1,138                      | (951)           | -                     | 18,405                             | 122              | -   | -   | 18,527  | 18,527                       |
| NEIL Overseas dac   | 7,129       | 6,650                     | -                      | -                        | 18,483                     | (6,783)         | -                     | 25,479                             | 814              | -   | -   | 26,292  | 26,292                       |
| New Ireland Assurance Company plc   | 341,690     | 3,204                     | 371,207                | 23,303                   | -                          | (166,687)       | -                     | 572,716                            | 29,670           | -   | (44,410)                                  | 582,679   | 582,679                      |
| Newell Insurance dac  | 1,298       | 4,764                     | -                      | -                        | 1,831                      | (1,510)         | -                     | 6,383                              | 441              | -   | (853)                                     | 5,971   | 5,971                        |
| Nexgen Reinsurance dac  | 145         | 2,007                     | 564                    | -                        | -                          | (453)           | -                     | 2,263                              | 85               | -   | -   | 2,348   | 2,348                        |
| Noble Insurance Company dac   | 1,390       | 1,182                     | -                      | -                        | 3,736                      | (1,296)         | -                     | 5,012                              | 148              | -   | (645)                                     | 4,516   | 4,516                        |
| Nokatus Insurance Company dac   | 74,032      | 2,283                     | -                      | 126                      | 6,199                      | (6,106)         | -                     | 76,533                             | 834              | -   | -   | 77,367  | 77,367                       |

