Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

Solvency II Public Disclosure

SFCR data tables

Year-ending 2024

Effective 01 October 2025

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1 INTRODUCTION

The implementation of Solvency II on 01 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[1].

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[2].

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[3]. 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.

[1] Regulation 57(2) of the European Union (Insurance & Reinsurance) Regulations 2015 (S.I. No. 485 of 2015).

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

[3] 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[4]. 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 latest annual QRT data received for the relevant reporting period. When comparing identical metrics, the data that is contained in the SFCR report should, in general, be equal to the data that is contained in the annual QRT data submission. Immaterial differences may validly arise where annual QRT submissions are updated, as the requirement for updates to the SFCR relates only to major developments which impact on the relevance of the SFCR[5]. 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.

Data included in this publication is based on Solvency II SFCR annual reporting templates for undertakings where year-end occurred in 2024. Therefore, the relevant reporting period is 1st January 2024 - 31st December 2024.

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

[5] Article 302(1) of Commission Delegated Regulation (EU) 2015/35

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 defined as either a Life, Non-life or Reinsurance undertaking (InstitutionType) 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 latest annual QRT data received for the relevant reporting period as at 01 October 2025, adjusted for any differences between the solo and public disclosures. i.e. S.19.01.21
- The data publication represents a selection of aggregated data from the data repository
- Headings in the tables that subsequently follow in section 3 have been taken directly from the QRT templates.

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 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 shown 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, 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, R0830
Liabilities	Derivatives	R0790
Liabilities	Financial liabilities	R0800, R0810
Liabilities	Contingent liabilities	R0740
Liabilities	Any other liabilities	R0750, R0760, R0780, R0840, 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 in the annual QRT

The values for S.19.01.21 have been calculated as the sum of the values reported in all lines of business for the 'Total/NA' currency (where available) in S.19.01.01.

Where a firm has applied a reporting threshold in S.19.01.01, the overall values have been manually sourced from the firm's S.19.01.21 in their SFCR, where no threshold applies.

The exact mappings for the rows between the published SFCR data and the source QRT template are shown in the table below.

SFCR Table	SFCR Table Row	Annual QRT Source
Non-life Insurance Claims: Gross Paid Claims in Current Year. S.19.01.21.02_C0170	Prior (R0100)	S.19.01.01.02_C0170: Sum(R0100 to R0150)
	Years N to N-9 (R0160-R0250)	S.19.01.01.02_C0170: R0160-R0250
	Total (R0260)	S.19.01.01.02_C0170: R0260
Non-life Insurance Claims: Gross Paid Claims Sum of Years (cumulative). S.19.01.21.02_C0180	Prior (R0100)	S.19.01.01.02_C0170: Sum(R0100 to R0150)
	Years N to N-9 (R0160-R0250)	S.19.01.01.02_C0180: R0160-R0250
	Total (R0260)	(S.19.01.01.02_C0170: Sum(R0100 to R0150)) + (S.19.01.01.02_C0180: Sum(R0160-R0250))
Non-life Insurance Claims: Gross discounted Best Estimate Claims S.19.01.21.04_C0360	Prior (R0100)	S.19.01.01.04_C0360: Sum(R0100 to R0150)
	Years N to N-9 (R0160-R0250)	S.19.01.01.04_C0360: R0160-R0250
	Total (R0260)	S.19.01.01.04_C0360: R0260

2.2 SFCR data repository

The following points should be noted while reviewing the figures in the SFCR data repository[6] .

- 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 defined as either a Life, Non-life or Reinsurance undertaking (InstitutionType) 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 latest annual QRT data received for the relevant reporting period as at 01 October 2025, adjusted for any differences between the solo and public disclosures. i.e. S.19.01.21
- Headings in the SFCR data repository have been taken directly from the QRT templates.
- The following is a list of SFCR data points, which are not included in the data repository:
    - S.25.01.21 Solvency Capital Requirement – USP (C0090) & Simplifications (C0120) for undertakings using the Standard Formula, as not present in the annual QRT data submissions. Also, Approach based on average tax rate (R0590, C0109) as non-numeric.
    - S.25.05.21: Solvency Capital Requirement – USP (C0090) & Simplifications (C0120) for undertakings using the Partial Internal Model or Full Internal Model. Also, Approach based on average tax rate (R0590, C0109). Also, Approach based on average tax rate (R0590, C0109) as non-numeric.
    - 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, as summarised by the information included within S.19.01.21.02 and S.19.01.21.04.
    - Premium, claims and expenses by country (S.04.05.21) is also excluded at this 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.

[6] 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	LEI/635400GLGLBGMGUOHI85
Acorn Life Designated Activity Company	LEI/635400NDPDLB7KJWFG98
Adidas International Re dac	LEI/635400T8HI2YBZTRGO46
Advent Insurance Designated Activity Company	LEI/635400TUWJPYBPIU1V65
Allianz Global Life Designated Activity Company	LEI/529900ZJCA8LOT6XX119
Allianz Plc	LEI/635400BFGESLKMXBZV15
Allianz Re Dublin Designated Activity Company	LEI/529900KDXMUUS7EMLJ38
Allied World Assurance Company (Europe) dac	LEI/549300TLQ4YKXNEIJM60
Alpitour Reinsurance Company dac	LEI/635400TLRBQHUNKTGQ71
Amtrust International Underwriters DAC	LEI/6354001BBLJ9J7EM3848
Arca Vita International Designated Activity Company	LEI/635400WSNBUMPRJJTI53
Arch Insurance (EU) dac	LEI/6354005DZDWWWYUJYC44
Arch Reinsurance Europe Underwriting dac	LEI/635400VVIBTGW39XQ438
Arkema Insurance Designated Activity Company	LEI/549300LY5IA6HY3S1W49
Ashbrooke Reinsurance (Ireland) Designated Activity Company	LEI/6354008CMR9ATQRVMC10
Athora Ireland Plc	LEI/549300AIPJCQZNY2IH15
Aviva Insurance Ireland Designated Activity Company	LEI/213800JMPSZ7KSGUG977
Aviva Life & Pensions Ireland DAC	LEI/635400YD7OOB4VLZJC20
AXA Insurance DAC	LEI/RUG8Z5EEMCG1EUDUY939
AXA Life Europe Designated Activity Company	LEI/549300VZSVY64J454B32
AXA MPS Financial Designated Activity Company	LEI/635400QNGHTDSGTJTA68
AXIS Re SE	LEI/1CXZKMDN40884RF3K208
AXIS Specialty Europe SE	LEI/5XGKDHLH62U8HHSAE460
Azimut Life dac	LEI/635400CDH4BEZWGN6W58
BBPM Life dac	LEI/635400XMIMUCWVKSX570
Beazley Insurance dac	LEI/549300WWULDAFCPEU084
Becare dac	LEI/635400GYRTNZOPNFF732
Benteler Reinsurance Company dac	LEI/635400DWJORAELCITO39
Berkeley Re dac	LEI/635400NLSSWCLVQFUT98
Berkshire Hathaway European Insurance DAC	LEI/635400OT4VIDMAADLQ13
Bilspedition Transport Operations Reinsurance Designated Activity Company	LEI/635400UG11AGIQ8RPB24
BNP Paribas Vartry Reinsurance dac	LEI/549300RUVJ1HYI98NN30
Brown Reinsurance dac	LEI/635400HG3MEL73IQLS15
Bupa Global Designated Activity Company	LEI/5493006072O6UJMFL807
CA Auto Reinsurance Designated Activity Company	LEI/6354003DZMQZDBKTUM95
CACI Life dac	LEI/635400L1YTYKYSKSZB41
CACI Non-Life dac	LEI/635400THEYDAIONRRP31
CACI Reinsurance dac	LEI/635400V9R7Z62LMOVS66
Canada Life Assurance Europe PLC	LEI/213800ZK7A1XGTCD2U22
Canada Life International Assurance (Ireland) Designated Activity Company	LEI/635400L3E1R493ERBV46
Canada Life Re Ireland DAC	LEI/635400ZKUEHGWBDMWG28
Canterbury Insurance dac	LEI/549300MJZ4EHFH61YM19
Carraig Insurance dac	LEI/635400KISSIRFDGIGX71
CCHBC Reinsurance Designated Activity Company	LEI/635400GLHWBMCPTCF702
Chaucer Insurance Company Designated Activity Company	LEI/635400AVTXGSXV4ZBZ80
Classic Brand (Europe) Designated Activity Company	LEI/635400BRORW7ECQWDH76
CNP Europe Life dac	LEI/635400VBRWZ7L36SLG55
CNP Santander Insurance Europe Designated Activity Company	LEI/6354001NC5BJ3Z7GSG05
CNP Santander Insurance Life Designated Activity Company	LEI/635400FVDVPKRG2JWN68
CODEVE Insurance Company dac	LEI/635400YNWOMW6GM1FK60
Companjon Insurance Designated Activity Company	LEI/635400BW5V4CI2LTDW87
Coromin Insurance (Ireland) Designated Activity Company	LEI/635400YD8RFNGQLC8L38
Coverys International Insurance Company Designated Activity Company	LEI/894500JWQWQKL3IZD993
Cuardaithe Designated Activity Company	LEI/213800RNM98LYRCG3Q95
Darep dac	LEI/635400OYQH6IOAPOFU48
Darnell Designated Activity Company	LEI/549300CE590IOSTGR728
Darta Saving Life Assurance dac	LEI/WUYDW18YG7QXGWBK3804
DCC Group Insurances Designated Activity Company	LEI/635400ZZ1BGEPGVAQS16
Decare Dental Insurance Ireland Limited	LEI/635400XYX2PSAPHIFE75
DLL Re dac	LEI/635400HNFYUBUFMN5Z98
DVA Reinsurance Designated Activity Company	LEI/635400SWG7VIYDZQ4U30
ECCU Assurance dac	LEI/635400SOYBXW4XBIRY60
Empremedia Re Designated Activity Company	LEI/635400W1MRCUU7NUZA72
Euro Insurances dac	LEI/635400IRTVPBIDYQM897
Everest Insurance (Ireland) Designated Activity Company	LEI/63540039BXZL8247B421
Everest Reinsurance Company (Ireland) dac	LEI/635400N7PMGBKMLM7Y30
FBD Insurance Plc	LEI/635400HQZXKIXB5YCS61
FDI Insurance Designated Activity Company	LEI/6354004DCXXTSLKWUZ20
Fidelis Insurance Ireland DAC	LEI/635400NI1QCEDFFRMX35
FIL Life Insurance (Ireland) dac	LEI/549300BROPTDCR125G23
Gasrule Insurance dac	LEI/635400LHEYS5JUNZ4235
GD Insurance Company dac	LEI/5493006KDYNUT4YZ6402
Great American International Insurance (EU) dac	LEI/635400UCIHHMUXBWLN80
Greenlight Reinsurance Ireland dac	LEI/635400ETPQSTDDK4WG55
Greenval Insurance dac	LEI/2138003HZY381VQ28Z03
Hamilton Insurance Designated Activity Company	LEI/635400ZZGS5FDNUIJX46
Hannover Re (Ireland) DAC	LEI/529900UG47HZHDYUAF16
Hansard Europe Designated Activity Company	LEI/213800NAAZ91YMGTVM37
Hawthorn Life Designated Activity Company	LEI/635400RKRNPGLTBBK217
Haystack Re Designated Activity Company	LEI/635400YDDZ88AKGNMB02
HDI Reinsurance (Ireland) SE	LEI/635400LY9W2REPRNRV92
InChiaro Life dac	LEI/635400NEKI3GVELG6678
ING Captive Re dac	LEI/635400LRNJHMFAFLVA84

Table continued on next page

Undertaking	LEI Code
Inveralmond Insurance dac	LEI/635400QZEYG42FTPTX85
IPB Insurance CLG	LEI/635400OJKGA5UDUBR183
Irish Life Assurance Plc	LEI/YYV6S3OE6EWZYI2FFW31
Irish Life Health Designated Activity Company	LEI/213800CKQ3LRQAANL691
Irsur dac	LEI/635400JLTDRUCQNNVC34
ITX Re Designated Activity Company	LEI/635400TMBNFLGIKGGF05
Kingfisher Insurance dac	LEI/213800BCO4XPXCFY7498
KPN Insurance Company dac	LEI/635400XVVOPIODWMYY36
Lifeguard Insurance (Dublin) dac	LEI/635400HCYHEQFJMF6G50
Loomis Reinsurance Designated Activity Company	LEI/635400NIQEZBSN5WWE68
MBDA Insurance Designated Activity Company	LEI/213800R6DNGRSJEE8A60
Mediolanum International Life designated activity company	LEI/635400C7L8C5RGY8VK81
Metlife Europe d.a.c.	LEI/549300D366WPHJ4OJ240
MetLife Europe Insurance d.a.c.	LEI/635400UXRXZZHNPISH82
Miripro Insurance Company Designated Activity Company	LEI/635400Z9B9EDLUJFRI27
MOL Reinsurance Co dac	LEI/6354005W3RCERDFHWE14
Monument Life Insurance DAC	LEI/6354004VZGO3OQV28817
Nautilus Indemnity (Europe) dac	LEI/635400EFZXGR6KFPAH63
NEIL Overseas dac	LEI/549300EQBY0EMSQNJX03
New Ireland Assurance Company plc	LEI/549300YP7YW06QCNBF32
Newell Insurance Designated Activity Company	LEI/635400EMOPCKZRM33D49
Noble Insurance Company Designated Activity Company	LEI/635400PYXCMOSJ8CSZ87
Nokatus Insurance Company dac	LEI/6354003FUVJFDHLAOJ43
NorthStandard EU Dac	LEI/635400AADIICESCVBE87
Octium Life Designated Activity Company	LEI/52990020O5TKOTGS9Z42
Offaly Insurance DAC	LEI/635400DQOBRDLOENF945
ORKLA Insurance Company dac	LEI/635400OVHXTPSYJ3YJ20
Ornua Insurance Designated Activity Company	LEI/635400COK2PZN6HJNH67
OUTsurance Designated Activity Company	LEI/635400L8IJXE1DRHLH80
Pan Insurance dac	LEI/635400D9M4MSMFAZ8A48
Partner Reinsurance Europe SE	LEI/5493001F86B73BCLHG17
PartnerRe Ireland Insurance dac	LEI/549300R7L7LYMYYAPF29
Pharma International Insurance dac	LEI/635400IFIBRKTUSQB541
Philip Morris International Insurance (Ireland) Designated Activity Company	LEI/635400R7CC8RSSZBOO20
Phoenix Life Assurance Europe Designated Activity Company	LEI/213800E7XPAE1UGSR105
PI Indemnity Company, Designated Activity Company	LEI/635400DJLZ6WRI5FAO59
Pine Indemnity dac	LEI/635400FW3RH64B3RJW21
Porsche International Reinsurance dac	LEI/635400MYDNAHZQQNDA86
Princemark Holdings dac	LEI/635400KTMHN5923VEO56
Probus Insurance Company Europe dac	LEI/635400Q3OJTNLWUODN38
Prudential International Assurance plc	LEI/635400T4W5MRQTBLGQ38
Renaissance Reinsurance of Europe Designated Activity Company	LEI/549300FVSSOA52BYGP28
RGA International Reinsurance Company DAC	LEI/01TRDHWDCL69YP41S025
RiverStone International Ireland DAC	LEI/6354002SNIV14GB1BI20
Royal London Insurance DAC	LEI/635400CBVDWFMJQJDA54
RSA Insurance Ireland dac	LEI/635400PUDJ8XTX9SFW67
RSIF International dac	LEI/635400ADVMYQ3JWBGV57
Samuelson International dac	LEI/635400U6ZNYJYDAA8L77
Saol Assurance Designated Activity Company	LEI/635400N1GFX4O3ZFCW12
SASOL International Insurance dac	LEI/635400N4ZSEO8SUHFI98
Schenker (Re)Insurance Designated Activity Company	LEI/5299001YBKTQB84J4E82
SCOR Global Reinsurance Ireland Designated Activity Company	LEI/549300KCPG3666EE4546
SCOR Ireland Designated Activity Company	LEI/549300H7R6KPWD38L370
Seamair Insurance dac	LEI/635400W1ND4PE5IQMD46
Seb Life International Assurance Company DAC	LEI/635400ATDJAWUVSBWM50
Securitas Group Reinsurance dac	LEI/635400ID2ZOCFWX3LH70
SG Riskpartners Designated Activity Company	LEI/529900Q8P0CK92H2F811
Société D'Assurances Générales Appliquées (SAGA) Designated Activity Company	LEI/5299006IB4PDHZKBMF19
Sofinsod Insurance dac	LEI/635400BDJCCKD3GGYL71
Squadron Reinsurance Designated Activity Company	LEI/635400BCMM81Q9AMGT16
St. James's Place International Public Limited Company	LEI/635400ZM7HW3CXPHA583
Standard Life International Designated Activity Company	LEI/MU1J7DTC8IC8VMFT8818
SureStone Insurance Designated Activity Company	LEI/635400ZAF97CXELCYI79
TCS Insurance Company of Ireland Designated Activity Company	LEI/635400SJXXDJRGJBLH27
The Baxendale Insurance Company dac	LEI/6354005FRVSOGYINKV23
The Standard Club Ireland Designated Activity Company	LEI/549300VGBC3B6V1QOU65
Travelers Insurance Designated Activity Company	LEI/54930061WB0LWBC0QW96
Tyre Reinsurance (Ireland) dac	LEI/635400MWDBHBWGM25C33
UnitedHealthcare Insurance Designated Activity Company	LEI/6354006WYJKVUUINRV26
UPS International Insurance dac	LEI/635400PBGQIEMG5URC53
Utmost PanEurope dac	LEI/549300KWXY72RJWYSG13
VHI Insurance DAC	LEI/635400OTFKRA4ASVBW62
Vishay Insurance dac	LEI/6354004OJNJRHUOM8I18
Vital Blue Insurance dac	LEI/635400CPZRXHDR6DPN87
Volkswagen Insurance Company dac	LEI/529900H0BLFJKPAYPC28
Wagram Insurance Company Designated Activity Company	LEI/635400U7OLFPQE8EBK21
White Horse Insurance Ireland dac	LEI/635400SSFS4ANN1GHV90
Xitus Ireland Designated Activity Company	LEI/635400RUYMAFP7HRQY50
XL Insurance Company SE	LEI/635400PTQW4DT3C4DG08
XL RE EUROPE SE	LEI/6354005OC5UTPXJQ9E28
Yara Insurance dac	LEI/635400MTCFVFYZVZBA56
Zurich Life Assurance plc	LEI/549300OOJM5D7YO7PG59

