



Audit Report of the relevant elements from the Solvency and Financial Report

To the Shareholders of ONIX ASIGURARI S.A.

Opinion

We audited the following templates, included in the Report on solvency and financial situation provided in art. 304 (1) (a) of Delegated Regulation (EU) 2015/35, drawn up in accordance with the provisions of Commission Implementing Regulation (EU) 2015/2452 of 2 December 2015 laying down implementing technical standards with regard to the procedures, formats and templates of the solvency and financial report in accordance with Directive 2009/138/EC of the European Parliament and of the Council (hereinafter referred to as "Commission Implementing Regulation (EU) 2015/2452") and the Financial Supervisory Authority Norm no. 21/2016 regarding insurance – reinsurance activity reporting, with the subsequent amendments and completions (hereinafter referred to as "ASF Norm no. 21/2016") by ONIX ASIGURARI S.A. ("The Company"), with headquarters in Bucuresti Street. Daniel Danielopolu, no.2, district 1, inregistrata la Registrul Comertului sub nr. J40/7361/2012, cod de inregistrare fiscala: 10509908, inregistrata la Registrul Asiguratorilor sub nr.RA-031/10.04.2003 la data de 31 decembrie 2023:

- S.02.01.02 Economic balance sheet, provided for in Article.4 letter.a) of the Commission Implementing Regulation (EU) 2015/2452;
- S.23.01.01 Own funds, provided for in Article.4 letter.h) of the Commission Implementing Regulation (EU) 2015/2452;
- S.25.01.21 Solvency Capital Requirement calculated using the standard formula provided for in Article.4 letter.i) of the Commission Implementing Regulation (EU) 2015/2452;
- S.28.01.01 Minimum Capital Requirement for life insurance or life reinsurance or insurance activity only or general reinsurance, provided for in Article.4 letter.I) of the Commission Implementing Regulation (EU) 2015/2452;

referred to as "The relevant elements of the Solvency and Financial Report".

We are not required to audit, nor have we audited, and as a consequence do not express an opinion on the Other Information which comprises the:

- Business and performance
- System of governance
- Risk profile
- Valuation for solvency II purposes
- Capital management

3B EXPERT AUDIT J40/6669/1998 RO10767770

CECCAR 158/2000 CAFR 073/2001 UNPRL 2032/2000 ASF IT 184/2016 ASF 220/2016

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3bexpert@auditor.ro auditor.ro russellbedford.com In our opinion, the information subject to audit in "The relevant elements of the Solvency and Financial Report" as at 31 December 2023 is prepared, in all material respects, in accordance with the Commission Implementing Regulation (EU) 2015/2452, the financial reporting provisions of the Law 237/2015 regarding the authorization and supervision of the insurance-reinsurance activity and Financial Supervisory Authority Norm no. 21/2016 regarding insurance — reinsurance activity reporting, with the subsequent amendments and completions.





Basis for opinion

We conducted our audit in accordance with International Standards on Auditing ("ISA's"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the relevant elements of the Solvency and Financial Report section of our report. We are independent of the Company in accordance with International Ethics Standards Board for Accountants Code of Ethics for Professional Accountants ("IESBA Code") together with the ethical requirements that are relevant to our audit of "The relevant elements of the Solvency and Financial Report" in Romania and we have fulfilled our other responsibilities of professional ethics, according to these requirements and with the provisions of the Financial Supervisory Authority Norm no. 21/2016 regarding insurance – reinsurance activity reporting, with the subsequent amendments and completions ("FSA Norm 21/2016"). We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter - Basis of Preparation

We draw attention to the "Valuation for solvency II purposes" and "Capital Management" sections of the Solvency and Financial Report, which describes the basis of preparation. The Solvency and Financial Report is prepared in compliance with the financial reporting provisions of the Law 237/2015 regarding authorization and supervision of the insurance-reinsurance activity and Financial Supervisory Authority Norm 21/2016 regarding insurance-reinsurance activity reporting, and therefore in accordance with a special purpose financial reporting framework. The Solvency and Financial Report is required to be published, and intended users include but are not limited to the Financial Supervisory Authority. As a result, the Solvency and Financial Report may not be suitable for another purpose. Our opinion is not modified in respect of these matters.