Table continued on next page



3.7 Solvency Capital Requirement

3.7.1 Standard Formula - S.25.01.21

| Gross Solvency Capital Requirement calculated using the Standard Formula - S.25.01.21 for year end 2017 |             |                           |                        |                          |                            |                 |                       |                                    |                  |   |   |   |                              |  |
|---|-------------|---------------------------|------------------------|--------------------------|----------------------------|-----------------|-----------------------|------------------------------------|------------------|---|---|---|------------------------------|--|
| Euro Monetary Value €000  |             |                           |                        |                          |                            |                 |                       |                                    |                  |   |   |   |                              |  |
|   | Market risk | Counterparty default risk | Life underwriting risk | Health underwriting risk | Non-life underwriting risk | Diversification | Intangible asset risk | Basic Solvency Capital Requirement | Operational risk | Loss-absorbing capacity of technical provisions | Loss-absorbing capacity of deferred taxes | Solvency Capital Requirement excluding capital add-on | Solvency capital requirement |  |
| Octium Life dac   | 55,069      | 985                       | 28,667                 | -                        | -                          | (16,267)        | -                     | 68,454                             | 822              | -   | (4,878)                                   | 64,398  | 64,398                       |  |
| Old Mutual International Ireland dac  | 8,829       | 74                        | 11,028                 | -                        | -                          | (4,152)         | -                     | 15,780                             | 656              | -   | -   | 16,436  | 16,436                       |  |
| ORKLA Insurance Company dac   | 749         | 4,062                     | -                      | 302                      | 1,752                      | (1,365)         | -                     | 5,499                              | 172              | -   | -   | 5,671   | 5,671                        |  |
| Ornuia Insurance dac  | 4,900       | 289                       | -                      | -                        | 1,552                      | (1,132)         | -                     | 5,609                              | 77               | -   | (355)                                     | 5,331   | 5,331                        |  |
| Pan Insurance dac   | 2,529       | 25,630                    | -                      | -                        | 16,378                     | (7,062)         | -                     | 37,475                             | 3,493            | -   | (5,121)                                   | 35,847  | 35,847                       |  |
| Partner Reinsurance Europe SE   | 452,583     | 327,637                   | 326,622                | 67,466                   | 737,392                    | (641,063)       | -                     | 1,270,637                          | 121,310          | -   | (18,157)                                  | 1,373,789   | 1,373,789                    |  |
| PartnerRe Ireland Insurance dac   | 15,241      | 17,767                    | -                      | -                        | 21,334                     | (13,353)        | -                     | 40,988                             | 8,493            | -   | -   | 49,481  | 49,481                       |  |
| Petroswede Insurance Company dac  | 827         | 1,337                     | -                      | -                        | 1,072                      | (776)           | -                     | 2,460                              | 214              | -   | -   | 2,673   | 2,673                        |  |
| Pharma International Insurance dac  | 51,934      | 10,269                    | -                      | -                        | 75,435                     | (30,432)        | -                     | 107,207                            | 2,426            | -   | (13,704)                                  | 95,929  | 95,929                       |  |
| Philip Morris International Insurance (Ireland) dac   | 10,507      | 3,568                     | -                      | -                        | 10,106                     | (5,929)         | -                     | 18,253                             | 616              | -   | (2,359)                                   | 16,510  | 16,510                       |  |
| PI Indemnity Company dac  | 6,538       | 8,830                     | -                      | -                        | 1,424                      | (3,799)         | -                     | 12,994                             | 553              | -   | -   | 13,547  | 13,547                       |  |
| Pine Indemnity dac  | 523         | 746                       | -                      | -                        | 4,004                      | (680)           | -                     | 4,592                              | 1,378            | -   | -   | 5,970   | 5,970                        |  |
| Porsche International Reinsurance dac   | 60,335      | 1,653                     | -                      | -                        | 66,450                     | (27,329)        | -                     | 101,109                            | 1,959            | -   | -   | 103,068   | 103,068                      |  |
| Princemark Holdings dac   | 11,971      | 2,148                     | -                      | -                        | 17,020                     | (6,872)         | -                     | 24,267                             | 1,205            | -   | (672)                                     | 24,800  | 24,800                       |  |
| Probus Insurance Company Europe dac   | 14,626      | 4,988                     | -                      | -                        | 6,085                      | (6,023)         | -                     | 19,676                             | 4,455            | -   | -   | 24,131  | 24,131                       |  |
| Prysmian Re Company dac   | 12,962      | 230                       | -                      | -                        | 9,752                      | (4,776)         | -                     | 18,169                             | 305              | -   | -   | 18,474  | 18,474                       |  |
| Renaissance Reinsurance of Europe   | 647         | 252                       | -                      | -                        | 417                        | (327)           | -                     | 989                                | 47               | -   | -   | 1,036   | 1,036                        |  |
| RGA International Reinsurance Company DAC   | 209,560     | 16,630                    | 293,671                | 19,547                   | 315                        | (126,334)       | -                     | 413,390                            | 28,852           | (7,887)   | (25,386)                                  | 414,258   | 414,258                      |  |
| RSA Insurance Ireland dac   | 25,104      | 25,178                    | -                      | 1,175                    | 47,107                     | (19,280)        | -                     | 79,285                             | 20,246           | -   | -   | 99,531  | 99,531                       |  |
| RSIF International dac  | 8,784       | 814                       | -                      | -                        | 2,149                      | (1,888)         | -                     | 9,860                              | 112              | -   | -   | 9,972   | 9,972                        |  |
| Samuelson International dac   | 6,861       | 288                       | -                      | -                        | 5,870                      | (2,800)         | -                     | 10,219                             | 95               | -   | -   | 10,314  | 10,314                       |  |
| Santam Structured Reinsurance dac   | 3,881       | 150                       | -                      | -                        | 1,866                      | (1,108)         | -                     | 4,789                              | 102              | (12)  | -   | 4,880   | 4,880                        |  |
| SASOL International Insurance dac   | 17,036      | 15,280                    | -                      | 5,857                    | 43,970                     | (20,804)        | -                     | 61,340                             | 1,167            | -   | (7,813)                                   | 54,693  | 54,693                       |  |
| Schenker Re dac   | 4,938       | 184                       | -                      | -                        | 4,995                      | (2,175)         | -                     | 7,942                              | 262              | -   | -   | 8,204   | 8,204                        |  |
| Scottish Re (Dublin) dac  | 1,569       | 231                       | 3,847                  | -                        | -                          | (1,069)         | -                     | 4,578                              | 105              | -   | -   | 4,683   | 4,683                        |  |
| Seamair Insurance dac   | 7,978       | 72                        | -                      | 151                      | 12,672                     | (4,241)         | -                     | 16,631                             | 376              | -   | (2,126)                                   | 14,881  | 14,881                       |  |
| Seb Life International Assurance Company DAC  | 83,277      | 9,472                     | 71,144                 | -                        | -                          | (38,275)        | -                     | 125,619                            | 1,882            | -   | (15,938)                                  | 111,563   | 111,563                      |  |
| Securitas Group Reinsurance dac   | 25,027      | 1,177                     | -                      | 18,635                   | 10,957                     | (17,015)        | -                     | 38,781                             | 2,172            | -   | -   | 40,953  | 40,953                       |  |