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 2024

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 Designated Activity Company	67,074	5,520	1,241,237	387	7,299	720	1,322,237	(3,560)	1,208,486	21,880	-	-	-	15,099	1,241,904
Allianz Global Life Designated Activity Company	133,597	166,596	5,600,699	10,524	14,163	100,633	6,026,211	47,648	5,501,129	25,262	45,598	29,190	-	115,527	5,764,354
Arca Vita International Designated Activity Company	20,538	5,725	405,640	-	(0)	7,968	439,870	-	407,307	546	-	10	-	975	408,839
Athora Ireland Plc	975,364	4,154	-	620,859	12,034	942	1,613,353	839,187	-	597,815	1	-	-	25,705	1,462,708
Aviva Life & Pensions Ireland DAC	2,350,805	108,505	12,575,435	2,468,111	127,704	140,316	17,770,876	3,019,412	13,320,385	621,035	42,401	44,709	-	117,830	17,165,772
AXA Life Europe Designated Activity Company	2,044,805	169,841	3,239,645	(298,069)	1,404	19,046	5,176,672	775,165	3,232,110	19,468	598,562	23	-	16,724	4,642,052
AXA MPS Financial Designated Activity Company	70,062	79,464	6,970,467	-	714	51,501	7,172,208	-	6,829,764	-	-	-	-	143,066	6,972,830
Azimut Life dac	62,244	4,853	7,777,354	(1,868)	18,961	126,483	7,988,026	-	7,531,555	9,077	-	-	-	65,711	7,606,342
BBPM Life dac	72,702	24,979	3,429,462	-	50,778	2,108	3,580,030	-	3,394,966	33,115	-	2,407	-	12,504	3,442,991
CACI Life dac	953,998	21,310	-	66,609	60,754	5,620	1,108,290	451,870	-	57,132	-	19,108	-	111,578	639,688
Canada Life Assurance Europe PLC	6,995,300	131,085	2,645,380	(81,270)	37,254	153,721	9,881,469	6,119,585	2,417,112	166,772	26	14,034	-	241,096	8,958,625
Canada Life International Assurance (Ireland) Designated Activity Company	27,597	47,484	11,980,944	-	-	608	12,056,634	-	11,945,908	20,567	-	-	-	13,726	11,980,201
CNP Europe Life dac	14,924	1,902	-	31,123	-	157	48,106	38,204	-	48	-	-	-	629	38,881
CNP Santander Insurance Life Designated Activity Company	442,647	128,414	-	61	22,747	15,449	609,318	315,672	-	24,477	-	-	-	50,408	390,558
Darta Saving Life Assurance dac	882	260,570	29,768,320	(7,627)	21,932	366,806	30,410,883	-	29,141,169	97,923	-	-	-	143,095	29,382,187
ECCU Assurance dac	65,719	8,991	-	(306)	6,610	581	81,595	30,793	-	744	-	-	-	1,257	32,794
FIL Life Insurance (Ireland) dac	6,906	12,749	1,581,181	-	6,455	(9,016)	1,598,275	-	1,572,802	14,413	-	-	-	1,012	1,588,227
Hansard Europe Designated Activity Company	-	25,301	70,025	-	-	597	95,923	-	73,509	5,217	-	-	3,984	5,920	88,629
Hawthorn Life Designated Activity Company	215,252	9,201	519,384	2,848	27,323	14,633	788,640	(139,699)	557,751	15,591	-	-	-	2,463	436,105
InChiaro Life dac	5,252	2,829	1,072,632	(1,171)	3,442	15,033	1,098,016	-	1,063,257	2,522	-	526	-	3,449	1,069,754
Irish Life Assurance Plc	4,207,696	413,583	66,355,116	1,704,520	298,998	665,110	73,645,024	4,720,174	65,763,012	930,385	15,868	11,741	-	478,751	71,919,931
Mediolanum International Life designated activity company	92,170	61,295	2,933,889	-	612	29,546	3,117,512	-	2,706,907	6,727	20	-	-	58,228	2,771,882
Metlife Europe d.a.c.	1,855,519	311,149	1,582,503	369,743	163,230	68,222	4,350,366	1,328,491	1,321,758	402,005	1,495	20,977	-	190,648	3,265,374
Monument Life Insurance DAC	593,731	13,776	884,780	906,909	659,111	1,951	3,060,258	206,365	1,166,917	1,522,387	133,050	-	-	5,802	3,034,522
New Ireland Assurance Company plc	2,097,531	3,412	23,332,386	1,267,193	224,361	15,731	26,940,614	2,509,313	22,663,550	477,319	-	62,661	-	335,071	26,047,913
Octium Life Designated Activity Company	20,261	64,660	8,260,049	(8,883)	4,145	91,601	8,431,833	-	8,115,805	13,638	-	-	-	99,016	8,228,459
Phoenix Life Assurance Europe Designated Activity Company	560,701	60,495	-	421,523	10,606	31,255	1,084,579	679,755	215,255	45,141	-	-	-	8,459	948,611
Prudential International Assurance plc	349,977	63,903	2,627,465	8,904,958	20,123	23,190	11,989,617	8,688,160	2,549,610	141,160	-	923	-	118,701	11,498,555
Royal London Insurance DAC	62,963	28,210	200,187	756,503	46,528	13,715	1,108,106	591,562	212,687	89,920	-	367	-	22,488	917,024
Saol Assurance Designated Activity Company	106,089	14,476	2,352,614	1,137	577	98,180	2,573,073	(8,522)	2,347,552	58,108	-	-	-	9,383	2,406,520
Seb Life International Assurance Company DAC	-	97,415	12,092,600	-	7,924	3,115	12,201,054	-	11,943,165	16,192	-	-	-	53,720	12,013,077
St. James's Place International Public Limited Company	268,081	89,163	15,554,016	(10,749)	6,302	41,813	15,948,626	5,167	15,301,673	158,103	-	-	-	46,650	15,511,593
Standard Life International Designated Activity Company	563,909	226,249	20,645,517	13,827,804	109,444	46,881	35,419,804	13,210,374	21,043,999	211,219	3,114	150	-	267,362	34,736,217
Utmost PanEurope dac	231,216	98,509	30,133,398	583,655	44,923	166,181	31,257,883	422,626	30,043,974	166,100	-	-	-	145,863	30,778,562
Zurich Life Assurance plc	2,939,274	187,074	38,954,462	180,458	60,420	305,078	42,626,765	2,244,566	38,310,036	137,795	27,589	59,898	-	665,649	41,445,532
Grand Total	**28,474,784**	**2,952,842**	**314,786,788**	**31,714,982**	**2,076,875**	**2,615,473**	**382,621,745**	**46,092,309**	**311,903,108**	**6,109,800**	**867,724**	**266,724**	**3,984**	**3,593,566**	**368,837,213**

*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 2024

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
Acadia International Insurance dac	9,082	22,560	-	8,615	663	10	40,929	8,811	-	-	-	-	-	655	9,465
Advent Insurance Designated Activity Company	89,507	3,755	-	11,782	-	350	105,394	64,131	-	6,914	-	-	-	836	71,881
Allianz Plc	1,727,811	69,857	-	819,125	9,724	59,579	2,686,097	1,445,477	-	795,052	2,141	26,369	-	92,998	2,362,038
Allied World Assurance Company (Europe) dac	457,057	186,501	-	858,948	71,528	17,986	1,592,020	1,002,853	-	55,893	-	-	-	44,083	1,102,829
Amtrust International Underwriters DAC	376,814	44,840	-	526,558	75,109	60,433	1,083,755	625,944	-	215,971	-	-	-	25,988	867,904
Arch Insurance (EU) dac	156,701	18,435	-	362,034	61,793	19,766	618,730	408,764	-	22,764	-	-	-	25,521	457,050
Arkema Insurance Designated Activity Company	-	138,600	-	-	-	188	138,788	18,499	-	1	-	-	-	180	18,680
Aviva Insurance Ireland Designated Activity Company	688,931	19,372	-	1,006,268	23,465	93,541	1,831,576	1,321,382	-	109,325	15,475	7,813	-	131,197	1,585,192
AXA Insurance DAC	2,350,096	235,093	-	63,357	134,384	29,552	2,812,482	1,832,365	-	83,429	49,037	19,298	-	145,407	2,129,536
AXIS Specialty Europe SE	711,734	47,708	-	1,349,894	171,628	18,652	2,299,616	1,639,173	-	169,415	943	0	-	124,464	1,933,995
Beazley Insurance dac	2,069,755	129,964	-	(95,952)	79,520	134,006	2,317,293	(1,065,011)	-	-	16,241	-	-	797,462	(251,308)
Berkshire Hathaway European Insurance DAC	799,936	115,860	-	1,597,655	62,130	9,864	2,585,444	2,032,098	-	77,688	-	-	-	46,145	2,155,931
Bupa Global Designated Activity Company	64,519	46,970	-	152	5,592	161	117,395	38,888	-	1,359	-	1,388	-	10,785	52,421
CACI Non-Life dac	515,218	13,773	-	23,069	34,473	16,632	603,166	167,965	-	58,025	-	6,961	-	89,874	322,825
Canterbury Insurance dac	233,409	10,450	-	118,334	57	3,466	365,716	206,052	-	1,834	-	-	-	532	208,418
Carraig Insurance dac	658,167	337,284	-	164,756	23,403	214	1,183,823	539,649	-	8,887	-	-	-	14,569	563,105
Chaucer Insurance Company Designated Activity Company	318,128	61,216	-	371,479	90,091	2,469	843,383	452,774	-	152,327	-	-	-	1,444	606,545
CNP Santander Insurance Europe Designated Activity Company	658,187	105,844	-	2,025	70,801	42,446	879,302	394,207	-	24,446	-	-	-	79,424	498,077
CODEVE Insurance Company dac	68,040	14,951	-	24,818	6,992	1,483	116,284	55,768	-	1,246	-	-	-	948	57,962
Companjon Insurance Designated Activity Company	64,889	1,510	-	-	303	155	66,858	1,875	-	847	-	-	-	1,478	4,200
Coromin Insurance (Ireland) Designated Activity Company	31,568	10,394	-	27,651	21	3	69,637	37,848	-	-	-	-	-	521	38,369
Coverys International Insurance Company Designated Activity Company	17,464	1,822	-	1,709	49	155	21,198	2,323	-	1,856	-	-	-	5,298	9,477
Cuardaithe Designated Activity Company	69,719	40,992	-	-	33	282	111,026	52,957	-	-	-	-	-	27,980	80,938
DCC Group Insurances Designated Activity Company	15,257	6,257	-	-	337	-	21,850	8,185	-	144	-	-	-	324	8,652
Decare Dental Insurance Ireland Limited	16,944	3,842	-	-	410	282	21,478	107	-	44	-	-	-	864	1,015
Euro Insurances dac	862,942	214,550	-	25,718	81,803	689	1,185,702	465,131	-	163,552	-	1,705	-	18,548	648,936
Everest Insurance (Ireland) Designated Activity Company	632,171	114,352	-	447,652	190,027	13,261	1,397,462	746,238	-	62,365	-	-	-	41,961	850,564
FBD Insurance Plc	1,159,309	37,006	-	111,882	2,577	21,494	1,332,267	788,759	-	-	-	-	-	115,849	904,608
FDI Insurance Designated Activity Company	10,399	11,067	-	383	-	342	22,190	2,456	-	2	-	-	-	132	2,591
Fidelis Insurance Ireland DAC	152,292	10,156	-	295,163	94,118	25,955	577,685	396,046	-	-	-	-	-	13,564	409,610
Gasrule Insurance dac	28,146	23,242	-	(3,994)	-	374	47,768	12,688	-	-	-	-	-	900	13,588
GD Insurance Company dac	-	71,003	-	3,917	4,708	2,141	81,769	30,977	-	4,343	-	-	-	365	35,685
Great American International Insurance (EU) dac	26,516	14,355	-	45,348	10,320	2,116	98,656	70,100	-	6,773	-	-	-	2,220	79,093
Greenval Insurance dac	277,161	74,162	-	26,960	2,447	596	381,327	158,849	-	-	-	-	-	16,362	175,211
Hamilton Insurance Designated Activity Company	320,128	54,577	-	466,656	148,870	25,272	1,015,503	528,919	-	342,192	-	-	-	5,408	876,519
Inveralmond Insurance dac	4,584	143	-	-	-	-	4,727	-	-	-	-	-	-	160	160
IPB Insurance CLG	1,430,127	30,071	-	46,696	10,355	2,213	1,519,461	548,739	-	8,815	92,717	9,579	-	57,621	717,470
Irish Life Health Designated Activity Company	179,886	11,375	-	91,214	3,141	22,847	308,462	73,492	-	96,283	-	2,092	-	26,596	198,463
Kingfisher Insurance dac	23,930	11,724	-	4,298	-	1,236	41,188	20,273	-	-	-	-	-	537	20,810
KPN Insurance Company dac	-	47,161	-	(26)	(0)	648	47,783	8,047	-	36	-	-	-	1,616	9,700
Lifeguard Insurance (Dublin) dac	89,200	9,540	-	228,776	-	53	327,569	252,918	-	-	-	-	-	693	253,612
MBDA Insurance Designated Activity Company	10,060	1,436	-	1,993	136	396	14,022	5,120	-	0	-	-	-	1,929	7,049
MetLife Europe Insurance d.a.c.	44,831	7,796	-	8,549	8,323	5,076	74,576	12,215	-	13,799	-	22	-	5,601	31,638