Other Information

Management is responsible for the "Other Information". Our opinion on the relevant elements of the Solvency and Financial Report does not cover the Other Information and, we do not express an audit opinion or any form of assurance conclusion thereon. In connection with our audit of "The relevant elements of the Solvency and Financial Report", our responsibility is to read the Other Information and, in doing so, consider whether the Other Information is materially inconsistent with the relevant elements of "The Solvency and Financial Report", or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in "The relevant elements of the Solvency and Financial Report" or a material misstatement of the Other Information. If, based on the work we have performed, we conclude that there is a material misstatement of this Other Information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Solvency and Financial Report

Management is responsible for the preparation and accurate presentation of data from "The Relevant Elements of the Solvency and Financial Statement Report", in accordance with the provisions of Commission Implementing Regulation (EU) no. 2015/2452 and in accordance with the financial reporting requirements provided in Law no. 237/2015 and in the ASF Norm no. 21/2016, and for such internal control as management determines is necessary to enable the preparation of a Solvency and Financial Report that is free from material misstatement, whether due to fraud or error.

In preparing the Solvency and Financial Report, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.





Auditor's Responsibilities for the Audit of the relevant elements of the Solvency and Financial Report

It is our responsibility to form an independent opinion on the preparation, in all material respects, of the "Relevant Elements of the Solvency and Financial Statement Report," in accordance with Article 31 of the A.S.F. Not. 21/2016 and ASF Norm no. 13/2019 on the unitary framework for carrying out the statutory audit of the entities authorized, regulated and supervised by the FSA, with subsequent amendments and completions.

Our objectives are to obtain reasonable assurance about whether the relevant elements of the Solvency and Financial Report are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but it is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the decision making or the judgment of the users taken on the basis of the Solvency and Financial Report.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- o Identify and assess the risks of material misstatement of the relevant elements of the Solvency and Financial Report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness and the reasonableness of the relevant elements of the Solvency and Financial Report and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the relevant elements of the Solvency and Financial Report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.





Other matters

This report of the independent auditor is addressed exclusively to the Company's shareholders as a whole. Our audit was performed in order to be able to report to the Company's shareholders those matters that we are bound to report in a financial audit report, and not for other purposes. To the extent permitted by the law, we accept and assume no liability other than to the Company and its shareholders, as a whole, for our audit, for this report or for the opinion formed.

Badiu Dan-Andrei

DAB

registered in the Electronic Public Register of Financial Auditors and audit firms with number AF4426

Pentru și în numele 3B Expert Audit S.R.L.:





registered in the Electronic Public Register of Financial Auditors and audit firms with number FA73

Bucharest, Romania **04 Aprilie 2024**

Autoritatea pentru Supravegherea Publică a Activității de Audit Statutar (ASPAAS)

Auditor financiar: DAN ANDREI BADIU

Registrul Public Electronic: AF 4426

Autoritatea pentru Supravegherea Publică a Activității de Audit Statutar (ASPAAS) Firmă de audit: 3B EXPERT AUDIT S.R.L. Registrul Public Electronic: FA 73