| Société D'Assurances Générales Appliquées (SAGA) dac  | 15,254      | 278                       | -                      | -                        | 27,737                     | (8,291)         | -                     | 34,978                             | 850              | -   | -   | 35,828  | 35,828                       |  |
| Sofinsod Insurance dac  | 77          | 736                       | -                      | -                        | 3,501                      | (371)           | -                     | 3,943                              | 169              | -   | -   | 4,111   | 4,111                        |  |
| Squadron Reinsurance dac  | 1,934       | 1,137                     | -                      | -                        | 9,039                      | (1,773)         | -                     | 10,337                             | 249              | -   | (1,774)                                   | 12,419  | 12,419                       |  |
| St James's Place International plc  | 92,879      | 1,644                     | 76,771                 | 461                      | -                          | (36,599)        | -                     | 135,157                            | 2,331            | -   | (17,186)                                  | 120,302   | 120,302                      |  |
| Standard Life International Designated Activity Company   | 71,075      | 2,808                     | 71,083                 | -                        | -                          | (31,661)        | -                     | 113,305                            | 1,482            | -   | -   | 114,787   | 114,787                      |  |
| Standard Trane Insurance Ireland dac  | 446         | 19                        | -                      | -                        | -                          | (14)            | -                     | 451                                | -                | -   | -   | 451   | 451                          |  |
| SureStone Insurance dac   | 18,255      | 693                       | -                      | 60                       | 8,097                      | (5,066)         | -                     | 22,038                             | 457              | -   | -   | 22,495  | 22,495                       |  |
| Tara Insurance dac  | 1,148       | 5,157                     | -                      | -                        | 28,290                     | (3,078)         | -                     | 31,517                             | 1,195            | -   | (4,093)                                   | 28,647  | 28,647                       |  |
| TCS Insurance Company of Ireland dac  | 12          | 987                       | -                      | -                        | 197                        | (94)            | -                     | 1,102                              | 27               | -   | -   | 1,129   | 1,129                        |  |
| The Baxendale Insurance Company dac   | 908         | 120                       | -                      | -                        | 3,690                      | (641)           | -                     | 4,078                              | 252              | -   | (541)                                     | 3,789   | 3,789                        |  |
| The Pride Reinsurance Company dac   | 24,118      | 91                        | -                      | 29,018                   | 8,373                      | (17,465)        | -                     | 44,135                             | 3,185            | -   | -   | 47,320  | 47,320                       |  |
| Tyre Reinsurance (Ireland) dac  | 6,761       | 2,595                     | -                      | -                        | 18,985                     | (5,209)         | -                     | 23,132                             | 327              | -   | -   | 23,459  | 23,459                       |  |
| Union Heritage Designated Activity Company  | 82          | 384                       | 420                    | 256                      | -                          | (352)           | -                     | 789                                | 8                | -   | -   | 797   | 797                          |  |
| UnipolRe Designated Activity Company  | 7,608       | 20,674                    | -                      | 1,148                    | 130,581                    | (15,688)        | -                     | 144,324                            | 5,983            | -   | (18,788)                                  | 131,518   | 131,518                      |  |
| UPS International Insurance dac   | 5,199       | 5,772                     | -                      | 3,001                    | 8,044                      | (6,756)         | -                     | 15,260                             | 155              | -   | -   | 15,415  | 15,415                       |  |
| Utmost Ireland dac  | 14,896      | 7,262                     | 14,710                 | -                        | -                          | (10,258)        | -                     | 26,610                             | 1,268            | -   | -   | 27,878  | 27,878                       |  |
| Utmost PanEurope dac  | 78,382      | 26,004                    | 83,598                 | 557                      | -                          | (49,820)        | -                     | 138,721                            | 4,964            | -   | (14,440)                                  | 129,246   | 129,246                      |  |
| Valiant Insurance Company dac   | 2,965       | 4,619                     | -                      | -                        | 9,130                      | (3,446)         | -                     | 13,268                             | 787              | -   | -   | 14,056  | 14,056                       |  |
| Vera Financial dac  | 2,987       | 2,790                     | 4,648                  | -                        | -                          | (2,948)         | -                     | 7,477                              | 2,756            | -   | (1,279)                                   | 8,954   | 8,954                        |  |
| VHI Insurance DAC   | 30,634      | 29,127                    | -                      | 267,928                  | -                          | (41,290)        | -                     | 286,399                            | 44,383           | -   | (30,107)                                  | 300,675   | 300,675                      |  |
| Vishay Insurance Limited  | 2,552       | 2,137                     | -                      | -                        | 7,447                      | (2,406)         | -                     | 9,730                              | 123              | -   | (918)                                     | 8,935   | 8,935                        |  |
| Vital Blue Insurance dac  | 7,456       | 8,566                     | -                      | -                        | 22,959                     | (7,832)         | -                     | 31,149                             | 190              | -   | -   | 31,339  | 31,339                       |  |
| Volkswagen Insurance Company dac  | 1,999       | 4,751                     | -                      | 32                       | 6,630                      | (2,758)         | -                     | 10,654                             | 3,196            | -   | (866)                                     | 12,985  | 12,985                       |  |
| Volkswagen Reinsurance Company Designated Activity Company  | -           | 1,468                     | -                      | 930                      | -                          | (474)           | -                     | 1,924                              | -                | -   | (113)                                     | 1,811   | 1,811                        |  |
| W.T.C.D. Insurance Corporation dac  | 80          | 1,583                     | -                      | -                        | -                          | (58)            | -                     | 1,605                              | -                | -   | -   | 1,605   | 1,605                        |  |
| Wagram Insurance Company dac  | 7,888       | 10,100                    | -                      | -                        | 27,532                     | (8,795)         | -                     | 36,725                             | 3,514            | -   | (1,129)                                   | 39,110  | 39,110                       |  |
| Western Captive Insurance Company dac   | 687         | 36                        | -                      | -                        | 177                        | (135)           | -                     | 764                                | 14               | -   | -   | 778   | 778                          |  |
| White Horse Insurance Ireland dac   | 2,683       | 3,320                     | -                      | 3,217                    | 6,055                      | (5,269)         | 41                    | 10,048                             | 673              | -   | (136)                                     | 10,585  | 10,585                       |  |
| Woodlands International Insurance Company dac   | 12,108      | 7,136                     | -                      | 10,118                   | 5,161                      | (11,389)        | -                     | 23,134                             | 1,186            | -   | -   | 24,319  | 24,319                       |  |
| XL RE EUROPE SE   | 200,688     | 69,143                    | 8,758                  | 2,487                    | 412,472                    | (151,655)       | -                     | 541,892                            | 45,644           | -   | (73,442)                                  | 514,094   | 514,094                      |  |
| Yara Insurance dac  | 1,643       | 17,787                    | -                      | -                        | 26,819                     | (6,853)         | -                     | 39,395                             | 1,568            | -   | (2,235)                                   | 38,728  | 38,728                       |  |
| Zurich Life Assurance plc   | 449,135     | 19,381                    | 414,229                | 19,753                   | -                          | (206,667)       | -                     | 695,831                            | 38,257           | -   | (44,131)                                  | 704,841   | 704,841                      |  |