*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 2024

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
Miripro Insurance Company Designated Activity Company	-	497,060	-	(1,408)	6,101	371	502,125	198,740	-	112	-	-	-	1,731	200,583
Nautilus Indemnity (Europe) dac	120,303	18,379	-	236,765	-	849	376,295	317,374	-	33	856	-	-	1,043	319,306
NEIL Overseas dac	152,316	683	-	29,756	2,668	1,890	187,312	62,061	-	-	8	-	-	4,090	66,158
Newell Insurance Designated Activity Company	1,367	7,092	-	-	-	39	8,499	666	-	-	-	-	-	209	875
Noble Insurance Company Designated Activity Company	21,400	2,665	-	1,244	-	176	25,485	2,487	-	-	-	-	-	2,115	4,602
Nokatus Insurance Company dac	-	89,834	-	-	139	1,535	91,508	23,988	-	-	-	-	-	203	24,192
NorthStandard EU Dac	38,594	27,203	-	349,409	7,442	154	422,802	330,348	-	9,097	-	-	-	21,570	361,015
Offaly Insurance DAC	-	5,858	-	1,238	-	365	7,461	1,981	-	3	-	-	-	257	2,241
ORKLA Insurance Company dac	5,381	17,001	-	(4,654)	352	528	18,608	(2,385)	-	759	-	-	-	771	(855)
Ornua Insurance Designated Activity Company	6,215	10,328	-	-	1,816	23	18,382	6,220	-	-	-	-	-	162	6,382
OUTsurance Designated Activity Company	86,990	3,843	-	-	944	794	92,572	465	-	32	-	-	-	4,359	4,856
Pan Insurance dac	30,035	63,127	-	59,838	16,297	759	170,056	98,842	-	3,364	-	-	-	1,190	103,397
PartnerRe Ireland Insurance dac	211,004	9,615	-	480,399	32,842	5,331	739,191	556,859	-	32,593	-	-	-	4,004	593,456
Pharma International Insurance dac	31,036	498,469	-	-	83	-	529,589	60,726	-	-	-	-	-	2,084	62,809
Philip Morris International Insurance (Ireland) Designated Activity Company	-	106,117	-	(6,229)	419	259	100,566	(4,654)	-	1,592	-	-	-	1,009	(2,053)
PI Indemnity Company, Designated Activity Company	-	48,751	-	23,903	-	599	73,254	32,174	-	3,459	-	-	-	506	36,140
Pine Indemnity dac	34,215	1,650	-	104,471	-	-	140,336	114,884	-	220	-	-	-	633	115,737
Probus Insurance Company Europe dac	35,000	32,329	-	27,619	2,689	358	97,994	50,192	-	11,377	-	-	-	1,202	62,772
Renaissance Reinsurance of Europe Designated Activity Company	12,892	1,107	-	624	140	26	14,789	4,343	-	82	-	-	-	459	4,884
RiverStone International Ireland DAC	309,470	37,828	-	2,302	6,659	473	356,733	220,091	-	11	-	-	-	26,945	247,047
RSA Insurance Ireland dac	362,936	25,237	-	562,760	52,443	42,653	1,046,029	712,992	-	40,167	-	477	-	128,438	882,074
RSIF International dac	30,069	7,792	-	(698)	-	86	37,249	7,101	-	35	-	-	-	669	7,805
SASOL International Insurance dac	254,272	22,695	-	55,113	1,160	5,434	338,674	95,406	-	1,056	-	-	-	144	96,606
Schenker (Re)Insurance Designated Activity Company	-	78,600	-	3,110	1,335	28	83,073	20,797	-	3,285	-	-	-	1,088	25,169
Seamair Insurance dac	-	5,513	-	-	-	324	5,837	653	-	-	-	-	-	140	793
Société D'Assurances Générales Appliquées (SAGA) Designated Activity Company	-	105,372	-	1,189	1,224	186	107,970	53,117	-	102	-	-	-	1,177	54,396
Sofinsod Insurance dac	5,961	20,433	-	113	55	549	27,111	13,255	-	384	-	-	-	289	13,928
SureStone Insurance Designated Activity Company	14,900	15,896	-	0	-	95	30,892	8,010	-	-	-	-	-	10,056	18,065
TCS Insurance Company of Ireland Designated Activity Company	1,184	7,105	-	-	-	-	8,289	72	-	-	-	-	-	241	313
The Baxendale Insurance Company dac	8,717	420	-	83	-	204	9,424	491	-	-	-	-	-	182	673
The Standard Club Ireland Designated Activity Company	35,590	5,280	-	294,054	10,332	6,599	351,855	284,156	-	29,641	-	-	-	8,712	322,509
Travelers Insurance Designated Activity Company	237,559	37,445	-	460,540	8,382	487	744,412	572,998	-	-	-	-	-	24,823	597,820
UnitedHealthcare Insurance Designated Activity Company	57,296	14,555	-	-	1,154	1,300	74,306	19,315	-	2,761	-	-	-	3,556	25,632
UPS International Insurance dac	-	37,854	-	-	8,792	2	46,648	16,921	-	2,256	-	-	-	455	19,632
VHI Insurance DAC	1,112,265	55,237	-	-	240,305	2,039	1,409,846	439,612	-	124,938	1,588	136,391	-	21,012	723,541
Vishay Insurance dac	27,734	6,911	-	965	-	84	35,694	6,400	-	483	-	-	-	253	7,136
Vital Blue Insurance dac	-	64,989	-	1,284	-	167	66,441	9,862	-	473	-	-	-	296	10,630
Volkswagen Insurance Company dac	290,000	13,002	-	266,272	13,020	1,121	583,414	267,888	-	209,888	-	-	-	25,512	503,288
Wagram Insurance Company Designated Activity Company	171,849	45,641	-	88,869	2,414	4,145	312,918	186,970	-	1,135	-	-	-	5,558	193,663
White Horse Insurance Ireland dac	-	36,012	-	(641)	7,717	455	43,543	18,699	-	1,236	-	-	-	1,324	21,259
Xitus Ireland Designated Activity Company	6,086	71	-	34	-	15	6,205	137	-	-	-	-	-	123	260
XL Insurance Company SE	5,011,094	528,013	-	8,843,816	1,950,328	60,398	16,393,649	12,046,460	-	576,807	171	897,404	-	656,593	14,177,435
Yara Insurance dac	-	151,545	-	42,336	154	677	194,712	81,682	-	318	-	-	-	12,271	94,271
Grand Total	**26,144,343**	**5,196,121**	**-**	**20,967,941**	**3,856,742**	**777,959**	**56,943,106**	**32,352,453**	**-**	**3,543,326**	**179,175**	**1,109,500**	**-**	**2956492.141**	**40,140,946**

*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 2024

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
Adidas International Re dac	40,616	13,461	-	(695)	24,871	284	78,537	43,297	-	-	-	-	-	231	43,527
Allianz Re Dublin Designated Activity Company	3,902,441	720,956	-	626,487	5,461,265	3,030	10,714,179	7,002,927	-	43,586	14,166	-	-	160,351	7,221,030
Alpitour Reinsurance Company dac	8,738	7,889	-	(285)	2,706	0	19,049	2,843	-	40	-	-	-	661	3,543
Arch Reinsurance Europe Underwriting dac	2,028,256	95,801	-	1,194,405	185,654	27,767	3,531,882	1,429,642	-	701,552	-	-	-	20,820	2,152,014
Ashbrooke Reinsurance (Ireland) Designated Activity Company	3,025	144	-	-	-	13	3,182	41	-	-	-	-	-	91	131
AXIS Re SE	1,665,897	88,697	-	1,441,095	119,522	51,131	3,366,341	1,994,474	-	335,897	443	1,900	-	381,390	2,714,104
Becare dac	8,174	2,641	-	-	-	-	10,815	3,953	-	-	-	-	-	594	4,546
Benteler Reinsurance Company dac	4,304	44,776	-	8,003	-	17	57,101	24,054	-	1,015	-	-	-	967	26,036
Berkeley Re dac	43,716	136,173	-	1,328	37,047	9,538	227,803	54,139	-	7,061	-	-	-	1,747	62,946
Bilspedition Transport Operations Reinsurance Designated Activity Company	289	7,931	-	-	-	-	8,220	815	-	-	-	-	-	1,495	2,310
BNP Paribas Vartry Reinsurance dac	516,501	12,460	-	(29,202)	-	888	500,647	(34,201)	-	-	-	489,211	-	3,467	458,478
Brown Reinsurance dac	-	29,634	-	-	17,842	149	47,626	23,949	-	-	-	-	-	11,930	35,879
CA Auto Reinsurance Designated Activity Company	23,049	2,682	-	2,200	38,224	160	66,317	(1,475)	-	8,227	-	-	-	3,533	10,285
CACI Reinsurance dac	32,542	238	-	362	4,528	618	38,288	11,821	-	3,370	-	-	-	7,655	22,846
Canada Life Re Ireland DAC	876,563	69,413	-	2,282,654	2,186,116	2,654	5,417,400	2,687,741	-	2,463,425	-	-	-	2,769	5,153,935
CCHBC Reinsurance Designated Activity Company	8,540	5,749	-	(24)	84	9	14,358	1,733	-	333	-	-	-	437	2,503
Classic Brand (Europe) Designated Activity Company	60,904	5,377	-	1,018	44,819	-	112,119	57,201	-	471	-	-	-	4,366	62,039
Darep dac	6,767	17,462	-	3,412	492	7	28,140	15,663	-	509	-	-	-	193	16,365
Darnell Designated Activity Company	128,215	10,371	-	-	2,241	558	141,385	57,804	-	7,701	-	-	-	848	66,352
DLL Re dac	170,833	12,785	-	-	-	44	183,662	64,269	-	1,135	-	-	-	3,139	68,542
DVA Reinsurance Designated Activity Company	5,000	1,510	-	-	-	70	6,580	1,368	-	-	-	-	-	108	1,476
Empremedia Re Designated Activity Company	-	19,266	-	-	31	17	19,314	2,847	-	4	-	-	-	175	3,026
Everest Reinsurance Company (Ireland) dac	1,098,996	46,779	-	1,027,534	158,024	19,888	2,351,221	1,506,817	-	260,160	-	-	-	9,747	1,776,724
Greenlight Reinsurance Ireland dac	28,399	8,043	-	149,746	129,129	605	315,923	178,807	-	73,246	-	-	-	1,593	253,647
Hannover Re (Ireland) DAC	2,950,183	106,293	-	1,187,221	6,375,799	15,558	10,635,053	7,098,059	(49,718)	1,285,747	17,851	214,905	-	284,978	8,851,823
Haystack Re Designated Activity Company	-	10,335	-	-	21,538	477	32,351	2,627	-	13,879	-	-	-	343	16,848
HDI Reinsurance (Ireland) SE	4,270,053	167,444	-	2,440	1,926,027	33,460	6,399,423	4,091,996	-	635,766	-	821	-	524,376	5,252,960
ING Captive Re dac	-	83,722	-	-	-	99	83,822	16,296	-	-	-	-	-	310	16,606
Irsur dac	86,767	24,452	-	3,665	8	57	114,949	13,712	-	5,041	-	-	-	701	19,454
ITX Re Designated Activity Company	-	195,604	-	-	2,375	153	198,132	70,381	-	260	-	-	-	822	71,464
Loomis Reinsurance Designated Activity Company	-	39,002	-	-	-	-	39,002	316	-	-	-	-	-	806	1,122
MOL Reinsurance Co dac	-	64,404	-	26,710	-	-	91,114	29,077	-	-	-	-	-	309	29,387
Partner Reinsurance Europe SE	4,771,674	100,541	-	2,940,823	586,145	86,202	8,485,384	4,860,682	-	947,590	23,397	-	-	395,014	6,226,684
Porsche International Reinsurance dac	323,217	193,386	-	-	-	250	516,853	141,165	-	-	-	-	-	10,447	151,612
Princemark Holdings dac	31,036	78,525	-	-	123	46	109,729	35,012	-	118	-	-	-	3,362	38,492
RGA International Reinsurance Company DAC	4,591,633	261,807	-	1,297,260	1,443,404	55,318	7,649,422	5,016,233	-	1,371,032	-	2,233	-	268,312	6,657,811
Samuelson International dac	-	27,022	-	-	-	389	27,411	1,746	-	189	-	-	-	243	2,178
SCOR Global Reinsurance Ireland Designated Activity Company	3,295,930	258,197	-	830,073	2,369,891	6,604	6,760,694	4,001,743	-	481,478	10,437	10,284	-	230,659	4,734,601
SCOR Ireland Designated Activity Company	2,865,061	335,914	-	(304,369)	1,310,949	241,148	4,448,703	2,317,264	-	101,858	1,158	-	-	24,539	2,444,819
Securitas Group Reinsurance dac	-	184,542	-	2,355	-	84	186,981	84,151	-	-	-	-	-	1,875	86,026
SG Riskpartners Designated Activity Company	-	96,476	-	5,974	-	-	102,450	50,205	-	-	-	-	-	2,053	52,258
Squadron Reinsurance Designated Activity Company	97,781	40,652	-	-	-	12	138,445	10,194	-	-	-	-	-	496	10,690
Tyre Reinsurance (Ireland) dac	62,777	42,359	-	-	-	-	105,136	8,204	-	62	-	-	-	686	8,951
XL RE EUROPE SE	2,097,890	38,864	-	1,805,830	433,068	99,289	4,474,941	2,991,290	-	275,333	-	10,435	-	59,694	3,336,752
Grand Total	**36,105,767**	**3,709,779**	**-**	**14,506,021**	**22,881,923**	**656,593**	**77,860,083**	**45,970,882**	**(49,718)**	**9,026,083**	**67,453**	**729,790**	**-**	**2428332.133**	**58,172,823**

*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 2024

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 Total expenses	LIFE Total expenses
Acorn Life Designated Activity Company	-	187,942	-	173,784	-	133,602	-	27,938
Allianz Global Life Designated Activity Company	-	290,750	-	289,673	-	658,905	-	100,615
Arca Vita International Designated Activity Company	-	19,395	-	19,395	-	57,075	-	6,466
Athora Ireland Plc	-	18,405	-	6,701	-	12,266	-	8,421
Aviva Life & Pensions Ireland DAC	-	2,671,559	-	2,184,557	-	1,773,872	-	215,281
AXA Life Europe Designated Activity Company	-	181,689	-	(63,058)	-	156,150	-	28,913
AXA MPS Financial Designated Activity Company	-	1,290,801	-	1,290,801	-	1,650,543	-	88,404
Azimut Life dac	-	1,216,750	-	1,214,652	-	1,048,757	-	106,146
BBPM Life dac	-	1,147,985	-	1,147,799	-	216,462	-	53,102
CACI Life dac	-	788,307	-	648,844	-	192,916	-	396,868
Canada Life Assurance Europe PLC	-	1,011,398	-	755,445	-	519,140	-	193,696
Canada Life International Assurance (Ireland) Designated Activity Company	-	1,252,190	-	1,252,190	-	454,701	-	12,669
CNP Europe Life dac	-	-	-	-	-	-	-	(3,631)
CNP Santander Insurance Life Designated Activity Company	-	261,645	-	352,025	-	52,219	-	234,292
Darta Saving Life Assurance dac	-	4,654,804	-	4,652,218	-	2,631,545	-	344,669
ECCU Assurance dac	-	75,265	-	73,644	-	73,386	-	5,382
FIL Life Insurance (Ireland) dac	-	127,871	-	127,871	-	104,719	-	5,287
Hansard Europe Designated Activity Company	-	-	-	1,742	-	11,101	-	4,713
Hawthorn Life Designated Activity Company	-	81,360	-	78,189	-	118,334	-	18,221
InChiaro Life dac	-	109,100	-	109,100	-	77,750	-	12,140
Irish Life Assurance Plc	-	7,968,468	-	7,682,135	-	6,158,125	-	477,804
Mediolanum International Life designated activity company	-	420,370	-	420,370	-	969,745	-	84,911
Metlife Europe d.a.c.	79,945	1,607,908	73,538	1,334,637	42,937	838,975	21,050	540,643
Monument Life Insurance DAC	(1)	6,689	(1)	(820)	(332)	5,200	(13)	2,116
New Ireland Assurance Company plc	-	4,218,153	-	4,057,758	-	3,251,375	-	272,687
Octium Life Designated Activity Company	-	238,078	-	237,032	-	997,575	-	30,606
Phoenix Life Assurance Europe Designated Activity Company	-	15,380	-	9,236	-	40,079	-	10,910
Prudential International Assurance plc	-	846,092	-	135,877	-	214,784	-	115,402
Royal London Insurance DAC	-	279,481	-	217,697	-	24,797	-	73,832
Saol Assurance Designated Activity Company	-	459,177	-	458,240	-	203,544	-	56,002
Seb Life International Assurance Company DAC	-	2,022,963	-	2,022,877	-	1,137,054	-	32,154
St. James's Place International Public Limited Company	-	1,275,808	-	1,264,890	-	1,057,548	-	81,604
Standard Life International Designated Activity Company	-	3,529,872	-	2,719,719	-	1,687,689	-	252,190
Utmost PanEurope dac	-	3,274,782	-	3,137,429	-	2,026,407	-	81,600
Zurich Life Assurance plc	-	6,196,978	-	6,006,966	-	2,868,212	-	283,395
Grand Total	**79,944**	**47,747,414**	**73,537**	**44,019,615**	**42,604**	**31,424,556**	**21,037**	**4,255,448**