S.02.01.01.01 Balance sheet

		Solvency II value	Statutory accourty value
		C0010	C0020
ssets			
Goodwill	R0010		
Deferred acquisition costs	R0020		
Intangible assets	R0030		79.339,0
Deferred tax assets	R0040	2.674.626,00	
Pension benefit surplus	R0050		CONTRACTOR
Property, plant & equipment held for own us	e R0060	1.192.409,00	1.192.409,0
Investments (other than assets held for indelinked and unit-linked contracts)	ERANTHOUGH AND THE POST OF THE PROPERTY OF THE	453.579.144,00	455.349.818,0
Property (other than for own use)	R0080	0,00	all de letter all little de letter litter alle de letter de letter de letter alle de letter de letter de letter
Holdings in related undertakings, includi	na .	about and the course construction and course and the course and the course of the cour	andre nerven van Kreekinsch jeur kantroppie vierkom en tronsmen ist frammungs sing.
participations.	R0090	0,00	
Equities	R0100	0,00	0,0
Equities - listed	R0110	0,00	
Equities - unlisted	R0120	0,00	
Bonds	R0130	0,00	0,0
Government Bonds	R0140	0,00	
Corporate Bonds	R0150	0,00	emilijas privitas ir yranies seite is an save savar en en particis savar ar an en parie, parie sa
Structured notes	R0160	0,00	anderes para successive and company of the agency of the agency and an experience of the agency
Collateralised securities	R0170	0,00	inder ter et de manteur en presentation participat de la transportation de la primitation par la companya de l La companya de la co
Collective Investments Undertakings	R0180	0,00	entanting of persons to the Commission of States and the Commission of the Commissio
Derivatives	R0190	0,00	and the second of the second o
Deposits other than cash equivalents	R0200	453.579.144,00	455.349.818,0
Other investments	R0210	0,00	TOO OTO O
Assets held for index-linked and unit-linked contracts	R0220	0,00	and method the distribution of inspection or generalized at production of production o
Loans and mortgages	R0230	0,00	0,0
Loans on policies	R0240	0,00	Commission of the Commission o
Loans and mortgages to individuals	R0240	0,00	To see the member of collection to the company security on the collection of the collection secure as a secure
Other loans and mortgages	e north annocke and complete and a complete complete complete and a good and a complete complete complete comp	minimized an extraor and the contract of the c	
THE RELEASE OF THE PROPERTY OF	R0260	0,00	
Reinsurance recoverables from:	R0270	0,00	0,0
Non-life and health similar to non-life	R0280	0,00	0,00
Non-life excluding health	R0290	0,00	
Health similar to non-life	R0300	0,00	
Life and health similar to life, excluding he and index-linked and unit-linked	R0310	0,00	0,00
Health similar to life Life excluding health and index-linked	R0320	0,00	the time of the contract of th
unit-linked	R0330	0,00	
Life index-linked and unit-linked	R0340	0,00	teritoria de la companya de la comp
Deposits to cedants	R0350	0,00	
Insurance and intermediaries receivables	R0360	8.659.710,00	8.659.710,00
Reinsurance receivables	R0370	15.953,00	15.953,00
Receivables (trade, not insurance)	R0380	4.749.261,00	5.213.829,00
Own shares (held directly)	R0390	0,00	0,210,023,00
own shares (field difectly) Amounts due in respect or ownstung remanding the first part and called up but not yet paid in 33 FXPFR	INUANTIFIC (0400	0,00	k Najadijikandi navori omanazi vi iz popropi aktivana priv refortija i poblikacijo o mere papi v speci
Cash and cash equivalents	TAUD R04 0	13.957.209,00	12.186.535,00
Any other assets, not elsewhere shown 4. App		69.487,00	69.487,00
Total assets	R0500	484.897.799,00	482.767.080,00