### 3.7 Solvency Capital Requirement

#### 3.7.2 Partial Internal Model - S.25.02.21

| Gross Solvency Capital Requirement calculated using the Standard Formula and a Partial Internal Model - S.25.02.21 for year end 2017 |                                |                  |   |   |                             |                              |
|--|--------------------------------|------------------|---|---|-----------------------------|------------------------------|
| Euro Monetary Value €000   |                                |                  |   |   |                             |                              |
|  | Total undiversified components | Diversification  | Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | Solvency Capital Requirement excluding capital add-on | Capital add-ons already set | Solvency capital requirement |
| Atradius Reinsurance DAC   | 436,067                        | -                | -   | 436,067   | -                           | 436,067                      |
| Prudential International Assurance plc   | 358,353                        | (212,385)        | -   | 145,968   | -                           | 145,968                      |
| Talanx Reinsurance (Ireland) SE  | 197,123                        | (62,720)         | -   | 134,403   | -                           | 134,403                      |
| <b>Grand Total</b>   | <b>991,543</b>                 | <b>(275,106)</b> | <b>-</b>  | <b>716,438</b>  | <b>-</b>                    | <b>716,438</b>               |

### 3.7 Solvency Capital Requirement

#### 3.7.3 Full Internal Model - S.25.03.21

| Gross Solvency Capital Requirement calculated on Full Internal Model - S.25.03.21 for year end 2017 |                                |                    |   |   |                             |                              |
|---|--------------------------------|--------------------|---|---|-----------------------------|------------------------------|
| Euro Monetary Value €000  |                                |                    |   |   |                             |                              |
|   | Total undiversified components | Diversification    | Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | Solvency Capital Requirement excluding capital add-on | Capital add-ons already set | Solvency capital requirement |
| Allianz Global Life Designated Activity Company   | 205,224                        | (102,663)          | -   | 102,561   | -                           | 102,561                      |
| Allianz Plc   | 341,829                        | (99,288)           | -   | 242,542   | -                           | 242,542                      |
| Allianz Re Dublin Designated Activity Company   | 1,065,863                      | (578,955)          | -   | 486,908   | -                           | 486,908                      |
| AXA Insurance DAC   | 430,416                        | (113,437)          | -   | 305,725   | -                           | 305,725                      |
| AXA Life Europe Designated Activity Company   | 816,536                        | (175,672)          | -   | 640,865   | -                           | 640,865                      |
| AXA MPS Financial DAC   | 156,948                        | (38,707)           | -   | 103,461   | -                           | 103,461                      |
| Beazley Insurance dac   | 1,109,596                      | (567,321)          | -   | 542,275   | -                           | 542,275                      |
| Hannover Re (Ireland) DAC   | 1,566,448                      | (625,796)          | -   | 940,652   | -                           | 940,652                      |
| SCOR Global Life Reinsurance Ireland dac  | 2,824,705                      | (1,171,145)        | -   | 1,653,560   | -                           | 1,653,560                    |
| Zurich Insurance plc  | 3,032,076                      | (959,594)          | -   | 1,933,285   | -                           | 1,933,285                    |
| <b>Grand Total</b>  | <b>11,549,643</b>              | <b>(4,432,578)</b> | <b>-</b>  | <b>6,951,833</b>                                      | <b>-</b>                    | <b>6,951,833</b>             |