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 2024

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 Total expenses	LIFE Total expenses
Acadia International Insurance dac	32,541	-	3,525	-	403	-	234	-
Advent Insurance Designated Activity Company	32,281	-	26,809	-	21,948	-	2,459	-
Allianz Plc	794,483	-	338,474	-	195,380	-	98,799	-
Allied World Assurance Company (Europe) dac	596,868	-	74,577	-	60,403	-	4,926	-
Amtrust International Underwriters DAC	314,326	-	108,054	-	58,715	-	41,889	-
Arch Insurance (EU) dac	384,190	-	49,264	-	28,822	-	22,410	-
Arkema Insurance Designated Activity Company	13,667	-	13,545	-	10,608	-	512	-
Aviva Insurance Ireland Designated Activity Company	668,091	-	150,926	-	99,488	-	46,191	-
AXA Insurance DAC	1,138,540	-	1,058,285	-	663,963	-	314,482	-
AXIS Specialty Europe SE	1,069,092	-	174,362	-	97,806	-	53,482	-
Beazley Insurance dac	1,438,332	-	1,030,111	-	194,142	-	250,944	-
Berkshire Hathaway European Insurance DAC	998,505	-	170,456	-	132,087	-	35,236	-
Bupa Global Designated Activity Company	107,078	-	101,000	-	62,333	-	35,198	-
CACI Non-Life dac	139,578	289,913	105,950	286,665	12,669	105,343	89,964	189,003
Canterbury Insurance dac	30,964	-	13,160	-	(3,189)	-	3,271	-
Carraig Insurance dac	154,675	-	104,659	-	61,756	-	8,814	-
Chaucer Insurance Company Designated Activity Company	698,717	-	163,349	-	26,795	-	117,444	-
CNP Santander Insurance Europe Designated Activity Company	325,782	247,051	225,446	179,169	18,589	52,187	162,359	132,058
CODEVE Insurance Company dac	54,582	-	9,229	-	6,432	-	3,751	-
Companjon Insurance Designated Activity Company	2,266	-	2,051	-	2,418	-	5,914	-
Coromin Insurance (Ireland) Designated Activity Company	30,637	-	3,122	-	1,004	-	408	-
Coverys International Insurance Company Designated Activity Company	1,487	-	214	-	72	-	803	-
Cuardaithe Designated Activity Company	-	-	9,318	-	561	-	858	-
DCC Group Insurances Designated Activity Company	7,995	-	4,585	-	5,278	-	428	-
Decare Dental Insurance Ireland Limited	14,194	-	13,373	-	6,211	-	4,546	-
Euro Insurances dac	481,200	-	456,116	-	307,966	-	71,061	-
Everest Insurance (Ireland) Designated Activity Company	718,073	-	210,099	-	147,176	-	88,955	-
FBD Insurance Plc	460,219	-	398,798	-	204,522	-	136,792	-
FDI Insurance Designated Activity Company	1,685	-	909	-	(2)	-	828	-
Fidelis Insurance Ireland DAC	582,721	-	42,372	-	33,188	-	27,571	-
Gasrule Insurance dac	15,228	-	9,893	-	5,639	-	1,511	-
GD Insurance Company dac	15,828	-	13,615	-	10,171	-	1,613	-
Great American International Insurance (EU) dac	43,191	-	4,452	-	2,313	-	1,000	-
Greenval Insurance dac	401,330	-	375,023	-	264,451	5	56,168	-
Hamilton Insurance Designated Activity Company	386,210	-	112,120	-	24,067	-	94,135	-
Inveralmond Insurance dac	-	-	-	-	-	-	161	-
IPB Insurance CLG	177,676	-	131,417	-	41,822	-	60,635	-
Irish Life Health Designated Activity Company	718,310	-	182,719	-	153,550	-	127,341	-
Kingfisher Insurance dac	10,559	-	6,552	-	5,907	-	521	-
KPN Insurance Company dac	7,678	-	3,905	-	1,622	-	2,534	-
Lifeguard Insurance (Dublin) dac	29,551	-	2,354	-	2,551	-	164	-
MBDA Insurance Designated Activity Company	2,634	-	1,014	-	769	-	604	-
MetLife Europe Insurance d.a.c.	63,066	-	11,014	-	1,273	(0)	9,923	-

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 2024								
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 Total expenses	LIFE Total expenses
Miripro Insurance Company Designated Activity Company	60,349	-	46,995	-	54,260	-	3,115	-
Nautilus Indemnity (Europe) dac	37,737	-	9,462	-	7,611	-	3,500	-
NEIL Overseas dac	52,724	-	12,815	-	9,697	-	1,031	-
Newell Insurance Designated Activity Company	-	-	-	-	(6)	-	164	-
Noble Insurance Company Designated Activity Company	1,969	-	1,633	-	510	-	445	-
Nokatus Insurance Company dac	1,892	-	1,568	-	13,712	-	658	-
NorthStandard EU Dac	185,006	-	30,129	-	9,888	-	18,531	-
Offaly Insurance DAC	-	-	-	-	233	-	282	-
ORKLA Insurance Company dac	8,861	-	3,515	-	(170)	-	768	-
Ornua Insurance Designated Activity Company	1,766	-	2,211	-	2,797	-	174	-
OUTsurance Designated Activity Company	380	-	(776)	-	16	-	9,769	-
Pan Insurance dac	177,532	-	12,437	-	12,071	-	4,618	-
PartnerRe Ireland Insurance dac	234,312	-	28,996	-	25,994	-	8,359	-
Pharma International Insurance dac	13,635	-	15,203	-	(10,657)	-	3,072	-
Philip Morris International Insurance (Ireland) Designated Activity Company	30,798	-	25,046	-	6,170	-	939	-
PI Indemnity Company, Designated Activity Company	5,795	-	3,367	-	1,606	-	581	-
Pine Indemnity dac	29,432	-	1,930	-	(1,200)	-	1,025	-
Probus Insurance Company Europe dac	8,579	-	5,119	-	881	-	5,192	-
Renaissance Reinsurance of Europe Designated Activity Company	146	-	13	-	(119)	-	926	-
RiverStone International Ireland DAC	-	-	-	-	1,854	(15,298)	351	117
RSA Insurance Ireland dac	400,640	-	95,566	-	44,417	-	26,232	-
RSIF International dac	3,352	-	1,688	-	735	-	313	-
SASOL International Insurance dac	58,688	-	25,249	-	19,853	-	1,299	-
Schenker (Re)Insurance Designated Activity Company	28,956	-	28,956	-	15,708	-	7,148	-
Seamair Insurance dac	-	-	-	-	(1,733)	-	212	-
Société D'Assurances Générales Appliquées (SAGA) Designated Activity Company	44,171	-	37,397	-	31,699	-	2,582	-
Sofinsod Insurance dac	7,355	-	7,243	-	6,332	-	1,200	-
SureStone Insurance Designated Activity Company	5	-	5	-	26	-	1,209	-
TCS Insurance Company of Ireland Designated Activity Company	-	-	-	-	(30)	-	370	-
The Baxendale Insurance Company dac	1,194	-	1,375	-	261	-	836	-
The Standard Club Ireland Designated Activity Company	165,730	-	11,588	-	10,037	-	2,800	-
Travelers Insurance Designated Activity Company	217,476	-	39,944	-	24,041	-	16,591	-
UnitedHealthcare Insurance Designated Activity Company	56,381	-	51,065	-	38,900	-	17,141	-
UPS International Insurance dac	9,335	-	7,128	-	3,472	-	476	-
VHI Insurance DAC	1,885,146	-	1,842,579	-	1,717,396	-	125,661	-
Vishay Insurance dac	8,627	-	2,463	-	(77)	-	366	-
Vital Blue Insurance dac	7,126	-	5,895	-	(440)	-	312	-
Volkswagen Insurance Company dac	273,067	-	53,195	-	23,680	-	37,166	-
Wagram Insurance Company Designated Activity Company	113,535	-	57,562	-	39,769	-	5,464	-
White Horse Insurance Ireland dac	43,108	-	41,558	-	32,533	-	7,915	-
Xitus Ireland Designated Activity Company	-	-	-	-	32	-	196	-
XL Insurance Company SE	5,955,647	-	1,598,490	-	712,385	2,792	637,305	-
Yara Insurance dac	49,223	-	18,754	-	15,116	-	1,489	-
Grand Total	**23,343,705**	**536,964**	**10,043,584**	**465,834**	**5,840,938**	**145,028**	**2,944,622**	**321,178**

3.2 Premiums, Claims & Expenses

3.2.3 Reinsurance

Reinsurance Undertakings - Premiums, Claims and Expenses - S.05.01.02 for year end 2024								
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 Total expenses	LIFE Total expenses
Adidas International Re dac	48,629	-	44,779	-	39,290	-	7,398	-
Allianz Re Dublin Designated Activity Company	7,416,026	-	5,010,670	-	4,207,617	-	13,301	-
Alpitour Reinsurance Company dac	17,441	-	17,198	-	9,948	-	2,273	-
Arch Reinsurance Europe Underwriting dac	1,383,542	-	113,131	-	78,332	-	10,074	-
Ashbrooke Reinsurance (Ireland) Designated Activity Company	-	-	-	-	(106)	-	167	-
AXIS Re SE	781,910	-	157,645	-	102,887	-	41,268	-
Becare dac	1,960	-	1,960	-	1,546	-	373	-
Benteler Reinsurance Company dac	7,631	-	6,232	-	2,441	-	855	-
Berkeley Re dac	59,001	7,800	54,007	7,423	20,286	4,831	9,727	1,277
Bilspedition Transport Operations Reinsurance Designated Activity Company	2,453	-	2,453	-	1,331	-	264	-
BNP Paribas Vartry Reinsurance dac	43,607	28,393	-	-	-	-	8,351	130
Brown Reinsurance dac	13,128	9,505	13,128	9,505	12,541	7,690	2,024	1,063
CA Auto Reinsurance Designated Activity Company	8,895	4,702	10,373	393	2,732	(19)	2,430	(2,812)
CACI Reinsurance dac	-	7,169	25	8,930	(1)	4,508	22	4,868
Canada Life Re Ireland DAC	397,507	10,533	18,135	3,406	10,458	54,832	7,376	5,544
CCHBC Reinsurance Designated Activity Company	2,217	-	2,104	-	394	-	917	-
Classic Brand (Europe) Designated Activity Company	19,465	8,726	16,220	8,360	10,480	8,218	945	1,625
Darep dac	5,449	-	5,144	-	5,820	-	562	-
Darnell Designated Activity Company	17,051	35,311	19,301	35,384	(8,880)	15,714	25,888	19,746
DLL Re dac	30,678	-	27,004	-	8,404	-	4,322	-
DVA Reinsurance Designated Activity Company	-	-	-	-	-	-	267	-
Empremedia Re Designated Activity Company	4,497	-	4,497	-	(1,058)	-	299	-
Everest Reinsurance Company (Ireland) dac	1,004,834	-	177,254	-	142,817	-	38,291	-
Greenlight Reinsurance Ireland dac	161,099	-	20,405	-	18,159	-	5,715	-
Hannover Re (Ireland) DAC	7,888,537	377,555	6,300,728	326,392	4,139,032	297,029	2,108,268	(6,055)
Haystack Re Designated Activity Company	23,046	3,735	22,609	3,602	17,324	2,796	3,910	739
HDI Reinsurance (Ireland) SE	2,921,904	-	2,735,009	-	1,811,644	-	836,523	-
ING Captive Re dac	8,980	-	8,980	-	(125)	-	825	-
Irsur dac	10,121	-	4,108	-	(787)	-	893	-
ITX Re Designated Activity Company	39,168	-	37,819	-	29,058	-	2,986	-
Loomis Reinsurance Designated Activity Company	11,706	-	11,706	-	972	-	352	-
MOL Reinsurance Co dac	20,502	-	382	-	(9)	-	232	-
Partner Reinsurance Europe SE	2,472,151	1,542,819	816,917	466,103	451,042	368,676	280,435	47,841
Porsche International Reinsurance dac	180,125	-	145,112	-	110,656	-	21,806	-
Princemark Holdings dac	14,253	-	14,253	-	2,226	-	939	-
RGA International Reinsurance Company DAC	23,159	1,424,033	10,966	220,477	5,353	382,568	7,943	118,700
Samuelson International dac	4,537	-	4,537	-	5,185	-	448	-
SCOR Global Reinsurance Ireland Designated Activity Company	1,697,119	1,570,061	1,450,031	968,567	791,560	790,072	473,984	392,888
SCOR Ireland Designated Activity Company	422,658	3,535,146	456,005	2,410,230	329,527	2,329,358	143,571	202,729
Securitas Group Reinsurance dac	36,318	-	33,787	-	29,911	-	687	-
SG Riskpartners Designated Activity Company	43,876	-	40,723	-	28,528	-	1,944	-
Squadron Reinsurance Designated Activity Company	12,120	-	10,635	-	1,925	-	1,052	-
Tyre Reinsurance (Ireland) dac	11,583	-	11,583	-	10,214	-	2,170	-
XL RE EUROPE SE	1,583,099	10,189	460,192	139	327,927	(2,012)	124,247	104
Grand Total	**28,851,983**	**8,575,678**	**18,297,751**	**4,468,912**	**12,756,600**	**4,264,261**	**4,196,325**	**788,387**

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 2024							
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 Risk Margin	Technical provisions total
Acorn Life Designated Activity Company	1,245,061	-	(54,325)	387	(54,711)	14,189	1,204,925
Allianz Global Life Designated Activity Company	-	-	5,498,417	10,524	5,487,893	50,359	5,548,777
Allianz Re Dublin Designated Activity Company	-	-	91,624	574	91,051	11,079	102,703
Arca Vita International Designated Activity Company	-	-	404,056	-	404,056	3,251	407,307
Athora Ireland Plc	-	-	822,151	620,859	201,292	17,036	839,187
Aviva Life & Pensions Ireland DAC	13,411,649	830,757	2,520,136	1,564,193	955,942	109,323	16,041,108
AXA Life Europe Designated Activity Company	-	-	3,896,109	(298,069)	4,194,178	111,166	4,007,276
AXA MPS Financial Designated Activity Company	-	-	6,818,793	-	6,818,793	10,970	6,829,764
AXIS Re SE	-	-	59,788	55,320	4,468	831	60,620
Azimut Life dac	7,777,354	-	(294,511)	(1,868)	(292,643)	48,712	7,531,555
BBPM Life dac	-	-	3,384,618	-	3,384,618	10,348	3,394,966
Berkeley Re dac	-	-	6,026	(12)	6,037	743	6,769
BNP Paribas Vartry Reinsurance dac	-	-	(11,833)	(9,252)	(2,581)	998	(10,836)
Brown Reinsurance dac	-	-	766	-	766	138	903
CA Auto Reinsurance Designated Activity Company	-	-	3,313	3,279	34	326	3,640
CACI Life dac	-	-	368,775	66,609	302,167	83,095	451,870
CACI Reinsurance dac	-	-	4,248	-	4,248	68	4,316
Canada Life Assurance Europe PLC	9,590,787	510,596	(790,772)	(437,252)	(353,520)	188,720	8,988,736
Canada Life International Assurance (Ireland) Designated Activity Company	11,980,944	-	(61,490)	-	(61,490)	26,454	11,945,908
Canada Life Re Ireland DAC	-	-	2,675,210	2,289,669	385,541	23,537	2,698,747
Classic Brand (Europe) Designated Activity Company	-	-	5,190	-	5,190	343	5,534
CNP Europe Life dac	-	-	37,272	31,123	6,149	933	38,204
CNP Santander Insurance Life Designated Activity Company	-	-	274,116	29	274,087	7,271	281,387
Darnell Designated Activity Company	-	-	(31,556)	-	(31,556)	2,150	(29,407)
Darta Saving Life Assurance dac	-	-	28,906,973	(7,627)	28,914,600	234,196	29,141,169
ECCU Assurance dac	-	-	28,558	(306)	28,864	1,001	29,559
Euro Insurances dac	-	-	11,734	10,165	1,569	2,355	14,089
FIL Life Insurance (Ireland) dac	1,580,426	-	(9,413)	-	(9,413)	1,789	1,572,802
Greenval Insurance dac	-	-	468	393	75	51	520