auditors accountants consultants INITIALISED FOR IDENTIFICATION



S.02.01.01.01 Balance sheet

Liabilities	December 1990 Annie 1999 (1994 1994 1994 1994 1994 1994 199	The state of the second		ki dengganishkoda napiga aran nasarani ero esir ye kingir aray appada a sanasi
Technical provisions - non-life	estables conferences and management and contents of the conferences	R0510	57.924.422,76	148.794.805,
Technical provisions - non-	life (excluding	R0520	57.924.422,76	148.794.805,
Technical provisions cal	culated as a whole	R0530	0,00	==Aquinziere e raucit spurith an regio contain interesses aircizare conce
Best Estimate	VZMENERAČNE KLADIJENOJASI ALA ERINOŠEJ ZIREN N POZGAPA KANIJAKO ŠIRIPINA ŽIRIPINA	R0540	Control of the Contro	ne de comme como moderno charter en charce de como como como como como como como com
Risk margin	economicante experimental surface surface surface productive surface s	R0540	47.107.611,00 10.816.811,76	engalamak tang digeneral di kapitan indi malijasa ina samas kapunis njakeus di indi debembar me
Technical provisions - healt life)	h (similar to non-	R0560	0,00	
Technical provisions cal	culated as a whole	R0570	0,00	and an early of the control of the life of the first of the control of the contro
Best Estimate	p) komin tar komt a gover damina ime en austren. Frank herankonen komtan er eksemblere a sedera et	R0580	0,00	en en energe en la respektivation de provinció de l'est de l'escription de l'escription de l'escription de l'e
Risk margin	action in constitute of the solid so	R0590	0,00	and a commercial and design and a supplication of the contract
Technical provisions - life (exclusion and unit-linked)	uding index-linked	R0600	0,00	O,C
Technical provisions - health	(similar to life)	R0610	0,00	
Technical provisions calc	at to any transport is a considerate and the construction of the first of the construction of the construc	R0620	0,00	ethin pointe, ethin eo coi pin e celan coi en e celan e coi en e celan e celan e celan e celan e celan e celan
Best Estimate	in to more of the contract of the state of t	R0630		emine formes and all more accomply forming a developed forming and accomplying forming and accomplying a forming and accomplying a forming a formi
Risk margin	a not happen seemad year nechtalerine au eine appenseelige it priitig step anter est site	R0640	0,00	
Technical provisions - life (e	xcluding health	CONTROL HAR CONTROL VANDON CONTROL VANDON VA	0,00	tition i matimiciali de observamente subtrava e la constitució de la constitució de la constitució de la const
and index-linked and unit-lin		R0650	0,00	en adalas nederi aphilipse h have se encludires a se encontract company, black consequence
Technical provisions calc	ulated as a whole	R0660	0,00	
Best Estimate		R0670	0,00	entre en
Risk margin	himmonia wakaanii 1150 mili ka kasanii ka 17 mili kabanii ka 19 ka alika kabanii ka 19 ka alika kabanii ka 19 k Taranii ka 19 k	R0680	0,00	erica constituire destinite independente destinica entre destinata escribirata de la companya de la companya d
Technical provisions - index-link	ed and unit-linked	R0690	0,00	amenden die groek, schausert hoppdand krommen flageren betreit en en eine zoas fan een
Technical provisions calculat	ted as a whole	R0700	0,00	торы бастамина общенальных помос физического пасты подав торого
Best Estimate	Extraoristication (Americal Arthurs provided AMARICA AMARICA)	R0710	0,00	inter er kolonie in interest film er med konnen er tyrkentell system konnen eine kinnen eine syst
Risk margin	e à un arrente mil trocole e de la seu diregue passe, e, ou en l'origine, é à consument qu'	R0720	0,00	e mentalajar deri arta in restalabre in pilita kan ang kepamang rinar and agamb
Other technical provisions	ere a manure e destinación. S de transmistrat esta construcción y construcción de la cons	R0730		and the first and assume the first angles where the second section of the section of the second section of the second section of the second section of the section of the second section of the
Contingent liabilities	A BANKO KARANI MAKANI ALIKAYARIKA 19 KILIBOTA ALIKAYARI KARANI ALIKAYARI	R0740	definition of a military of a military for military and a first transfer that the property of the property of the second property of the	the first the professional and the second state of the second second second second second second second second
Provisions other than technical p	provisions	R0750	MARIA MARIA MANUNUMBAN MINUMBAN KAMPURAN	мөө обласын түү үйн дөө бүй бүй түүхүү бүй торын айынын дойгон бой оны айын бүй үүн д
Pension benefit obligations	An amount and the engine and manufactures, section on a new power spoon such as employing a material field.	R0760	a mangana ta ta mangan ang mangan Tanggan ang mangan ang	en program in the program in a single of the state of the single of the
Deposits from reinsurers	en annimal e stra i incentrali misco na como nel que recesar sino del la siste e e escuera que se se	R0770	0,00	man bumma (normal), est emplores describitorismente a mario como de como
Deferred tax liabilities	on announce among an one of the contract of th	R0780	14.539.261,00	
Derivatives	AND THE PARTY OF A STATE OF THE PARTY OF THE	R0790	0,00	TOOK IN THE REAL PROPERTY OF THE PARTY OF TH
Debts owed to credit institutions	A CONTROL OF THE PROPERTY OF THE COMMENT OF THE COM	R0800		menter de la Mariake de La Adalphia (La Adalphia) de la Adalphia de la Adalphia de la Adalphia (La Adalphia) de la Adalphia de la Adalphia (La Adalphia) de la Ad
Financial liabilities other than deb institutions	ots owed to credit	R0810		er verden, die Artonio begeben eine gescheit verden der verden verden eine gegen des verden verden verden verd Verden verden ver
Insurance & intermediaries payal	oles	R0820	1.429.579,00	1.429.579,00
Reinsurance payables		R0830	355.345,00	355.345,00
Payables (trade, not insurance)	and control of the second control of the sec	R0840	81.206.340,00	81.206.340,00
Subordinated liabilities		R0850	When the first is a second of the second of	0,00
Subordinated liabilities not in	Basic Own Funds	R0860	0,00	and an included an included and a set a set a set and a set of the
Subordinated liabilities in Bas	MOWN FUNDS NTIFI	CAR0870	0,00	ti akti. Vi mine ne spremenjek per per njeh stor, me e domine tre primer se skrivet se same in sens
Any other liabilities, not elsewher			and the second of the second o	egal apadagaga mana Arabida apalamanya aban panana diberah mana
Total liabilities		R0900	155.454.947,76	231.786.069,00
ess of assets over liabilities	0 4. APR. 2024	R1000	329.442.851,24	250.981.011,00