### 3.8 Minimum Capital Requirement

#### 3.8.1 Only Life or only Non-life or Reinsurance activity - S.28.01.01

| Minimum Capital Requirement for Undertakings engaged in only Life or only Non-life Insurance or Reinsurance Activity - S.28.01.01 for year end 2017 |            |         |         |           |              |                           |  |                             |
|---|------------|---------|---------|-----------|--------------|---------------------------|--|-----------------------------|
| Euro Monetary Value €000  |            |         |         |           |              |                           |  |                             |
|   | Linear MCR | SCR     | MCR cap | MCR floor | Combined MCR | Absolute floor of the MCR |  | Minimum Capital Requirement |
| Acadia International Insurance dac  | 442        | 12,076  | 5,434   | 3,019     | 3,019        | 3,644                     |  | 3,644                       |
| Acorn Life DAC  | 7,572      | 27,651  | 12,443  | 6,913     | 7,572        | 3,700                     |  | 7,572                       |
| Adidas International Re dac   | 4,716      | 8,444   | 3,800   | 2,111     | 3,800        | 3,600                     |  | 3,800                       |
| Advent Insurance dac  | 3,259      | 9,722   | 4,375   | 2,430     | 3,259        | 3,700                     |  | 3,700                       |
| ALD Re dac  | 17,057     | 57,739  | 25,982  | 14,435    | 17,057       | 3,700                     |  | 17,057                      |
| Allianz Global Life Designated Activity Company   | 27,813     | 102,561 | 46,152  | 25,640    | 27,813       | 3,700                     |  | 27,813                      |
| Allianz Plc   | 70,747     | 242,542 | 109,144 | 60,635    | 70,747       | 3,700                     |  | 70,747                      |
| Allianz Re Dublin Designated Activity Company   | 550,957    | 486,908 | 219,108 | 121,727   | 219,108      | 3,600                     |  | 219,108                     |
| Allied World Assurance Company (Europe) dac   | 4,026      | 80,848  | 36,381  | 20,212    | 20,212       | 3,698                     |  | 20,212                      |
| Alpitour Reinsurance Company dac  | 1,211      | 7,895   | 3,553   | 1,974     | 1,974        | 3,600                     |  | 3,600                       |
| Alreford dac  | 4          | 2,117   | 953     | 529       | 529          | 2,503                     |  | 2,503                       |
| Amtrust International Underwriters DAC  | 17,886     | 126,663 | 56,998  | 31,666    | 31,666       | 2,500                     |  | 31,666                      |
| Arca Vita International dac   | 4,187      | 13,895  | 6,253   | 3,474     | 4,187        | 3,700                     |  | 4,187                       |
| Arch Mortgage Insurance dac   | 481        | 16,851  | 7,583   | 4,213     | 4,213        | 3,700                     |  | 4,213                       |
| Arch Reinsurance Europe Underwriting dac  | 11,611     | 215,445 | 96,950  | 53,861    | 53,861       | 3,600                     |  | 53,861                      |
| Area Life International Assurance DAC   | 1,988      | 2,749   | 1,237   | 687       | 1,237        | 3,700                     |  | 3,700                       |
| ARES Reinsurance dac  | 1,226      | 11,629  | 2,907   | 5,233     | 2,907        | 3,600                     |  | 3,600                       |
| Ark Life Assurance Company dac  | 14,275     | 111,053 | 49,974  | 27,763    | 27,763       | 3,700                     |  | 27,763                      |
| Arkema Insurance dac  | 899        | 28,409  | 12,784  | 7,102     | 7,102        | 2,500                     |  | 7,102                       |
| Athora Ireland Plc  | 34,191     | 162,038 | 72,917  | 40,510    | 40,510       | 3,664                     |  | 40,510                      |
| Atradius Reinsurance DAC  | 96,674     | 390,613 | 175,776 | 97,653    | 97,653       | 3,600                     |  | 97,653                      |
| Augura Ireland dac  | 385        | 2,265   | 1,019   | 566       | 566          | 3,700                     |  | 3,700                       |
| AXA Insurance DAC   | 151,296    | 305,725 | 137,576 | 76,431    | 137,576      | -                         |  | 137,576                     |
| AXA Life Europe Designated Activity Company   | 42,412     | 640,865 | 288,389 | 160,216   | 160,216      | 3,700                     |  | 160,216                     |
| AXA MPS Financial DAC   | 56,864     | 103,461 | 46,557  | 25,865    | 46,557       | 3,700                     |  | 46,557                      |
| AXIS Re SE  | 86,018     | 395,454 | 177,954 | 98,864    | 98,864       | 3,608                     |  | 98,864                      |
| AXIS Specialty Europe SE  | 20,768     | 109,397 | 49,229  | 27,349    | 27,349       | 3,709                     |  | 27,349                      |
| AZ Life dac   | 45,548     | 109,018 | 49,058  | 27,254    | 45,548       | 3,700                     |  | 45,548                      |
| Baltimore Insurance dac   | 49         | 1,261   | 568     | 315       | 315          | 3,705                     |  | 3,705                       |
| BBVA Re dac   | 2,883      | 13,480  | 6,046   | 3,359     | 3,359        | 3,700                     |  | 3,700                       |
| Beazley Insurance dac   | 20,523     | 542,275 | 244,024 | 135,569   | 135,569      | 3,453                     |  | 135,569                     |
| Becare dac  | 995        | 4,248   | 1,912   | 1,062     | 1,062        | 1,200                     |  | 1,200                       |
| Benteler Reinsurance Company dac  | 1,771      | 13,548  | 6,096   | 3,387     | 3,387        | 1,200                     |  | 3,387                       |
| Berkeley Re dac   | 9,331      | 28,616  | 12,877  | 7,154     | 9,331        | 1,201                     |  | 9,331                       |
| Bilspedition Transport Operations Reinsurance dac   | 575        | 2,271   | 1,022   | 568       | 575          | 1,200                     |  | 1,200                       |
| BMS International Insurance dac   | 555        | 3,461   | 1,557   | 865       | 865          | 3,590                     |  | 3,590                       |
| BNP Paribas Vartry Reinsurance dac  | -          | 1,622   | 730     | 405       | 405          | 3,600                     |  | 3,600                       |
| Brown Reinsurance dac   | 2,037      | 7,277   | 3,275   | 1,819     | 2,037        | 1,200                     |  | 2,037                       |
| CACI Life dac   | 75,958     | 147,303 | 66,286  | 36,826    | 66,286       | 3,700                     |  | 66,286                      |
| CACI Non-Life dac   | 89,536     | 150,565 | 67,754  | 37,641    | 67,754       | 2,500                     |  | 67,754                      |
| CACI Reinsurance dac  | 2,281      | 3,137   | 1,412   | 784       | 1,412        | 3,600                     |  | 3,600                       |
| Canada Life Assurance Europe PLC  | 133,391    | 318,445 | 143,300 | 79,611    | 133,391      | 3,700                     |  | 133,391                     |
| Canada Life International Assurance (Ireland) Designated Activity Company   | 34,992     | 25,015  | 11,257  | 6,254     | 11,257       | 3,704                     |  | 11,257                      |
| Canada Life International Re DAC  | 216,083    | 827,788 | 372,505 | 206,947   | 216,083      | 3,604                     |  | 216,083                     |
| Canal & River Reinsurance dac   | 365        | 1,622   | 730     | 406       | 406          | 1,263                     |  | 1,263                       |
| Canterbury Insurance dac  | 6,239      | 38,299  | 17,235  | 9,575     | 9,575        | 3,008                     |  | 9,575                       |
| Cardinal Reinsurance Dac  | 1,629      | 5,646   | 2,541   | 1,411     | 1,629        | 3,600                     |  | 3,600                       |