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 2024							
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 Risk Margin	Technical provisions total
Hannover Re (Ireland) DAC	-	-	(113,723)	(17,401)	(96,321)	52,815	(60,907)
Hansard Europe Designated Activity Company	-	-	72,439	-	72,439	1,070	73,509
Hawthorn Life Designated Activity Company	-	-	384,369	2,848	381,521	60,484	444,852
Haystack Re Designated Activity Company	-	-	3,325	-	3,325	1,144	4,469
InChiaro Life dac	1,072,632	-	(13,913)	(1,171)	(12,742)	4,538	1,063,257
Irish Life Assurance Plc	66,574,009	17,407	2,945,631	1,617,878	1,327,753	331,279	69,850,919
Mediolanum International Life designated activity company	-	-	2,611,795	-	2,611,795	95,112	2,706,907
Metlife Europe d.a.c.	-	-	2,527,301	284,910	2,242,390	159,620	2,686,921
Monument Life Insurance DAC	1,182,066	746,144	186,883	160,765	26,118	3,372	1,372,321
New Ireland Assurance Company plc	23,159,830	-	1,422,632	1,171,036	251,596	211,934	24,794,395
Octium Life Designated Activity Company	-	-	8,083,746	(8,883)	8,092,629	32,059	8,115,805
Partner Reinsurance Europe SE	-	-	(13,568)	(12,509)	(1,059)	206,316	192,748
Phoenix Life Assurance Europe Designated Activity Company	184,448	184,448	652,515	237,060	415,455	57,976	894,939
Prudential International Assurance plc	-	-	11,096,425	8,904,958	2,191,467	141,345	11,237,770
RGA International Reinsurance Company DAC	-	-	4,300,064	1,051,168	3,248,896	392,908	4,692,972
RiverStone International Ireland DAC	-	-	65,367	2,261	63,107	7,690	73,058
Royal London Insurance DAC	218,153	16,772	599,316	758,859	(159,543)	40,217	857,686
Saol Assurance Designated Activity Company	2,444,433	-	(135,760)	1,484	(137,244)	34,503	2,343,177
SCOR Global Reinsurance Ireland Designated Activity Company	-	-	762,566	297,372	465,194	383,415	1,145,981
SCOR Ireland Designated Activity Company	-	-	(423,822)	(303,515)	(120,307)	1,018,889	595,067
Seb Life International Assurance Company DAC	-	-	11,892,918	-	11,892,918	50,247	11,943,165
St. James's Place International Public Limited Company	15,468,235	-	(255,117)	(10,657)	(244,460)	88,555	15,301,673
Standard Life International Designated Activity Company	21,348,510	702,993	12,559,914	12,967,196	(407,283)	186,310	34,094,733
Utmost PanEurope dac	30,449,771	310,528	(434,762)	62,975	(497,737)	191,507	30,206,516
XL Insurance Company SE	-	-	61,538	-	61,538	1,710	63,249
XL RE EUROPE SE	-	-	98,863	96,426	2,437	1,239	100,102
Zurich Life Assurance plc	40,263,856	33,929	(182,889)	76,509	(259,398)	324,620	40,405,587

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 2024

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
Aviva Life & Pensions Ireland DAC	-	-	264,347	73,161	191,186	34,342	298,689
Berkeley Re dac	-	-	1,906	(2)	1,908	235	2,141
BNP Paribas Vartry Reinsurance dac	-	-	(2,895)	(2,264)	(632)	244	(2,651)
Brown Reinsurance dac	-	-	16,655	-	16,655	1,232	17,887
CA Auto Reinsurance Designated Activity Company	-	-	(3,010)	2,130	(5,141)	69	(2,941)
CACI Non-Life dac	-	-	79,726	17,186	62,540	30,849	110,575
CACI Reinsurance dac	-	-	6,500	298	6,202	733	7,233
Canada Life Assurance Europe PLC	-	-	(566,452)	(154,615)	(411,838)	114,414	(452,039)
Classic Brand (Europe) Designated Activity Company	-	-	14,957	-	14,957	989	15,946
CNP Santander Insurance Europe Designated Activity Company	-	-	178,209	(10)	178,219	5,398	183,607
CNP Santander Insurance Life Designated Activity Company	-	-	33,222	32	33,190	1,063	34,285
Darnell Designated Activity Company	-	-	65,789	-	65,789	4,773	70,562
ECCU Assurance dac	-	-	740	-	740	495	1,234
Hannover Re (Ireland) DAC	-	-	252,308	(7,987)	260,295	21,396	273,703
Hawthorn Life Designated Activity Company	-	-	(30,970)	-	(30,970)	4,170	(26,800)
Irish Life Assurance Plc	-	-	590,493	69,235	521,257	41,774	632,266
Metlife Europe d.a.c.	-	-	(86,603)	81,049	(167,652)	43,203	(43,400)
Monument Life Insurance DAC	-	-	523	-	523	1	524
New Ireland Assurance Company plc	-	-	368,246	96,158	272,088	10,222	378,467
Partner Reinsurance Europe SE	-	-	76,777	84,949	(8,172)	12,023	88,800
Phoenix Life Assurance Europe Designated Activity Company	-	-	23	15	8	48	71
RGA International Reinsurance Company DAC	-	-	158,422	166,078	(7,656)	60,231	218,652
Royal London Insurance DAC	-	-	(59,013)	(19,128)	(39,885)	5,576	(53,437)
Saol Assurance Designated Activity Company	-	-	(5,816)	(347)	(5,469)	1,669	(4,147)
SCOR Global Reinsurance Ireland Designated Activity Company	-	-	261,406	118,553	142,853	276,178	537,584
St. James's Place International Public Limited Company	5,184	-	(174)	(92)	(82)	158	5,167
Standard Life International Designated Activity Company	-	-	159,286	157,615	1,671	360	159,646
Utmost PanEurope dac	-	-	258,434	210,152	48,282	1,649	260,083
Zurich Life Assurance plc	14,044	-	114,584	70,020	44,564	20,386	149,014

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 2024

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 Best Estimate Premium provisions Gross - Total	Technical provisions calculated as a sum of Best Estimate and Risk Margin Best Estimate 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	-	-	(4,388)	12,194	7,805	1,005	8,811	8,615	196
Adidas International Re dac	-	-	(2,575)	44,364	41,790	1,507	43,297	(695)	43,992
Advent Insurance Designated Activity Company	-	-	15,432	46,768	62,200	1,930	64,131	11,782	52,349
Allianz Plc	-	-	100,743	1,319,403	1,420,146	25,331	1,445,477	819,125	626,352
Allianz Re Dublin Designated Activity Company	-	-	878,872	5,959,553	6,838,425	61,798	6,900,223	625,914	6,274,310
Allied World Assurance Company (Europe) dac	-	-	93,038	878,565	971,603	31,250	1,002,853	858,948	143,905
Alpitour Reinsurance Company dac	-	-	(1,526)	3,850	2,324	518	2,843	(285)	3,127
Amtrust International Underwriters DAC	-	-	84,187	525,717	609,903	16,041	625,944	526,558	99,386
Arch Insurance (EU) dac	-	-	(139,001)	540,490	401,489	7,275	408,764	362,034	46,730
Arch Reinsurance Europe Underwriting dac	-	-	(465,430)	1,814,404	1,348,974	80,669	1,429,642	1,194,405	235,238
Arkema Insurance Designated Activity Company	-	-	(6,922)	22,805	15,883	2,616	18,499	-	18,499
Ashbrooke Reinsurance (Ireland) Designated Activity Company	-	-	-	39	39	1	41	-	41
Aviva Insurance Ireland Designated Activity Company	-	-	181,852	1,114,959	1,296,812	24,570	1,321,382	1,006,268	315,114
AXA Insurance DAC	-	-	261,222	1,522,521	1,783,743	48,622	1,832,365	63,357	1,769,008
AXIS Re SE	-	-	(315,271)	2,153,926	1,838,656	95,199	1,933,855	1,385,775	548,080
AXIS Specialty Europe SE	-	-	30,202	1,577,203	1,607,405	31,768	1,639,173	1,349,894	289,279
Beazley Insurance dac	-	-	(1,268,446)	23,153	(1,245,293)	180,283	(1,065,011)	(95,952)	(969,059)
Becare dac	-	-	141	3,522	3,664	289	3,953	-	3,953
Benteler Reinsurance Company dac	-	-	(1,974)	23,998	22,024	2,030	24,054	8,003	16,051
Berkeley Re dac	-	-	20,014	20,249	40,263	4,965	45,228	1,342	43,886
Berkshire Hathaway European Insurance DAC	-	-	107,492	1,872,478	1,979,969	52,129	2,032,098	1,597,655	434,444
Bilspedition Transport Operations Reinsurance Designated Activity Company	-	-	(325)	1,042	717	98	815	-	815
BNP Paribas Vartry Reinsurance dac	-	-	(22,621)	-	(22,621)	1,907	(20,714)	(17,686)	(3,028)
Brown Reinsurance dac	-	-	(163)	4,948	4,785	374	5,159	-	5,159
Bupa Global Designated Activity Company	-	-	20,361	17,050	37,411	1,477	38,888	152	38,736
CA Auto Reinsurance Designated Activity Company	-	-	(6,887)	2,330	(4,557)	2,384	(2,174)	(3,209)	1,036
CACI Non-Life dac	-	-	26,183	10,577	36,760	20,630	57,390	5,884	51,506
CACI Reinsurance dac	-	-	19	128	147	126	272	64	209
Canada Life Re Ireland DAC	-	-	(21,324)	5,771	(15,553)	4,547	(11,006)	(7,016)	(3,991)
Canterbury Insurance dac	-	-	11,433	184,121	195,555	10,497	206,052	118,334	87,718
Carraig Insurance dac	-	-	23,582	486,806	510,388	29,262	539,649	164,756	374,894
CCHBC Reinsurance Designated Activity Company	-	-	(720)	1,984	1,265	468	1,733	(24)	1,757
Chaucer Insurance Company Designated Activity Company	-	-	(55,570)	497,115	441,545	11,229	452,774	371,479	81,295
Classic Brand (Europe) Designated Activity Company	-	-	12,041	21,466	33,507	2,215	35,722	1,018	34,704
CNP Santander Insurance Europe Designated Activity Company	-	-	154,799	27,169	181,968	28,631	210,600	2,035	208,565
CODEVE Insurance Company dac	-	-	(34,036)	85,065	51,029	4,739	55,768	24,818	30,950
Companjon Insurance Designated Activity Company	-	-	1,823	7	1,829	46	1,875	-	1,875
Coromin Insurance (Ireland) Designated Activity Company	-	-	7,446	29,648	37,093	754	37,848	27,651	10,196
Coverys International Insurance Company Designated Activity Company	-	-	766	1,473	2,239	84	2,323	1,709	614
Cuardaithe Designated Activity Company	-	-	-	49,295	49,295	3,662	52,957	-	52,957
Darep dac	-	-	1,462	12,717	14,179	1,484	15,663	3,412	12,251
Darnell Designated Activity Company	-	-	(1,341)	14,661	13,319	3,328	16,648	-	16,648
DCC Group Insurances Designated Activity Company	-	-	1,462	6,066	7,529	656	8,185	-	8,185

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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 2024

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 Best Estimate Premium provisions Gross - Total	Technical provisions calculated as a sum of Best Estimate and Risk Margin Best Estimate 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
Decare Dental Insurance Ireland Limited	-	-	(1,365)	1,310	(56)	162	107	-	107
DLL Re dac	-	-	47,805	10,207	58,012	6,256	64,269	-	64,269
DVA Reinsurance Designated Activity Company	-	-	-	1,268	1,268	100	1,368	-	1,368
Empremedia Re Designated Activity Company	-	-	(283)	2,879	2,596	251	2,847	-	2,847
Euro Insurances dac	-	-	(77,206)	497,390	420,185	30,858	451,042	15,553	435,489
Everest Insurance (Ireland) Designated Activity Company	-	-	(15,266)	735,646	720,380	25,858	746,238	447,652	298,586
Everest Reinsurance Company (Ireland) dac	-	-	(363,616)	1,810,283	1,446,667	60,150	1,506,817	1,027,534	479,283
FBD Insurance Plc	-	-	187,039	567,856	754,895	33,865	788,759	111,882	676,878
FDI Insurance Designated Activity Company	-	-	1,712	117	1,829	627	2,456	383	2,073
Fidelis Insurance Ireland DAC	-	-	(59,293)	444,458	385,165	10,881	396,046	295,163	100,882
Gasrule Insurance dac	-	-	(6,804)	16,532	9,728	2,961	12,688	(3,994)	16,683
GD Insurance Company dac	-	-	611	27,409	28,020	2,957	30,977	3,917	27,061
Great American International Insurance (EU) dac	-	-	43,592	25,355	68,947	1,153	70,100	45,348	24,752
Greenlight Reinsurance Ireland dac	-	-	(44,442)	221,068	176,626	2,181	178,807	149,746	29,061
Greenval Insurance dac	-	-	(63,535)	198,055	134,521	23,809	158,330	26,567	131,763
Hamilton Insurance Designated Activity Company	-	-	41,870	479,631	521,501	7,418	528,919	466,656	62,263
Hannover Re (Ireland) DAC	-	-	778,432	5,912,658	6,691,089	144,456	6,835,546	1,212,609	5,622,936
Haystack Re Designated Activity Company	-	-	-	(2,653)	(2,653)	811	(1,842)	-	(1,842)
HDI Reinsurance (Ireland) SE	-	-	148,334	3,763,068	3,911,403	180,594	4,091,996	2,440	4,089,557
ING Captive Re dac	-	-	50	14,261	14,311	1,985	16,296	-	16,296
IPB Insurance CLG	-	-	12,931	496,702	509,634	39,105	548,739	46,696	502,043
Irish Life Health Designated Activity Company	-	-	(54,913)	122,385	67,472	6,020	73,492	91,214	(17,722)
Irsur dac	-	-	(6,072)	17,945	11,873	1,839	13,712	3,665	10,047
ITX Re Designated Activity Company	-	-	(193)	65,908	65,715	4,666	70,381	-	70,381
Kingfisher Insurance dac	-	-	(237)	19,526	19,289	984	20,273	4,298	15,975
KPN Insurance Company dac	-	-	-	7,178	7,178	870	8,047	(26)	8,073
Lifeguard Insurance (Dublin) dac	-	-	12,184	237,787	249,971	2,947	252,918	228,776	24,142
Loomis Reinsurance Designated Activity Company	-	-	(4,159)	3,596	(563)	879	316	-	316
MBDA Insurance Designated Activity Company	-	-	3,250	1,356	4,606	513	5,120	1,993	3,127
Metlife Europe d.a.c.	-	-	(24,663)	18,828	(5,835)	12,564	6,729	3,783	2,945
MetLife Europe Insurance d.a.c.	-	-	7,103	3,287	10,390	1,825	12,215	8,549	3,666
Miripro Insurance Company Designated Activity Company	-	-	15,245	173,940	189,186	9,554	198,740	(1,408)	200,148
MOL Reinsurance Co dac	-	-	(285)	28,366	28,081	996	29,077	26,710	2,367
Monument Life Insurance DAC	-	-	-	405	405	32	437	-	437
Nautilus Indemnity (Europe) dac	-	-	22,699	288,890	311,589	5,785	317,374	236,765	80,609
NEIL Overseas dac	-	-	5,221	53,007	58,227	3,833	62,061	29,756	32,305
Newell Insurance Designated Activity Company	-	-	-	635	635	32	666	-	666
Noble Insurance Company Designated Activity Company	-	-	(938)	3,002	2,064	422	2,487	1,244	1,242
Nokatus Insurance Company dac	-	-	702	21,743	22,445	1,543	23,988	-	23,988
NorthStandard EU Dac	-	-	48,306	276,222	324,528	5,820	330,348	349,409	(19,061)
Offaly Insurance DAC	-	-	-	1,869	1,869	113	1,981	1,238	743
ORKLA Insurance Company dac	-	-	(4,803)	1,926	(2,877)	492	(2,385)	(4,654)	2,269
Ornua Insurance Designated Activity Company	-	-	1,317	4,565	5,882	338	6,220	-	6,220
OUTsurance Designated Activity Company	-	-	312	16	328	137	465	-	465

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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 2024