auditors accountants consultants INITIALISED FOR IDENTIFICATION



S.23.01.01.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier
		C0010	C0020	C0030	C0040	C005
Basic own funds before deduction fo participations in other financial secto as foreseen in article 68 of Delegated Regulation 2015/35	r					
Ordinary share capital (gross of own shares)	R0010	50.000.000,00	50.000.000,00			The state of the s
Share premium account related to ordinary share capital	R0030	704,00	704,00			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0,0				
Subordinated mutual member accounts	R0050	0,00		0,00	0,00	0,00
Surplus funds	R0070	0,00		A STATE OF THE STA		
Preference shares	R0090	0,00	 Constitution of the property of t	0,00	0,00	0,00
Share premium account related to preference shares	R0110	0,00				Control of the Contro
Reconciliation reserve	R0130	269.442.147,24	269.442.147			
Subordinated liabilities	R0140	0,00		0,00	0,00	0,00
An amount equal to the value of net deferred tax assets	R0160	0,00				0,00
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0,00	0,00	0,00	0,00	0,00
Own funds from the financial statements that should not be epresented by the reconciliation eserve and do not meet the criteria to be classified as Solvency II own unds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	0,00				
Peductions	CONFERENCE CONTRACTOR		erine kilosomenine die kristisekse in brandinst minikalisiyi 200 kilosketal ma		Lancacca con entre	general have subling
Deductions for participations in financial and credit institutions	R0230	0,00	0,00	0,00 SEMNAT PENTRI	0,00 LIDENTIE	ICARE
otal basic own funds after eductions	R0290	319.442.851,24	319.442.851,24	3B EXPE	Control of the Contro	
ncillary own funds	-commenter and the	***************************************	Line (Annual Commission Commissio	0 4. AF	R 2024	ACRES AND STATE OF THE PARTY OF



S.23.01.01.01 Own funds

	- samu Herry balance man man	NOVA CREATE VALUE AND REAL PROPERTY AND REAL PRO	Manager and the second			
Unpaid and uncalled ordinary share capital callable on demand	R0300	0,00			0,00	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0,00		de transition de la constante	0,00	And a second
Unpaid and uncalled preference shares callable on demand	R0320	0,00	Appropriate the section of the secti		0,00	0,00
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0,00			0,00	0,00
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0,00	en fertil film film film film film film film fi		0,00	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0,00	und (Christian (M. M. Marcheller) (An Alberta (M. M. M		0,00	0,00
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0,00		en de en	0,00	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0,00		on Tarrett manager from the Agricus community of Logicus	0,00	0,00
Other ancillary own funds	R0390	0,00	Brief and trace to the Control of Control of State Control of State State of Control of State Control of Sta		0,00	0,00
Total ancillary own funds	R0400	0,00		1	0,00	0,00
Available and eligible own funds		and the state of t		Constitution of the state of th		I say
Total available own funds to meet the SCR	R0500	319.442.851,24	319.442.851,24	0,00	0,00	0,00
Total available own funds to meet the MCR	R0510	319.442.851,24	319.442.851,24	0,00	0,00	
Total eligible own funds to meet the SCR	R0540	319.442.851,24	319.442.851,24	0,00	0,00	0,00
THE WICK	R0550	319.442.851,24	319.442.851,24	0,00	0,00	and the section of the section of the section of
THE RESIDENCE OF THE PROPERTY	R0580	122.469.766,73				
The state of the s	R0600	30.617.441,68				Marina A Property
The state of the s	R0620	260,83%			***************************************	A toke miligalin a positivation
Ratio of Eligible own funds to MCR	R0640	1043,34%				





S.23.01.01.02 Reconciliation reserve

A Charles Constitution of the Constitution of		Value
Example 1		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	329.442.851,24
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	10.000.000,00
Other basic own fund items	R0730	50.000.704,00
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0,00
Reconciliation reserve	R0760	269.442.147,24
Expected profits	To be to be to be to be a business of the second of the se	
Expected profits included in future premiums (EPIFP) - Life business	R0770	0,00
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0,00
Total Expected profits included in future premiums (EPIFP)	R0790	0,00