Table continued on next page

### 3.8 Minimum Capital Requirement

#### 3.8.1 Only Life or only Non-life or Reinsurance activity - S.28.01.01

| Minimum Capital Requirement for Undertakings engaged in only Life or only Non-life Insurance or Reinsurance Activity - S.28.01.01 for year end 2017 |            |         |         |           |              |                           |                             |         |
|---|------------|---------|---------|-----------|--------------|---------------------------|-----------------------------|---------|
| Euro Monetary Value €000  |            |         |         |           |              |                           |                             |         |
|   | Linear MCR | SCR     | MCR cap | MCR floor | Combined MCR | Absolute floor of the MCR | Minimum Capital Requirement |         |
| Carraig Insurance dac   | 64,167     | 241,060 | 108,477 | 60,265    | 64,167       | 3,700                     | 3,700                       | 64,167  |
| Catalina Insurance Ireland dac  | 1,917      | 24,701  | 11,115  | 6,175     | 6,175        | 3,664                     | 3,664                       | 6,175   |
| Cattolica Life dac  | 3,443      | 8,812   | 3,965   | 2,203     | 3,443        | 3,700                     | 3,700                       | 3,700   |
| Chaucer Insurance Company Designated Activity Company   | -          | 4,974   | 2,238   | 1,243     | 1,243        | 3,703                     | 3,703                       | 3,703   |
| Classic Brand (Europe) dac  | 2,190      | 6,822   | 3,070   | 1,705     | 2,190        | 1,200                     | 1,200                       | 2,190   |
| CNP Europe Life dac   | 322        | 4,310   | 1,939   | 1,077     | 322          | 3,700                     | 3,700                       | 3,700   |
| CNP Santander Insurance Europe Designated Activity Company  | 31,412     | 141,267 | 63,570  | 35,317    | 35,317       | 3,700                     | 3,700                       | 35,317  |
| CNP Santander Insurance Life Designated Activity Company  | 38,375     | 113,642 | 51,139  | 28,410    | 38,375       | 3,700                     | 3,700                       | 38,375  |
| CODEVE Insurance Company dac  | 3,617      | 15,230  | 6,854   | 3,808     | 3,617        | 3,700                     | 3,700                       | 3,808   |
| Coromin Insurance (Ireland) dac   | 1,054      | 7,296   | 3,283   | 1,824     | 1,054        | 3,696                     | 3,696                       | 3,696   |
| Darep dac   | 224        | 2,630   | 1,183   | 657       | 224          | 1,200                     | 1,200                       | 224     |
| Darnell Designated Activity Company   | 18,845     | 108,747 | 48,936  | 27,187    | 18,845       | 3,600                     | 3,600                       | 27,187  |
| Darta Saving Life Assurance dac   | 106,610    | 295,404 | 132,932 | 73,851    | 106,610      | 3,700                     | 3,700                       | 106,610 |
| DCC Group Insurances dac  | 1,088      | 5,711   | 2,570   | 1,428     | 1,088        | 3,700                     | 3,700                       | 3,700   |
| Decare Dental Insurance Ireland Limited   | 292        | 2,131   | 959     | 533       | 292          | 2,500                     | 2,500                       | 2,500   |
| DLL Re dac  | 6,053      | 26,695  | 12,013  | 6,674     | 6,053        | 3,600                     | 3,600                       | 6,674   |
| DVA Reinsurance dac   | 392        | 1,997   | 899     | 499       | 392          | 3,600                     | 3,600                       | 3,600   |
| ECCU Assurance dac  | 11,733     | 27,106  | 12,198  | 6,776     | 11,733       | 3,700                     | 3,700                       | 11,733  |
| Electric Insurance Ireland dac  | 779        | 4,256   | 1,915   | 1,064     | 779          | 3,700                     | 3,700                       | 3,700   |
| ENI Insurance dac   | 52,277     | 267,309 | 120,289 | 66,827    | 52,277       | 3,700                     | 3,700                       | 66,827  |
| Esprit Insurance dac  | 1,055      | 11,001  | 4,951   | 2,750     | 1,055        | 3,700                     | 3,700                       | 3,700   |
| ESSELF dac  | 286        | 5,215   | 2,347   | 1,304     | 286          | 1,200                     | 1,200                       | 1,304   |
| Euro Insurances dac   | 33,345     | 89,649  | 40,342  | 22,412    | 33,345       | 3,700                     | 3,700                       | 33,345  |
| Euroben Life & Pension Limited  | 10,308     | 5,135   | 2,311   | 1,284     | 10,308       | 3,662                     | 3,662                       | 3,662   |
| European Risk Excess dac  | 21         | 2,835   | 1,276   | 709       | 21           | 3,702                     | 3,702                       | 3,702   |
| Everest Insurance (Ireland) Designated Activity Company   | 10         | 5,106   | 2,298   | 1,276     | 10           | 3,700                     | 3,700                       | 3,700   |
| Everest Reinsurance Company (Ireland) dac   | 27,550     | 147,808 | 66,514  | 36,952    | 27,550       | 3,600                     | 3,600                       | 36,952  |
| FBD Insurance Plc   | 95,807     | 222,665 | 100,199 | 55,666    | 95,807       | 2,500                     | 2,500                       | 95,807  |
| FCA Capital Re dac  | 901        | 2,995   | 1,348   | 749       | 901          | 3,600                     | 3,600                       | 3,600   |
| FDI Insurance dac   | 308        | 9,250   | 4,163   | 2,313     | 308          | 3,664                     | 3,664                       | 3,664   |
| FIL Life Insurance (Ireland) dac  | 4,564      | 2,540   | 1,143   | 635       | 4,564        | 3,700                     | 3,700                       | 3,700   |
| Friends First Life Assurance Company DAC  | 61,921     | 160,410 | 72,184  | 40,102    | 61,921       | 3,700                     | 3,700                       | 61,921  |
| Gasrule Insurance dac   | 1,797      | 16,068  | 7,231   | 4,017     | 1,797        | 3,700                     | 3,700                       | 4,017   |
| GD Insurance Company dac  | 2,755      | 39,705  | 17,867  | 9,926     | 2,755        | 3,700                     | 3,700                       | 9,926   |
| Golden Arches Insurance dac   | 8,865      | 33,725  | 15,176  | 8,431     | 8,865        | 3,700                     | 3,700                       | 8,865   |
| Great American International Insurance dac  | 1,550      | 5,603   | 2,521   | 1,401     | 1,550        | 3,700                     | 3,700                       | 3,700   |
| Greenlight Reinsurance Ireland dac  | 4,305      | 32,875  | 14,794  | 8,219     | 4,305        | 3,493                     | 3,493                       | 8,219   |
| Greenval Insurance dac  | 11,786     | 35,604  | 16,022  | 8,901     | 11,786       | 3,700                     | 3,700                       | 11,786  |
| Hannover Re (Ireland) DAC   | 658,552    | 940,652 | 423,294 | 235,163   | 658,552      | 3,600                     | 3,600                       | 423,294 |
| Hansard Europe DAC  | 1,365      | 5,477   | 2,465   | 1,369     | 1,365        | 3,789                     | 3,789                       | 3,789   |
| Harcourt Life Corporation Dac   | 508        | 14,793  | 6,657   | 3,698     | 508          | 3,700                     | 3,700                       | 3,700   |
| Harcourt Life Ireland dac   | 1,388      | 9,300   | 4,185   | 2,325     | 1,388        | 3,700                     | 3,700                       | 3,700   |
| Hawthorn Life Designated Activity Company   | 11,451     | 118,666 | 53,400  | 29,666    | 11,451       | 3,664                     | 3,664                       | 29,666  |
| InChiaro Life dac   | 4,117      | 6,534   | 2,940   | 1,633     | 4,117        | 3,700                     | 3,700                       | 3,700   |
| ING Captive Re dac  | 3,834      | 14,162  | 6,373   | 3,540     | 3,834        | 3,700                     | 3,700                       | 3,834   |
| Inora Life dac  | 1,063      | 3,594   | 1,617   | 898       | 1,063        | 3,700                     | 3,700                       | 3,700   |
| Intesa SanPaolo Life dac  | 220,789    | 410,241 | 184,609 | 102,560   | 220,789      | 3,700                     | 3,700                       | 184,609 |