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 Best Estimate Premium provisions Gross - Total	Technical provisions calculated as a sum of Best Estimate and Risk Margin Best Estimate 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
Pan Insurance dac	-	-	(59,766)	150,890	91,124	7,719	98,842	59,838	39,004
Partner Reinsurance Europe SE	-	-	(129,853)	4,527,247	4,397,395	181,740	4,579,135	2,868,383	1,710,753
PartnerRe Ireland Insurance dac	-	-	139,165	406,772	545,937	10,922	556,859	480,399	76,460
Pharma International Insurance dac	-	-	(8,481)	61,913	53,431	7,295	60,726	-	60,726
Philip Morris International Insurance (Ireland) Designated Activity Company	-	-	(14,494)	7,530	(6,963)	2,309	(4,654)	(6,229)	1,575
PI Indemnity Company, Designated Activity Company	-	-	3,984	25,906	29,890	2,285	32,174	23,903	8,271
Pine Indemnity dac	-	-	3,362	110,100	113,462	1,422	114,884	104,471	10,413
Porsche International Reinsurance dac	-	-	107,680	21,151	128,831	12,334	141,165	-	141,165
Princemark Holdings dac	-	-	(2,013)	34,675	32,662	2,351	35,012	-	35,012
Probus Insurance Company Europe dac	-	-	-	48,697	48,697	1,495	50,192	27,619	22,573
Renaissance Reinsurance of Europe Designated Activity Company	-	-	(21)	4,055	4,035	308	4,343	624	3,719
RGA International Reinsurance Company DAC	-	-	73,662	29,964	103,626	982	104,609	80,014	24,595
RiverStone International Ireland DAC	-	-	-	133,677	133,677	13,357	147,034	42	146,992
RSA Insurance Ireland dac	-	-	23,250	676,454	699,704	13,288	712,992	562,760	150,232
RSIF International dac	-	-	2,284	4,405	6,689	412	7,101	(698)	7,799
Samuelson International dac	-	-	(1,178)	2,198	1,020	727	1,746	-	1,746
SASOL International Insurance dac	-	-	-	89,874	89,874	5,532	95,406	55,113	40,293
Schenker (Re)Insurance Designated Activity Company	-	-	(3,396)	22,285	18,889	1,907	20,797	3,110	17,687
SCOR Global Reinsurance Ireland Designated Activity Company	-	-	(158,348)	2,442,289	2,283,941	34,237	2,318,178	414,148	1,904,029
SCOR Ireland Designated Activity Company	-	-	(10,057)	1,705,046	1,694,989	27,208	1,722,197	(854)	1,723,051
Seamair Insurance dac	-	-	-	596	596	58	653	-	653
Securitas Group Reinsurance dac	-	-	(9,753)	89,540	79,787	4,364	84,151	2,355	81,796
SG Riskpartners Designated Activity Company	-	-	(7,634)	55,569	47,934	2,271	50,205	5,974	44,231
Société D'Assurances Générales Appliquées (SAGA) Designated Activity Company	-	-	(7,615)	56,651	49,036	4,081	53,117	1,189	51,929
Sofinsod Insurance dac	-	-	1,481	10,981	12,462	793	13,255	113	13,142
Squadron Reinsurance Designated Activity Company	-	-	2,143	7,084	9,227	967	10,194	-	10,194
SureStone Insurance Designated Activity Company	-	-	(2)	7,796	7,795	215	8,010	0	8,009
TCS Insurance Company of Ireland Designated Activity Company	-	-	-	70	70	2	72	-	72
The Baxendale Insurance Company dac	-	-	-	452	452	39	491	83	408
The Standard Club Ireland Designated Activity Company	-	-	(4,081)	283,639	279,557	4,599	284,156	294,054	(9,897)
Travelers Insurance Designated Activity Company	-	-	25,148	536,359	561,508	11,490	572,998	460,540	112,458
Tyre Reinsurance (Ireland) dac	-	-	(2,948)	9,854	6,906	1,298	8,204	-	8,204
UnitedHealthcare Insurance Designated Activity Company	-	-	8,341	10,383	18,724	591	19,315	-	19,315
UPS International Insurance dac	-	-	439	15,228	15,667	1,254	16,921	-	16,921
VHI Insurance DAC	-	-	67,106	343,822	410,928	28,685	439,612	-	439,612
Vishay Insurance dac	-	-	3,982	1,705	5,688	713	6,400	965	5,435
Vital Blue Insurance dac	-	-	2,931	4,743	7,674	2,188	9,862	1,284	8,577
Volkswagen Insurance Company dac	-	-	(25,052)	290,235	265,184	2,704	267,888	266,272	1,616
Wagram Insurance Company Designated Activity Company	-	-	(26,955)	204,094	177,139	9,831	186,970	88,869	98,101
White Horse Insurance Ireland dac	-	-	7,307	10,380	17,687	1,012	18,699	(641)	19,340
Xitus Ireland Designated Activity Company	-	-	-	129	129	8	137	34	103
XL Insurance Company SE	-	-	(1,278,365)	12,892,515	11,614,150	369,061	11,983,211	8,843,816	3,139,395
XL RE EUROPE SE	-	-	(183,223)	2,831,075	2,647,852	243,335	2,891,187	1,709,404	1,181,783
Yara Insurance dac	-	-	19	78,958	78,977	2,706	81,682	42,336	39,346
Grand Total	**-**	**-**	**(1,124,256)**	**65,762,472**	**64,638,215**	**2,457,134**	**67,095,350**	**31,634,876**	**35,460,474**

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 2024												
Euro Values in €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	302	255	294	-	3	-	-	-	90	822	-	1,766
Adidas International Re dac	769	(62)	325	(302)	35	506	108	506	1,330	14,406	15,484	33,105
Advent Insurance Designated Activity Company	8	6	-	4	13	1,640	941	5,164	5,638	9,201	1,507	24,123
Allianz Plc	1,108	2,478	5,484	9,959	12,222	17,281	20,859	17,995	24,251	77,346	144,481	333,464
Allianz Re Dublin Designated Activity Company	21,423	(3,251)	18,497	55,390	98,820	51,226	518,353	283,157	289,256	1,315,595	1,690,493	4,338,958
Allied World Assurance Company (Europe) dac	23,110	4,328	1,008	14,705	5,159	7,314	18,981	25,450	35,711	54,081	10,211	200,057
Alpitour Reinsurance Company dac	-	-	-	-	(4)	1	7	4	131	4,062	8,697	12,897
Amtrust International Underwriters DAC	22,929	18,447	30,883	34,275	18,874	9,621	11,296	17,123	13,949	50,743	46,035	274,177
Arch Insurance (EU) dac	1,037	1,161	949	2,832	2,537	6,743	15,941	33,001	36,699	15,914	10,748	127,563
Arch Reinsurance Europe Underwriting dac	9,227	4,377	4,378	9,620	15,025	23,067	12,578	28,702	78,853	120,412	12,531	318,770
Arkema Insurance Designated Activity Company	-	-	-	-	-	-	-	-	52	-	-	52
Ashbrooke Reinsurance (Ireland) Designated Activity Company	-	-	-	-	-	-	-	-	-	-	-	-
Aviva Insurance Ireland Designated Activity Company	5,804	1,805	5,636	9,787	13,182	19,606	20,966	31,916	18,491	55,272	107,637	290,102
AXA Insurance DAC	4,101	3,123	5,875	9,978	15,334	27,752	56,360	47,901	75,929	174,628	285,907	706,889
AXIS Re SE	19,598	11,772	19,101	22,963	41,016	42,735	71,139	66,152	83,963	81,528	49,609	509,576
AXIS Specialty Europe SE	8,377	5,921	38,354	20,509	18,042	20,751	29,697	55,806	57,759	106,879	59,726	421,821
Beazley Insurance dac	-	-	-	-	6	264	5,025	16,187	19,070	21,109	12,031	73,692
Becare dac	-	-	-	-	-	-	-	-	288	212	1,046	1,546
Benteler Reinsurance Company dac	15	(1)	39	(18)	19	37	(10)	(8)	1,180	1,785	-	3,037
Berkeley Re dac	0	1	0	6	3	12	16	1,125	3,382	5,320	9,727	19,592
Berkshire Hathaway European Insurance DAC	-	-	-	-	-	3,726	13,438	47,688	57,760	84,511	9,417	216,540
Bilspedition Transport Operations Reinsurance Designated Activity Company	-	-	-	-	-	-	-	2	6	554	798	1,359
BNP Paribas Vartry Reinsurance dac	-	-	-	-	-	-	-	-	-	-	-	-
Brown Reinsurance dac	-	-	0	-	-	-	4	7	73	4,501	6,860	11,445
Bupa Global Designated Activity Company	-	-	-	-	-	-	-	135	849	11,660	47,343	59,987
CA Auto Reinsurance Designated Activity Company	-	-	-	-	-	248	638	523	72	37	22	1,540
CACI Non-Life dac	-	-	174	184	148	19	93	204	1,321	6,749	7,348	16,240
CACI Reinsurance dac	-	-	-	-	-	-	2	3	2	4	7	19
Canada Life Re Ireland DAC	-	-	-	-	-	672	-	281	1,237	52,257	55,128	109,575
Canterbury Insurance dac	-	-	-	1,838	-	5,479	-	3,373	14	3	-	10,708
Carraig Insurance dac	-	-	-	-	-	-	-	-	-	-	-	-
CCHBC Reinsurance Designated Activity Company	-	-	-	-	-	-	0	1	368	387	149	906
Chaucer Insurance Company Designated Activity Company	-	-	-	-	4	1,488	2,645	15,733	44,919	55,845	21,524	142,158
Classic Brand (Europe) Designated Activity Company	-	(130)	-	-	-	67	138	14	1,599	3,980	1,249	6,916
CNP Santander Insurance Europe Designated Activity Company	-	-	-	-	-	1	635	534	732	6,957	13,857	22,717
CODEVE Insurance Company dac	416	-	665	166	1,659	2,282	313	889	13,676	10,667	4,365	35,098
Companjon Insurance Designated Activity Company	-	-	-	-	-	-	-	-	-	-	2,380	2,380
Coromin Insurance (Ireland) Designated Activity Company	82	-	19	25	13	3	7	-	11,248	88	-	11,486
Coverys International Insurance Company Designated Activity Company	-	-	-	-	-	-	-	-	-	-	-	-
Cuardaithe Designated Activity Company	-	-	-	-	-	-	-	0	177	1,020	-	1,197
Darep dac	-	-	-	-	-	-	-	-	-	18	-	18
Darnell Designated Activity Company	-	-	-	-	-	0	39	2,058	806	(448)	4	2,461
DCC Group Insurances Designated Activity Company	-	-	6	53	12	1,435	11	-	287	1,673	579	4,056

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

3.4.1 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 2024												
Euro Values in €000												
	Prior	N-9	N-8	N-7	N-6	N-5	N-4	N-3	N-2	N-1	N	Total
Decare Dental Insurance Ireland Limited	-	-	-	-	-	-	-	(0)	104	812	5,369	6,285
DLL Re dac	36	8	301	(0)	8	68	37	154	726	1,062	6,372	8,774
DVA Reinsurance Designated Activity Company	-	-	-	-	-	-	-	-	-	-	25	25
Empremedia Re Designated Activity Company	-	-	-	-	-	-	-	-	-	-	-	-
Euro Insurances dac	6,613	2,401	2,816	3,547	6,252	3,218	(640)	2,852	9,611	74,838	136,241	247,750
Everest Insurance (Ireland) Designated Activity Company	-	-	-	-	240	13,233	10,136	4,635	36,594	51,339	15,051	131,227
Everest Reinsurance Company (Ireland) dac	(2,494)	481	915	2,663	5,567	12,070	16,228	76,772	97,954	145,059	(618)	354,596
FBD Insurance Plc	5,564	7,527	4,298	4,257	6,259	8,950	15,211	10,276	10,596	41,004	99,909	213,851
FDI Insurance Designated Activity Company	-	-	-	-	-	-	-	-	-	-	-	-
Fidelis Insurance Ireland DAC	-	-	-	5	(236)	261	29,385	49,975	53,514	42,398	11,439	186,741
Gasrule Insurance dac	-	-	-	-	3	2,763	11	1,759	861	1,882	0	7,280
GD Insurance Company dac	55	(9)	87	515	653	1,251	864	2,029	3,370	516	-	9,331
Great American International Insurance (EU) dac	-	-	(1)	(18)	(16)	(56)	178	117	638	2,824	9,623	13,290
Greenlight Reinsurance Ireland dac	3,450	9	24	102	3,515	710	888	32,494	50,444	7,882	1,315	100,833
Greenval Insurance dac	104	1,478	206	721	1,171	2,367	2,570	3,399	6,307	99,538	126,455	244,316
Hamilton Insurance Designated Activity Company	5,474	4,057	7,161	6,511	19,230	4,333	36,267	34,089	34,159	31,537	7,987	190,806
Hannover Re (Ireland) DAC	13,497	9,751	4,790	6,406	10,547	35,578	49,615	323,877	612,332	1,228,876	2,115,621	4,410,890
Haystack Re Designated Activity Company	-	-	-	-	-	-	-	137	1,005	6,725	3,797	11,665
HDI Reinsurance (Ireland) SE	1,982	2,634	5,633	21,475	17,138	42,854	52,033	89,644	256,130	336,380	110,081	935,983
ING Captive Re dac	-	-	21	-	1,400	1,100	650	3,000	105	166	-	6,442
IPB Insurance CLG	9,960	5,773	3,593	5,644	8,738	11,076	10,216	7,281	6,760	10,903	9,282	89,226
Irish Life Health Designated Activity Company	15	12	8	65	179	397	622	1,375	4,740	94,895	427,613	529,921
Irsur dac	-	-	-	-	-	-	-	-	669	254	47	969
ITX Re Designated Activity Company	2	0	19	30	184	595	329	351	555	4,380	4,612	11,058
Kingfisher Insurance dac	12	26	(12)	114	322	69	115	98	86	2,335	2,422	5,586
KPN Insurance Company dac	88	-	78	66	85	242	72	109	246	432	74	1,494
Lifeguard Insurance (Dublin) dac	1,942	-	536	3,274	-	3,815	20,474	895	-	-	-	30,937
Loomis Reinsurance Designated Activity Company	-	-	-	-	-	-	-	-	-	-	-	-
MBDA Insurance Designated Activity Company	-	-	-	-	-	-	-	332	-	-	-	332
Metlife Europe d.a.c.	6	-	2	4	10	37	418	809	3,262	10,344	29,625	44,517
MetLife Europe Insurance d.a.c.	2	7	-	2	11	5	3	7	220	1,620	964	2,842
Miripro Insurance Company Designated Activity Company	102	59	0	13	362	3,170	593	652	5,617	9,317	320	20,206
MOL Reinsurance Co dac	-	-	-	-	-	-	-	-	1,854	-	-	1,854
Monument Life Insurance DAC	10	-	-	-	-	-	0	9	69	325	-	412
Nautilus Indemnity (Europe) dac	2,224	845	175	-	1,167	295	-	51	-	148	-	4,906
NEIL Overseas dac	-	-	-	-	-	-	444	1,322	10,952	2,748	367	15,833
Newell Insurance Designated Activity Company	-	-	2	-	-	-	-	-	-	-	-	2
Noble Insurance Company Designated Activity Company	10	167	-	-	-	4	15	-	-	-	-	197
Nokatus Insurance Company dac	74	-	-	-	-	-	-	-	(227)	272	560	679
NorthStandard EU Dac	-	-	-	-	-	-	14,386	24,431	34,655	26,282	26,041	125,794
Offaly Insurance DAC	929	-	-	-	-	-	-	77	-	2	-	1,008
ORKLA Insurance Company dac	0	-	-	-	-	-	0	525	258	618	25	1,426
Ornua Insurance Designated Activity Company	-	-	-	-	-	-	-	85	213	30	-	328
OUTsurance Designated Activity Company	-	-	-	-	-	-	-	-	-	-	0	0