S.25.01.01.01 Basic Solvency Capital Requirement

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	77.528.460,29	77.528.460,29	
Counterparty default risk	R0020	2.526.624,86	2.526.624,86	
Life underwriting risk	R0030	0,00	0,00	A the control of the
Health underwriting risk	R0040	0,00	0,00	
Non-life underwriting risk	R0050	86.385.679,93	86.385.679,93	The region of the Annual State Control of the Contr
Diversification	R0060	-35.504.089,78	-35.504.089,78	
Intangible asset risk	R0070	0,00	0,00	
Basic Solvency Capital Requirement	R0100	130.936.675,29	130.936.675,29	Performance in the continuents and continuents where the second only secure, a construction of

S.25.01.01.02 Calculation of Solvency Capital Requirement

		Value C0100
Adjustment due to RFF/MAP nSCR	Control Colonia Coloni	C0 100
aggregation	R0120	
Operational risk	R0130	3.397.726,44
Loss-absorbing capacity of technical provisions	R0140	0,00
Loss-absorbing capacity of deferred taxes	R0150	-11.864.635,00
Capital requirement for business operated in accordance with Art. 4 of Directive	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	122,469,766,73
Capital add-ons already set	R0210	0,00
of which, capital add-ons already set - Article 37 (1) Type a	R0211	a aminin distribution de describination de la company de control de des de la company de de deservation de la company
of which, capital add-ons already set - Article 37 (1) Type b	R0212	
of which, capital add-ons already set - Article 37 (1) Type c	R0213	
of which, capital add-ons already set - Article 37 (1) Type d	R0214	ant de como en lanca que de entre de que la propria en tempo de la propria en la como de la como de la como de
Solvency capital requirement	R0220	122,469,766,73
Other information on SCR	rice receives receives rep	12.2.703.700,73
Capital requirement for duration-based equity risk sub-module	R0400	entante a que a marca de que que tra entre en los estraciones productivos en un consequencia e un encorre
Total amount of Notional Solvency Capital Requirements for remaining part I otal amount of Notional Solvency	R0410	anguirey-wig eth gamp in dearth in their july 1960 an their their guest 1977 an
Capital Requirements for ring-fenced funds.	R0420	
Total amount of Notional Solvency Capital Requirements for matching	R0430	
Capital Requirements for matching Diversification effects due to RFF nSCR	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	
Net future discretionary benefits	R0460	





S.28.01.01.01 Linear formula component for non-life insurance and reinsurance obligations

		MCR components
		C0010
MCRNL Result	R0010	18.510.492,81

S.28.01.01.02 Background information

		Background i	nformation
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Manager and the second		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	0,00	0,00
Income protection insurance and proportional reinsurance	R0030	0,00	0,00
Workers' compensation insurance and proportional reinsurance	R0040	0,00	0,00
Motor vehicle liability insurance and proportional reinsurance	R0050	0,00	0,00
Other motor insurance and proportional reinsurance	R0060	0,00	0,00
Marine, aviation and transport insurance and proportional reinsurance	R0070	0,00	0,00
Fire and other damage to property insurance and proportional reinsurance	R0080	0,00	0,00
General liability insurance and proportional reinsurance	R0090	0,00	0,00
Credit and suretyship insurance and proportional reinsurance	R0100	47.107.611,00	90,021.643,00
Legal expenses insurance and proportional reinsurance	R0110	0,00	0,00
Assistance and proportional reinsurance	R0120	0,00	0,00
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0,00	0,00
Non-proportional health reinsurance	R0140	0,00	0,00
Non-proportional casualty reinsurance	R0150	0,00	0,00
Non-proportional marine, aviation and transport reinsurance	R0160	0,00	0,00
Non-proportional property reinsurance	R0170	0,00	0,00

SEMNAT PENTRU IDENTIFICARE

3B EXPERT AUDIT

0 4. APR. 2024

auditors accountants consultants
INITIALISED FOR IDENTIFICATION



S.28.01.01.05 Overall MCR calculation

		Value	
Martina A. C. Starter		C0070	
Linear MCR	R0300	18.510.492,81	
SCR	R0310	122,469,766,73	
MCR cap	R0320	55.111.395,03	
MCR floor	R0330	30.617.441,68	
Combined MCR	R0340	30.617.441,68	
Absolute floor of the MCR	R0350	19.867.600,00	
Minimum Capital Requirement	R0400	30.617.441,68	