Table continued on next page

### 3.8 Minimum Capital Requirement

#### 3.8.1 Only Life or only Non-life or Reinsurance activity - S.28.01.01

| Minimum Capital Requirement for Undertakings engaged in only Life or only Non-life Insurance or Reinsurance Activity - S.28.01.01 for year end 2017 |            |           |         |           |              |                           |                             |  |
|---|------------|-----------|---------|-----------|--------------|---------------------------|-----------------------------|--|
| Euro Monetary Value €000  |            |           |         |           |              |                           |                             |  |
|   | Linear MCR | SCR       | MCR cap | MCR floor | Combined MCR | Absolute floor of the MCR | Minimum Capital Requirement |  |
| IPB Insurance CLG   | 53,564     | 216,378   | 97,370  | 54,095    | 54,095       | 2,500                     | 54,095                      |  |
| Irish Life Assurance Plc  | 498,389    | 1,188,964 | 535,034 | 297,241   | 498,389      | 3,700                     | 498,389                     |  |
| Irish Life Health Designated Activity Company   | 5,119      | 47,508    | 21,378  | 11,877    | 11,877       | 2,500                     | 11,877                      |  |
| Ironshore Europe Designated Activity Company  | 9,509      | 45,158    | 20,321  | 11,290    | 11,290       | 3,590                     | 11,290                      |  |
| Irsur dac   | 998        | 16,245    | 7,310   | 4,061     | 4,061        | 1,200                     | 4,061                       |  |
| ITX Re dac  | 13,776     | 42,777    | 19,250  | 10,694    | 13,776       | 1,200                     | 13,776                      |  |
| Kingfisher Insurance dac  | 2,297      | 8,286     | 3,729   | 2,071     | 2,297        | 3,224                     | 3,224                       |  |
| Kongsberg Reinsurance dac   | 1,364      | 4,377     | 1,970   | 1,094     | 1,364        | 1,161                     | 1,364                       |  |
| KPN Insurance Company dac   | 2,323      | 20,650    | 9,293   | 5,163     | 5,163        | 3,700                     | 5,163                       |  |
| Laguna Life dac   | 60         | 1,389     | 625     | 347       | 347          | 3,700                     | 3,700                       |  |
| Liberty Insurance dac   | 41,905     | 130,478   | 58,715  | 32,620    | 41,905       | 3,700                     | 41,905                      |  |
| Lifeguard Insurance (Dublin) dac  | 5,379      | 15,008    | 6,754   | 3,752     | 5,379        | 3,700                     | 5,379                       |  |
| London Life and General Reinsurance DAC   | 1,094      | 2,614     | 1,176   | 654       | 1,094        | 3,600                     | 3,600                       |  |
| Loomis Reinsurance dac  | 1,562      | 54,676    | 24,604  | 13,669    | 13,669       | 1,199                     | 13,669                      |  |
| Martinsurance dac   | 312        | 3,537     | 1,592   | 884       | 884          | 3,700                     | 3,700                       |  |
| MBDA Insurance dac  | 167        | 1,947     | 876     | 487       | 487          | 3,700                     | 3,700                       |  |
| Medical Insurance Company dac   | 7,070      | 36,748    | 16,536  | 9,187     | 9,187        | 2,500                     | 9,187                       |  |
| Mediolanum International Life designated activity company   | 10,946     | 89,860    | 40,437  | 22,465    | 22,465       | -                         | 22,465                      |  |
| MetLife Europe Insurance d.a.c.   | 3,697      | 18,893    | 8,502   | 4,723     | 4,723        | 2,500                     | 4,723                       |  |
| Miripro Insurance Company dac   | 14,056     | 60,138    | 27,062  | 15,035    | 15,035       | 2,500                     | 15,035                      |  |
| MOL Reinsurance Co dac  | 31         | 20,666    | 9,299   | 5,166     | 5,166        | 1,200                     | 5,166                       |  |
| Monument Assurance dac  | 196        | 2,974     | 1,338   | 743       | 743          | 3,700                     | 3,700                       |  |
| Monument Insurance dac  | 4,601      | 12,188    | 5,485   | 3,047     | 4,601        | 2,500                     | 4,601                       |  |
| National Grid Insurance Company (Ireland) dac   | 1,452      | 7,889     | 3,550   | 1,972     | 1,972        | 3,894                     | 3,894                       |  |
| Nautilus Indemnity (Europe) dac   | 4,444      | 18,386    | 8,274   | 4,596     | 4,596        | 3,700                     | 4,596                       |  |
| Navillus Insurance Company dac  | 420        | 18,527    | 8,337   | 4,632     | 4,632        | 3,590                     | 4,632                       |  |
| NEIL Overseas dac   | 2,676      | 26,292    | 11,832  | 6,573     | 6,573        | 2,500                     | 6,573                       |  |
| New Ireland Assurance Company plc   | 147,588    | 582,679   | 262,205 | 145,670   | 147,588      | 3,700                     | 147,588                     |  |
| Newell Insurance dac  | 147        | 5,971     | 2,687   | 1,493     | 1,493        | 3,704                     | 3,704                       |  |
| Nexgen Reinsurance dac  | 74         | 2,348     | 1,057   | 587       | 587          | 3,600                     | 3,600                       |  |
| Noble Insurance Company dac   | 898        | 4,516     | 2,032   | 1,129     | 1,129        | 3,648                     | 3,648                       |  |
| Nokatus Insurance Company dac   | 2,857      | 77,367    | 34,815  | 19,342    | 19,342       | 3,700                     | 19,342                      |  |
| Octium Life dac   | 30,768     | 64,398    | 28,979  | 16,099    | 28,979       | 3,700                     | 28,979                      |  |
| Old Mutual International Ireland dac  | 11,045     | 16,436    | 7,396   | 4,109     | 7,396        | 3,700                     | 7,396                       |  |
| ORKLA Insurance Company dac   | 609        | 5,671     | 2,552   | 1,418     | 1,418        | 3,581                     | 3,581                       |  |
| Ornu Insurance dac  | 466        | 5,331     | 2,399   | 1,333     | 1,333        | 3,700                     | 3,700                       |  |
| Pan Insurance dac   | 1,704      | 35,847    | 16,131  | 8,962     | 8,962        | 3,700                     | 8,962                       |  |
| Partner Reinsurance Europe SE   | 381,006    | 1,373,789 | 618,205 | 343,447   | 381,006      | 3,600                     | 381,006                     |  |
| PartnerRe Ireland Insurance dac   | 6,617      | 49,481    | 22,267  | 12,370    | 12,370       | 3,700                     | 12,370                      |  |
| Petroswede Insurance Company dac  | 176        | 2,673     | 1,203   | 668       | 668          | 3,696                     | 3,696                       |  |
| Pharma International Insurance dac  | 11,001     | 95,929    | 43,168  | 23,982    | 23,982       | 3,700                     | 23,982                      |  |
| Philip Morris International Insurance (Ireland) dac   | 2,732      | 16,510    | 7,430   | 4,128     | 4,128        | 2,500                     | 4,128                       |  |
| PI Indemnity Company dac  | 478        | 13,547    | 6,096   | 3,387     | 478          | 2,475                     | 3,387                       |  |
| Pine Indemnity dac  | 1,155      | 5,970     | 2,686   | 1,492     | 1,492        | 3,708                     | 3,708                       |  |
| Porsche International Reinsurance dac   | 16,820     | 103,068   | 46,380  | 25,767    | 25,767       | 1,200                     | 25,767                      |  |
| Princemark Holdings dac   | 5,367      | 24,800    | 11,160  | 6,200     | 6,200        | 1,200                     | 6,200                       |  |
| Probos Insurance Company Europe dac   | 2,482      | 24,131    | 10,859  | 6,033     | 6,033        | 2,500                     | 6,033                       |  |
| Prudential International Assurance plc  | 14,435     | 145,968   | 65,685  | 36,492    | 36,492       | 3,664                     | 36,492                      |  |