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 2024												
Euro Values in €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	-	-	-	-	-	-	3,377	22	7,751	84,652	18	95,821
Partner Reinsurance Europe SE	62,021	23,684	38,262	48,233	95,168	65,642	75,308	179,551	269,216	306,389	(16,975)	1,146,499
PartnerRe Ireland Insurance dac	12,099	52	945	405	1,449	11,280	7,417	15,940	12,254	21,670	82	83,592
Pharma International Insurance dac	-	3	-	-	3	577	-	19	1,192	3,212	105	5,110
Philip Morris International Insurance (Ireland) Designated Activity Company	-	-	-	-	-	-	-	1	113	1,610	1,435	3,158
PI Indemnity Company, Designated Activity Company	23	-	13	75	1,610	205	329	425	98	686	-	3,464
Pine Indemnity dac	-	387	4,861	-	-	-	-	-	-	-	-	5,247
Porsche International Reinsurance dac	-	-	-	-	-	-	-	(0)	45	19,061	78,714	97,819
Princemark Holdings dac	1,215	346	497	711	377	910	431	854	(5,786)	4,720	21	4,295
Probus Insurance Company Europe dac	8,723	927	272	373	341	896	312	232	(282)	1,031	167	12,991
Renaissance Reinsurance of Europe Designated Activity Company	-	-	-	4	(11)	0	-	-	-	-	-	(7)
RGA International Reinsurance Company DAC	-	-	7	816	469	808	444	1,073	1,386	837	17	5,858
RiverStone International Ireland DAC	21,307	-	-	-	-	-	-	-	-	-	-	21,307
RSA Insurance Ireland dac	4,447	3,063	3,105	7,922	11,186	10,658	13,765	17,777	20,592	50,290	61,044	203,850
RSIF International dac	-	-	-	-	-	-	1	2	53	4	-	60
Samuelson International dac	-	-	-	-	-	36	-	-	134	4,144	3,052	7,366
SASOL International Insurance dac	-	-	-	-	-	-	-	6,001	-	21,993	6	28,000
Schenker (Re)Insurance Designated Activity Company	1,714	-	-	-	-	-	-	2	6	3,235	3,301	8,258
SCOR Global Reinsurance Ireland Designated Activity Company	66,077	5,217	13,627	19,486	46,732	25,413	42,753	106,240	169,774	254,508	7,050	756,876
SCOR Ireland Designated Activity Company	6,291	10,323	24,859	30,525	69,944	88,857	76,901	231,922	5,943	7,863	1,050	554,477
Seamair Insurance dac	-	-	-	-	-	-	-	-	-	-	-	-
Securitas Group Reinsurance dac	1,023	158	944	1,315	860	2,378	4,489	3,740	4,455	5,996	4,985	30,342
SG Riskpartners Designated Activity Company	-	-	-	-	-	-	-	-	8,117	10,975	4,844	23,936
Société D'Assurances Générales Appliquées (SAGA) Designated Activity Company	-	-	-	-	-	-	119	924	7,704	12,820	646	22,213
Sofinsod Insurance dac	-	-	-	10	23	25	55	18	958	1,853	470	3,413
Squadron Reinsurance Designated Activity Company	-	-	-	-	161	617	78	96	39	-	-	990
SureStone Insurance Designated Activity Company	35	15	179	36	319	204	297	-	-	-	-	1,085
TCS Insurance Company of Ireland Designated Activity Company	-	-	-	-	-	-	-	-	-	-	-	-
The Baxendale Insurance Company dac	-	-	-	7	-	-	2	45	102	493	130	778
The Standard Club Ireland Designated Activity Company	-	-	-	-	-	-	5,351	5,452	28,770	18,486	12,551	70,611
Travelers Insurance Designated Activity Company	1,849	468	1,884	515	1,035	1,660	7,153	7,532	6,766	10,032	10,148	49,042
Tyre Reinsurance (Ireland) dac	-	-	-	-	-	16	1	9	-	-	110	134
UnitedHealthcare Insurance Designated Activity Company	-	-	-	-	-	-	1	13	456	6,440	28,913	35,824
UPS International Insurance dac	-	-	-	-	13	-	-	4,225	900	(106)	-	5,032
VHI Insurance DAC	(254)	(112)	(139)	(224)	(704)	397	744	3,097	15,378	302,276	1,383,340	1,703,800
Vishay Insurance dac	-	-	-	-	-	-	-	-	-	-	-	-
Vital Blue Insurance dac	-	-	39	7	10	(116)	21	100	223	3,477	-	3,760
Volkswagen Insurance Company dac	-	-	-	(383)	69	(8,301)	315	540	21,616	32,799	29,130	75,785
Wagram Insurance Company Designated Activity Company	(17)	18	0	-	816	691	3,208	20,928	2,376	4,363	2,989	35,372
White Horse Insurance Ireland dac	0	-	-	(0)	32	64	85	67	526	6,948	23,642	31,363
Xitus Ireland Designated Activity Company	-	-	-	-	-	-	-	-	-	-	-	-
XL Insurance Company SE	505,827	19,808	142,071	130,687	135,100	237,850	257,821	346,058	489,822	922,015	216,153	3,403,211
XL RE EUROPE SE	29,117	15,493	27,756	43,836	35,526	34,605	42,078	82,412	156,505	94,234	13,153	574,715
Yara Insurance dac	488	-	-	-	-	3,719	19	1,208	9,548	15,477	3,434	33,894

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 2024												
Euro Values in €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	-	-	-	194	123	345	1,247	1,614	2,389	5,377	906	12,194
Adidas International Re dac	662	77	69	932	908	2,121	617	1,800	4,813	8,889	23,475	44,364
Advent Insurance Designated Activity Company	98	22	15	373	931	3,652	1,519	7,462	10,860	12,004	9,835	46,768
Allianz Plc	98,000	19,131	43,666	29,876	44,219	68,133	164,915	167,881	206,126	205,882	271,574	1,319,403
Allianz Re Dublin Designated Activity Company	88,867	43,798	69,153	110,169	148,229	422,186	393,388	697,488	611,574	823,180	2,551,521	5,959,553
Allied World Assurance Company (Europe) dac	25,922	2,489	4,949	17,306	13,948	35,479	56,994	102,865	136,459	203,907	278,248	878,566
Alpitour Reinsurance Company dac	-	-	-	-	-	-	3	8	336	611	2,892	3,850
Amtrust International Underwriters DAC	51,279	29,313	79,665	88,985	93,036	17,374	25,278	41,977	28,786	32,599	37,423	525,717
Arch Insurance (EU) dac	34,748	11,804	10,122	10,653	13,786	31,781	60,215	82,507	100,161	98,441	86,272	540,490
Arch Reinsurance Europe Underwriting dac	102,462	30,607	53,140	58,777	71,307	94,498	126,589	222,853	277,585	444,090	332,496	1,814,404
Arkema Insurance Designated Activity Company	-	1	0	1	1	1	1	2	1,764	3,372	17,662	22,805
Ashbrooke Reinsurance (Ireland) Designated Activity Company	-	-	-	39	-	-	-	-	-	-	-	39
Aviva Insurance Ireland Designated Activity Company	53,995	12,383	20,036	27,370	41,609	61,245	152,207	113,429	183,463	184,935	264,289	1,114,959
AXA Insurance DAC	16,459	15,909	18,498	38,263	72,226	86,104	123,551	169,883	213,398	313,338	454,890	1,522,521
AXIS Re SE	241,181	48,995	88,503	114,235	151,744	171,591	249,568	224,810	251,617	255,727	355,954	2,153,926
AXIS Specialty Europe SE	42,865	6,424	35,413	66,924	44,524	66,344	48,679	183,355	270,410	376,661	435,604	1,577,203
Beazley Insurance dac	-	-	-	(0)	3,916	9,288	27,417	42,392	(369,350)	120,673	188,818	23,153
Becare dac	-	-	-	-	-	-	-	-	553	2,142	827	3,522
Benteler Reinsurance Company dac	-	-	56	1,241	11	928	33	76	18,113	852	2,689	23,998
Berkeley Re dac	3,956	2	0	1	0	5	87	29	140	2,482	13,546	20,249
Berkshire Hathaway European Insurance DAC	-	-	-	-	-	33,769	102,349	377,673	430,866	554,358	373,463	1,872,478
Bilspedition Transport Operations Reinsurance Designated Activity Company	-	-	-	-	-	-	-	-	-	905	137	1,042
BNP Paribas Vartry Reinsurance dac	-	-	-	-	-	-	-	-	-	-	-	-
Brown Reinsurance dac	-	-	-	-	-	-	-	0	0	1	4,948	4,948
Bupa Global Designated Activity Company	-	-	-	-	-	-	-	34	232	1,533	15,252	17,050
CA Auto Reinsurance Designated Activity Company	-	-	-	-	-	376	966	792	107	55	33	2,330
CACI Non-Life dac	-	-	-	-	149	100	96	145	802	4,437	4,848	10,577
CACI Reinsurance dac	-	-	-	-	-	-	12	24	16	27	49	128
Canada Life Re Ireland DAC	683	-	-	-	-	45	-	1,106	3,850	87	-	5,771
Canterbury Insurance dac	36,515	6,700	266	9,420	6,758	16,625	14,041	21,408	21,823	29,893	20,673	184,121
Carraig Insurance dac	-	-	-	-	-	-	-	-	-	-	-	-
CCHBC Reinsurance Designated Activity Company	-	-	-	-	0	-	0	9	284	686	1,005	1,984
Chaucer Insurance Company Designated Activity Company	-	-	-	-	758	1,258	26,033	50,874	124,558	150,340	143,294	497,115
Classic Brand (Europe) Designated Activity Company	-	-	-	-	-	-	442	258	484	6,509	13,772	21,466
CNP Santander Insurance Europe Designated Activity Company	-	14	6	4	42	73	88	109	243	1,404	25,186	27,169
CODEVE Insurance Company dac	3,283	236	1,607	2,043	1,303	3,096	3,065	8,931	7,018	16,584	37,901	85,065
Companjon Insurance Designated Activity Company	-	-	-	-	-	-	-	-	-	-	7	7
Coromin Insurance (Ireland) Designated Activity Company	17	-	45	50	5	2	129	12	2,136	14,894	12,357	29,648
Coverys International Insurance Company Designated Activity Company	-	-	-	-	-	-	-	-	40	455	978	1,473
Cuardaithe Designated Activity Company	-	-	-	-	-	1,485	4,853	11,727	14,475	16,754	-	49,295
Darep dac	2,303	703	440	151	-	-	-	-	-	7,171	1,950	12,717
Darnell Designated Activity Company	-	884	-	1,578	1,185	1,643	2,415	1,889	2,476	1,567	1,023	14,661
DCC Group Insurances Designated Activity Company	-	59	121	189	45	30	120	169	562	1,484	3,288	6,066

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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 2024												
Euro Values in €000												
	Prior	N-9	N-8	N-7	N-6	N-5	N-4	N-3	N-2	N-1	N	Total
Decare Dental Insurance Ireland Limited	-	-	-	-	-	-	-	-	-	162	1,148	1,310
DLL Re dac	876	2,347	766	16	16	10	108	62	365	876	4,766	10,207
DVA Reinsurance Designated Activity Company	-	-	-	-	-	-	-	243	248	254	523	1,268
Empremedia Re Designated Activity Company	-	-	-	-	-	-	-	-	-	-	2,879	2,879
Euro Insurances dac	18,059	3,352	7,718	12,678	18,939	24,136	30,080	40,657	55,283	103,686	182,803	497,390
Everest Insurance (Ireland) Designated Activity Company	-	-	-	316	11,458	22,833	45,635	89,569	140,687	224,508	200,641	735,646
Everest Reinsurance Company (Ireland) dac	15,695	6,578	8,847	19,947	33,748	47,941	90,844	196,323	272,622	559,695	558,044	1,810,283
FBD Insurance Plc	28,198	13,009	11,831	20,099	24,232	31,802	57,094	76,276	67,950	86,370	150,996	567,856
FDI Insurance Designated Activity Company	-	-	-	-	-	-	-	-	-	-	117	117
Fidelis Insurance Ireland DAC	-	-	(943)	818	(1,751)	8,782	7,856	271,925	47,361	87,259	23,151	444,458
Gasrule Insurance dac	0	-	-	2	54	647	1,960	2,359	3,029	10,041	(1,560)	16,532
GD Insurance Company dac	2,267	553	720	927	1,456	2,166	2,684	3,253	3,654	4,183	5,546	27,409
Great American International Insurance (EU) dac	-	1	34	316	153	416	1,026	1,540	2,417	6,403	13,048	25,355
Greenlight Reinsurance Ireland dac	2,997	208	(5)	1,353	5,765	2,237	3,425	22,562	95,393	41,539	45,594	221,068
Greenval Insurance dac	583	1,494	1,234	4,527	4,563	7,436	12,730	15,494	22,829	37,362	89,805	198,055
Hamilton Insurance Designated Activity Company	52,077	23,258	22,518	36,707	51,850	11,375	20,623	47,527	71,225	91,700	50,772	479,631
Hannover Re (Ireland) DAC	76,440	55,985	20,474	39,155	54,129	277,476	251,124	794,473	887,098	1,408,303	2,048,001	5,912,658
Haystack Re Designated Activity Company	-	-	-	-	-	-	-	(1,739)	(2,540)	(1,602)	3,227	(2,653)
HDI Reinsurance (Ireland) SE	31,101	10,566	24,091	36,925	56,151	89,404	137,224	284,137	655,845	1,067,715	1,369,909	3,763,068
ING Captive Re dac	-	715	4	213	2,164	477	384	692	1,765	3,742	4,105	14,261
IPB Insurance CLG	31,160	27,343	21,910	23,284	30,138	42,685	42,812	51,150	59,097	74,120	93,003	496,702
Irish Life Health Designated Activity Company	5	6	3	70	71	411	345	821	3,362	8,576	108,715	122,385
Irsur dac	13,840	0	0	0	1	25	0	40	711	992	2,336	17,945
ITX Re Designated Activity Company	2,206	246	349	633	1,113	2,043	3,086	4,630	6,717	15,520	29,364	65,908
Kingfisher Insurance dac	729	403	434	834	496	421	857	1,093	1,432	3,148	9,677	19,526
KPN Insurance Company dac	-	-	-	(37)	240	233	327	239	569	1,233	4,373	7,178
Lifeguard Insurance (Dublin) dac	9,480	1,168	7,208	55,812	12,449	30,792	22,060	14,864	25,067	29,038	29,851	237,787
Loomis Reinsurance Designated Activity Company	-	-	-	-	-	-	-	-	519	977	2,100	3,596
MBDA Insurance Designated Activity Company	-	-	-	-	-	-	2	3	342	22	987	1,356
Metlife Europe d.a.c.	1	0	323	133	63	56	191	1,323	829	2,734	13,174	18,828
MetLife Europe Insurance d.a.c.	11	3	31	20	13	12	2	(11)	41	405	2,759	3,287
Miripro Insurance Company Designated Activity Company	1,491	247	1,428	115	6,194	720	2,011	14,242	47,686	59,386	40,418	173,940
MOL Reinsurance Co dac	-	-	-	-	-	-	-	-	-	-	28,366	28,366
Monument Life Insurance DAC	-	-	-	-	-	-	-	-	6	399	-	405
Nautilus Indemnity (Europe) dac	14,433	70,956	5,532	20,785	19,994	15,269	7,314	25,378	28,305	37,275	43,649	288,890
NEIL Overseas dac	12	16	36	128	282	429	845	2,394	6,633	17,381	24,850	53,007
Newell Insurance Designated Activity Company	-	-	401	233	-	-	-	-	-	-	-	635
Noble Insurance Company Designated Activity Company	2,121	-	-	-	-	48	110	-	-	142	582	3,002
Nokatus Insurance Company dac	3,966	36	86	5	9	13	16	253	511	1,115	15,734	21,743
NorthStandard EU Dac	-	-	-	-	-	-	30,887	54,987	48,443	40,568	101,336	276,222
Offaly Insurance DAC	324	-	-	-	-	62	218	83	194	382	606	1,869
ORKLA Insurance Company dac	515	(85)	(64)	127	21	111	47	40	52	1,320	(159)	1,926
Ornua Insurance Designated Activity Company	-	-	-	-	-	-	73	454	1,611	1,916	511	4,565
OUTsurance Designated Activity Company	-	-	-	-	-	-	-	-	-	-	16	16