Table continued on next page

### 3.8 Minimum Capital Requirement

#### 3.8.1 Only Life or only Non-life or Reinsurance activity - S.28.01.01

| Minimum Capital Requirement for Undertakings engaged in only Life or only Non-life Insurance or Reinsurance Activity - S.28.01.01 for year end 2017 |            |           |         |           |              |                           |                             |
|---|------------|-----------|---------|-----------|--------------|---------------------------|-----------------------------|
| Euro Monetary Value €000  |            |           |         |           |              |                           |                             |
|   | Linear MCR | SCR       | MCR cap | MCR floor | Combined MCR | Absolute floor of the MCR | Minimum Capital Requirement |
| Prysmian Re Company dac   | 2,749      | 18,474    | 8,313   | 4,619     | 4,619        | 1,200                     | 4,619                       |
| Renaissance Reinsurance of Europe   | 155        | 1,036     | 466     | 259       | 259          | 3,493                     | 3,493                       |
| RGA International Reinsurance Company DAC   | 136,552    | 414,258   | 186,416 | 103,565   | 136,552      | 3,600                     | 136,552                     |
| RSA Insurance Ireland dac   | 9,577      | 99,531    | 44,789  | 24,883    | 24,883       | 3,700                     | 24,883                      |
| RSIF International dac  | 451        | 9,972     | 4,487   | 2,493     | 2,493        | 2,505                     | 2,505                       |
| Samuelson International dac   | 736        | 10,314    | 4,641   | 2,579     | 2,579        | 1,200                     | 2,579                       |
| Santam Structured Reinsurance dac   | 534        | 4,880     | 2,196   | 1,220     | 1,220        | 7,183                     | 7,183                       |
| SASOL International Insurance dac   | 3,011      | 54,693    | 24,612  | 13,673    | 13,673       | 3,699                     | 13,673                      |
| Schenker Re dac   | 703        | 8,204     | 3,692   | 2,051     | 2,051        | 1,200                     | 2,051                       |
| SCOR Global Life Reinsurance Ireland dac  | 964,763    | 1,653,560 | 744,102 | 413,390   | 744,102      | 3,604                     | 744,102                     |
| Scottish Re (Dublin) dac  | 492        | 4,683     | 2,107   | 1,171     | 1,171        | 3,600                     | 3,600                       |
| Seamair Insurance dac   | 3,389      | 14,881    | 6,696   | 3,720     | 3,720        | 3,704                     | 3,720                       |
| Seb Life International Assurance Company DAC  | 47,435     | 111,563   | 50,204  | 27,891    | 47,435       | 3,700                     | 47,435                      |
| Securitas Group Reinsurance dac   | 10,567     | 40,953    | 18,429  | 10,238    | 10,567       | 1,194                     | 10,567                      |
| Société D'Assurances Générales Appliquées (SAGA) dac  | 3,399      | 35,828    | 16,123  | 8,957     | 8,957        | 2,500                     | 8,957                       |
| Sofinsod Insurance dac  | 523        | 4,111     | 1,850   | 1,028     | 1,028        | 3,700                     | 3,700                       |
| Squadron Reinsurance dac  | 1,222      | 12,419    | 5,589   | 3,105     | 3,105        | 3,700                     | 3,700                       |
| St James's Place International plc  | 54,824     | 120,302   | 54,136  | 30,076    | 54,136       | 3,664                     | 54,136                      |
| Standard Life International Designated Activity Company   | 48,530     | 114,787   | 51,654  | 28,697    | 48,530       | 3,664                     | 48,530                      |
| Standard Trane Insurance Ireland dac  | -          | 451       | 203     | 113       | 113          | 2,500                     | 2,500                       |
| SureStone Insurance dac   | 2,709      | 22,495    | 10,123  | 5,624     | 5,624        | 3,696                     | 5,624                       |
| Talanx Reinsurance (Ireland) SE   | 104,644    | 134,403   | 60,481  | 33,601    | 60,481       | 3,200                     | 60,481                      |
| Tara Insurance dac  | 6,744      | 28,647    | 12,891  | 7,162     | 7,162        | 3,700                     | 7,162                       |
| TCS Insurance Company of Ireland dac  | 90         | 1,129     | 508     | 282       | 282          | 3,700                     | 3,700                       |
| The Baxendale Insurance Company dac   | 1,150      | 3,789     | 1,705   | 947       | 1,150        | 2,497                     | 2,497                       |
| The Pride Reinsurance Company dac   | 14,410     | 47,320    | 21,294  | 11,830    | 14,410       | 1,201                     | 14,410                      |
| Tyre Reinsurance (Ireland) dac  | 1,684      | 23,459    | 10,556  | 5,865     | 5,865        | 1,200                     | 5,865                       |
| Union Heritage Designated Activity Company  | 38         | 797       | 359     | 199       | 199          | 3,700                     | 3,700                       |
| UnipolRe Designated Activity Company  | 19,680     | 131,518   | 59,183  | 32,880    | 32,880       | 7,400                     | 32,880                      |
| UPS International Insurance dac   | 869        | 15,415    | 6,937   | 3,854     | 3,854        | 3,700                     | 3,854                       |
| Utmost Ireland dac  | 12,035     | 27,878    | 12,545  | 6,969     | 12,035       | 3,700                     | 12,035                      |
| Utmost PanEurope dac  | 76,063     | 129,246   | 58,161  | 32,311    | 58,161       | 3,700                     | 58,161                      |
| Valiant Insurance Company dac   | 1,515      | 14,056    | 6,325   | 3,514     | 3,514        | 3,691                     | 3,691                       |
| Vera Financial dac  | 11,613     | 8,954     | 4,029   | 2,239     | 4,029        | 3,700                     | 4,029                       |
| VHI Insurance DAC   | 73,306     | 300,675   | 135,304 | 75,169    | 75,169       | 2,500                     | 75,169                      |
| Vishay Insurance Limited  | 404        | 8,935     | 4,021   | 2,234     | 2,234        | 3,590                     | 3,590                       |
| Vital Blue Insurance dac  | 967        | 31,339    | 14,102  | 7,835     | 7,835        | 2,477                     | 7,835                       |
| Volkswagen Insurance Company dac  | 3,286      | 12,985    | 5,843   | 3,246     | 3,286        | 2,500                     | 3,286                       |
| Volkswagen Reinsurance Company Designated Activity Company  | -          | 1,811     | 815     | 453       | 453          | 1,200                     | 1,200                       |
| W.T.C.D. Insurance Corporation dac  | -          | 1,605     | 722     | 401       | 401          | 2,500                     | 2,500                       |
| Wagram Insurance Company dac  | 10,207     | 39,110    | 17,600  | 9,778     | 10,207       | 3,700                     | 10,207                      |
| Western Captive Insurance Company dac   | 58         | 778       | 350     | 195       | 195          | 3,700                     | 3,700                       |
| White Horse Insurance Ireland dac   | 1,850      | 10,259    | 4,616   | 2,565     | 2,565        | 3,702                     | 3,702                       |
| Woodlands International Insurance Company dac   | 5,428      | 24,319    | 10,944  | 6,080     | 6,080        | 1,200                     | 6,080                       |
| XL RE EUROPE SE   | 163,524    | 514,094   | 231,343 | 128,524   | 163,524      | 3,600                     | 163,524                     |
| Yara Insurance dac  | 2,300      | 38,728    | 17,428  | 9,682     | 9,682        | 3,700                     | 9,682                       |
| Zurich Insurance plc  | 1,013,857  | 1,933,285 | 869,978 | 483,321   | 869,978      | 3,700                     | 869,978                     |
| Zurich Life Assurance plc   | 188,691    | 704,841   | 317,178 | 176,210   | 188,691      | 3,700                     | 188,691                     |

### 3.8 Minimum Capital Requirement

#### 3.8.2 Composite activity - S.28.02.01

| Minimum Capital Requirement for Undertakings engaged in both Life & Non-Life insurance activity - S.28.02.01 for year end 2017 |            |         |         |           |              |                           |                             |
|--|------------|---------|---------|-----------|--------------|---------------------------|-----------------------------|
| Euro Monetary Value €000   |            |         |         |           |              |                           |                             |
|  | Linear MCR | SCR     | MCR cap | MCR floor | Combined MCR | Absolute floor of the MCR | Minimum Capital Requirement |
| Metlife Europe d.a.c.  | 309,154    | 812,529 | 365,638 | 203,132   | 309,154      | 6,200                     | 309,154                     |