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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 2024												
Euro Values in €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	72	7,253	3	40	415	20,220	1,315	13,653	9,094	37,221	61,604	150,890
Partner Reinsurance Europe SE	623,546	93,903	133,684	178,051	285,548	281,618	303,905	564,794	755,529	857,407	449,263	4,527,247
PartnerRe Ireland Insurance dac	3,534	2,730	5,001	3,885	31,018	58,023	32,028	64,354	84,848	73,622	47,729	406,772
Pharma International Insurance dac	244	419	911	3,097	4,255	7,530	12,434	6	1,866	24,561	6,591	61,913
Philip Morris International Insurance (Ireland) Designated Activity Company	-	-	-	-	-	32	82	128	409	3,666	3,213	7,530
PI Indemnity Company, Designated Activity Company	68	95	146	250	524	822	1,173	2,287	3,559	6,026	10,956	25,906
Pine Indemnity dac	163	1,826	22,946	615	1,776	5,734	7,124	9,520	19,587	18,222	22,587	110,100
Porsche International Reinsurance dac	-	-	-	-	-	-	-	-	-	16	21,135	21,151
Princemark Holdings dac	3,727	971	1,058	1,428	1,180	2,163	1,761	1,760	3,761	5,543	11,323	34,675
Probus Insurance Company Europe dac	21,464	4,604	293	2,805	1,655	2,284	4,033	1,104	2,307	2,296	5,854	48,697
Renaissance Reinsurance of Europe Designated Activity Company	(0)	9	13	209	327	3,498	-	-	-	-	-	4,055
RGA International Reinsurance Company DAC	-	-	-	-	-	-	-	-	-	-	29,964	29,964
RiverStone International Ireland DAC	133,664	13	0	-	-	-	-	-	-	-	-	133,677
RSA Insurance Ireland dac	71,941	6,937	12,889	18,387	18,888	37,434	111,441	67,759	87,471	112,140	131,168	676,454
RSIF International dac	-	-	-	-	-	24	1,279	131	135	1,921	914	4,405
Samuelson International dac	105	-	-	-	-	-	-	10	118	-	1,965	2,198
SASOL International Insurance dac	-	-	8,836	-	-	-	-	2	-	634	80,402	89,874
Schenker (Re)Insurance Designated Activity Company	1,132	-	-	-	-	-	-	-	-	7,878	13,275	22,285
SCOR Global Reinsurance Ireland Designated Activity Company	223,172	28,395	52,132	90,931	112,428	106,222	217,055	283,343	453,305	587,840	287,465	2,442,289
SCOR Ireland Designated Activity Company	24,246	23,553	72,217	95,691	204,041	267,110	327,054	324,832	127,701	186,308	52,294	1,705,046
Seamair Insurance dac	-	49	51	54	56	58	60	63	65	68	71	596
Securitas Group Reinsurance dac	2,602	782	1,125	1,501	1,950	2,963	4,539	6,453	10,601	18,379	38,645	89,540
SG Riskpartners Designated Activity Company	-	-	-	-	-	-	-	-	3,678	9,780	42,110	55,569
Société D'Assurances Générales Appliquées (SAGA) Designated Activity Company	-	-	-	-	-	-	-	890	10,204	31,162	14,395	56,651
Sofinsod Insurance dac	-	-	-	-	2	317	67	319	2,702	2,907	4,667	10,981
Squadron Reinsurance Designated Activity Company	-	-	-	11	16	761	234	1,515	1,107	1,313	2,127	7,084
SureStone Insurance Designated Activity Company	148	829	971	43	2,128	1,902	1,775	-	-	-	-	7,796
TCS Insurance Company of Ireland Designated Activity Company	70	-	-	-	-	-	-	-	-	-	-	70
The Baxendale Insurance Company dac	-	-	-	-	-	-	-	16	9	64	364	452
The Standard Club Ireland Designated Activity Company	-	-	-	-	-	-	17,528	33,247	65,145	51,571	116,147	283,639
Travelers Insurance Designated Activity Company	40,193	1,450	2,363	4,931	6,252	14,017	35,763	80,193	107,708	122,043	121,447	536,360
Tyre Reinsurance (Ireland) dac	-	-	-	-	-	191	-	-	662	-	9,000	9,854
UnitedHealthcare Insurance Designated Activity Company	-	-	-	-	-	-	-	63	31	1,053	9,236	10,383
UPS International Insurance dac	40	341	-	12	129	156	3,259	8,482	930	1,126	753	15,228
VHI Insurance DAC	1,619	661	4,333	(217)	(2,771)	2,248	2,967	4,114	7,432	27,474	295,962	343,822
Vishay Insurance dac	-	-	-	-	-	-	2	6	57	1,287	352	1,705
Vital Blue Insurance dac	172	75	99	118	144	234	347	458	772	1,093	1,231	4,743
Volkswagen Insurance Company dac	-	-	-	-	-	2,056	199	702	17,023	115,444	154,812	290,235
Wagram Insurance Company Designated Activity Company	5,446	62	327	95	1,887	1,517	24,640	31,716	24,570	50,156	63,679	204,094
White Horse Insurance Ireland dac	52	6	-	0	8	1	1	10	110	789	9,402	10,380
Xitus Ireland Designated Activity Company	1	0	1	1	6	6	9	53	34	14	3	129
XL Insurance Company SE	1,319,248	254,890	411,221	534,611	892,388	840,126	1,158,314	1,250,468	1,575,475	2,063,212	2,592,562	12,892,515
XL RE EUROPE SE	303,708	65,023	89,732	131,371	151,324	168,654	240,063	367,905	475,726	546,593	290,977	2,831,075
Yara Insurance dac	-	-	-	-	417	(0)	114	485	33,459	29,652	14,831	78,958

3.5 Impact of long term guarantees & transitional measures

Impact of Long Term Guarantees and Transitional Measures - S.22.01.21 for year end 2024										
Euro Values in €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	271,059	-	-	(7,129)	-	160,282	-	-	8,210	-
Allianz Re Dublin Designated Activity Company	2,578,149	-	-	(18,101)	-	1,299,263	-	-	11,363	-
Athora Ireland Plc	150,645	-	-	(4,712)	-	86,007	-	-	1,414	-
Aviva Life & Pensions Ireland DAC	643,204	-	-	(11,590)	-	416,528	-	-	2,273	-
Canada Life Re Ireland DAC	262,988	-	(9,183)	(2,769)	-	101,538	-	3,233	981	-
Hannover Re (Ireland) DAC	2,117,623	-	-	(1,406)	-	1,093,305	-	-	(2,733)	-
HDI Reinsurance (Ireland) SE	1,426,613	-	-	(36,467)	-	813,205	-	-	8,256	-
Irish Life Assurance Plc	1,725,093	-	-	(67,377)	-	1,137,098	-	-	(511)	-
Metlife Europe d.a.c.	1,084,992	-	-	(15,618)	-	672,629	-	-	1,028	-
Monument Life Insurance DAC	25,736	-	-	(535)	-	8,457	-	-	83	-
New Ireland Assurance Company plc	1,052,701	-	-	(24,039)	-	800,590	-	-	10,309	-
Standard Life International Designated Activity Company	738,586	-	-	(3,811)	-	416,259	-	-	4,612	-
XL Insurance Company SE	2,251,214	-	-	(35,791)	-	1,410,609	-	-	44,411	-
XL RE EUROPE SE	1,138,189	-	-	(9,695)	-	867,007	-	-	3,160	-

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 2024

Euro Values in €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 Designated Activity Company	80,333	-	80,333	80,333	80,333	80,333	49,426	12,357
Allianz Global Life Designated Activity Company	261,857	-	261,857	261,857	261,857	261,857	116,814	41,027
Arca Vita International Designated Activity Company	31,031	-	31,031	31,005	31,031	31,005	11,785	4,000
Athora Ireland Plc	150,645	-	150,645	150,645	150,645	150,645	86,007	21,502
Aviva Life & Pensions Ireland DAC	643,204	-	643,204	591,811	643,204	591,811	416,528	117,417
AXA Life Europe Designated Activity Company	534,620	74,524	609,144	534,620	565,647	534,620	206,847	51,712
AXA MPS Financial Designated Activity Company	172,378	-	172,378	172,378	172,378	172,378	69,087	31,089
Azimut Life dac	334,684	-	334,684	334,684	334,684	334,684	196,132	52,678
BBPM Life dac	137,039	-	137,039	137,039	137,039	137,039	46,715	21,022
CACI Life dac	413,780	-	413,780	413,780	413,780	413,780	202,435	91,096
Canada Life Assurance Europe PLC	897,844	-	897,844	897,844	897,844	897,844	499,530	224,789
Canada Life International Assurance (Ireland) Designated Activity Company	76,433	-	76,433	76,433	76,433	76,433	43,933	19,770
CNP Europe Life dac	9,224	-	9,224	9,224	9,224	9,224	3,384	4,000
CNP Santander Insurance Life Designated Activity Company	168,760	-	168,760	168,760	168,760	168,760	108,245	33,754
Darta Saving Life Assurance dac	1,028,696	-	1,028,696	1,028,696	1,028,696	1,028,696	722,148	203,496
ECCU Assurance dac	48,800	-	48,800	48,295	48,800	48,295	24,009	10,804
FIL Life Insurance (Ireland) dac	10,047	-	10,047	10,047	10,047	10,047	2,591	4,000
Hansard Europe Designated Activity Company	7,293	-	7,293	7,293	7,293	7,293	4,699	3,999
Hawthorn Life Designated Activity Company	352,535	-	352,535	338,771	352,535	338,771	154,685	38,671
InChiaro Life dac	28,262	-	28,262	28,262	28,262	28,262	13,441	6,049
Irish Life Assurance Plc	1,725,093	-	1,725,093	1,725,093	1,725,093	1,725,093	1,137,098	511,694
Mediolanum International Life designated activity company	345,630	-	345,630	345,630	345,630	345,630	198,224	49,556
Metlife Europe d.a.c.	1,084,992	-	1,084,992	1,063,705	1,084,992	1,063,705	672,629	302,683
Monument Life Insurance DAC	25,736	-	25,736	25,641	25,736	25,641	8,457	6,700
New Ireland Assurance Company plc	1,052,701	-	1,052,701	1,052,701	1,052,701	935,756	800,590	215,276
Octium Life Designated Activity Company	203,374	-	203,374	203,374	203,374	203,374	88,874	39,993
Phoenix Life Assurance Europe Designated Activity Company	135,969	-	135,969	135,969	135,969	135,969	55,244	13,811
Prudential International Assurance plc	491,062	-	491,062	491,062	491,062	491,062	347,827	86,957
Royal London Insurance DAC	186,314	-	186,314	179,183	186,314	179,183	100,287	25,072
Saol Assurance Designated Activity Company	166,553	-	166,553	166,553	166,553	166,553	86,784	21,696
Seb Life International Assurance Company DAC	177,977	-	177,977	177,977	177,977	177,977	139,222	62,650
St. James's Place International Public Limited Company	375,593	-	375,593	375,593	375,593	375,593	234,370	105,466
Standard Life International Designated Activity Company	683,586	55,000	738,586	683,586	738,586	683,586	416,259	143,431
Utmost PanEurope dac	492,514	-	492,514	492,514	492,514	492,514	326,179	146,781
Zurich Life Assurance plc	1,177,405	-	1,177,405	1,177,405	1,177,405	1,177,405	928,119	328,963
Grand Total	**13,711,967**	**129,524**	**13,841,491**	**13,617,764**	**13,797,994**	**13,500,819**	**8,518,602**	**3,053,957**

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 2024

Euro Values in €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	31,464	-	31,464	31,464	31,464	31,464	19,148	4,787
Advent Insurance Designated Activity Company	33,513	-	33,513	33,388	33,513	33,388	17,118	7,541
Allianz Plc	271,059	-	271,059	271,059	271,059	271,059	160,282	72,127
Allied World Assurance Company (Europe) dac	489,191	-	489,191	489,191	489,191	489,191	205,625	51,406
Amtrust International Underwriters DAC	215,851	-	215,851	212,336	215,851	212,336	129,181	32,295
Arch Insurance (EU) dac	161,680	-	161,680	161,680	161,680	161,680	77,439	19,360
Arkema Insurance Designated Activity Company	120,108	31,734	151,843	120,108	151,843	120,108	63,469	15,867
Aviva Insurance Ireland Designated Activity Company	246,385	-	246,385	246,385	246,385	246,385	151,829	42,299
AXA Insurance DAC	682,946	-	682,946	670,870	682,946	670,870	467,327	210,297
AXIS Specialty Europe SE	364,046	-	364,046	364,046	364,046	364,046	238,313	59,578
Beazley Insurance dac	2,618,803	-	2,618,803	2,618,803	2,618,803	2,142,599	1,105,531	276,383
Berkshire Hathaway European Insurance DAC	429,513	-	429,513	429,513	429,513	429,513	190,467	58,574
Bupa Global Designated Activity Company	64,974	-	64,974	64,974	64,974	64,974	22,185	6,774
CACI Non-Life dac	310,966	-	310,966	310,966	310,966	295,212	178,360	80,262
Canterbury Insurance dac	157,298	-	157,298	154,807	157,298	154,807	59,537	14,884
Carraig Insurance dac	620,718	-	620,718	620,718	620,718	620,718	292,558	73,139
Chaucer Insurance Company Designated Activity Company	236,838	-	236,838	236,838	236,838	236,838	134,283	33,571
CNP Santander Insurance Europe Designated Activity Company	365,225	-	365,225	365,225	365,225	365,225	312,994	85,614
CODEVE Insurance Company dac	58,322	-	58,322	58,322	58,322	58,322	32,344	8,086
Companjon Insurance Designated Activity Company	62,196	-	62,196	62,196	62,196	62,196	8,522	2,700
Coromin Insurance (Ireland) Designated Activity Company	31,269	-	31,269	31,269	31,269	31,269	9,675	4,000
Coverys International Insurance Company Designated Activity Company	11,721	-	11,721	11,721	11,721	11,721	2,036	4,000
Cuardaithe Designated Activity Company	30,088	-	30,088	29,856	30,088	29,856	17,555	5,077
DCC Group Insurances Designated Activity Company	13,197	-	13,197	13,197	13,197	13,197	10,828	4,000
Decare Dental Insurance Ireland Limited	20,463	-	20,463	20,463	20,463	20,463	5,271	2,700
Euro Insurances dac	536,766	-	536,766	536,766	536,766	536,766	187,078	75,252
Everest Insurance (Ireland) Designated Activity Company	546,898	-	546,898	546,898	546,898	546,898	237,726	59,431
FBD Insurance Plc	441,479	-	441,479	437,792	441,479	406,909	234,564	98,761
FDI Insurance Designated Activity Company	19,600	-	19,600	19,421	19,600	19,421	12,007	4,000
Fidelis Insurance Ireland DAC	168,074	-	168,074	166,649	168,074	166,649	98,088	24,522
Gasrule Insurance dac	34,180	-	34,180	34,118	34,180	34,118	20,221	5,055
GD Insurance Company dac	46,085	11,249	57,334	44,097	55,346	44,097	22,499	5,962
Great American International Insurance (EU) dac	19,563	-	19,563	19,563	19,563	19,563	11,314	4,000
Greenval Insurance dac	183,115	-	183,115	183,115	183,115	183,115	125,844	45,276
Hamilton Insurance Designated Activity Company	133,766	-	133,766	133,385	133,766	133,385	76,898	19,225
Inveralmond Insurance dac	4,567	-	4,567	4,567	4,567	4,567	942	4,000
IPB Insurance CLG	801,991	-	801,991	801,991	801,991	801,991	271,150	67,788
Irish Life Health Designated Activity Company	110,000	-	110,000	110,000	110,000	110,000	73,002	18,250
Kingfisher Insurance dac	20,378	-	20,378	20,378	20,378	20,378	10,192	4,000
KPN Insurance Company dac	38,084	-	38,084	37,891	38,084	37,891	14,329	4,000
Lifeguard Insurance (Dublin) dac	73,958	-	73,958	73,958	73,958	73,958	14,992	4,006
MBDA Insurance Designated Activity Company	6,973	25,000	31,973	6,832	10,340	6,832	7,015	4,000
MetLife Europe Insurance d.a.c.	42,938	-	42,938	41,491	42,938	41,491	16,275	4,069

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 2024								
Euro Values in €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
Miripro Insurance Company Designated Activity Company	301,542	-	301,542	301,542	301,542	301,542	118,957	29,739
Nautilus Indemnity (Europe) dac	56,989	15,965	72,954	56,989	72,954	56,989	31,930	8,646
NEIL Overseas dac	121,154	-	121,154	120,583	121,154	120,583	74,115	18,529
Newell Insurance Designated Activity Company	7,623	-	7,623	7,623	7,623	7,623	4,730	4,000
Noble Insurance Company Designated Activity Company	20,787	-	20,787	20,787	20,787	20,787	3,468	4,000
Nokatus Insurance Company dac	67,316	-	67,316	67,164	67,316	67,164	31,294	7,823
NorthStandard EU Dac	61,787	54,260	116,047	61,787	82,727	61,787	41,880	10,470
Offaly Insurance DAC	5,220	-	5,220	5,122	5,220	5,122	773	4,000
ORKLA Insurance Company dac	19,462	-	19,462	19,384	19,462	19,384	5,857	4,000
Ornua Insurance Designated Activity Company	12,000	-	12,000	12,000	12,000	12,000	8,563	4,000
OUTsurance Designated Activity Company	86,307	-	86,307	86,307	86,307	86,307	3,178	4,000
Pan Insurance dac	66,659	30,000	96,659	66,659	96,659	66,659	69,507	17,377
PartnerRe Ireland Insurance dac	145,735	-	145,735	144,673	145,735	144,673	72,587	18,147
Pharma International Insurance dac	466,779	-	466,779	466,779	466,779	466,779	202,267	50,567
Philip Morris International Insurance (Ireland) Designated Activity Company	102,619	-	102,619	102,619	102,619	102,619	44,721	11,180
PI Indemnity Company, Designated Activity Company	37,114	-	37,114	37,114	37,114	37,114	21,714	5,428
Pine Indemnity dac	24,599	-	24,599	24,599	24,599	24,599	6,814	4,001
Probus Insurance Company Europe dac	35,223	-	35,223	35,048	35,223	35,048	11,766	4,000
Renaissance Reinsurance of Europe Designated Activity Company	9,905	-	9,905	9,905	9,905	9,905	3,449	4,085
RiverStone International Ireland DAC	133,872	-	133,872	133,872	133,872	112,902	64,328	16,082
RSA Insurance Ireland dac	149,864	90,000	239,864	139,413	196,786	139,413	114,747	28,687
RSIF International dac	29,443	-	29,443	29,382	29,443	29,382	15,163	3,998
SASOL International Insurance dac	242,068	-	242,068	241,635	242,068	241,635	105,827	26,457
Schenker (Re)Insurance Designated Activity Company	57,904	-	57,904	57,904	57,904	57,904	32,191	8,048
Seamair Insurance dac	5,044	-	5,044	4,962	5,044	4,962	558	4,000
Société D'Assurances Générales Appliquées (SAGA) Designated Activity Company	53,574	27,005	80,579	53,423	80,427	53,423	54,010	13,502
Sofinsod Insurance dac	13,183	-	13,183	13,127	13,183	13,127	8,998	4,000
SureStone Insurance Designated Activity Company	22,691	-	22,691	22,691	18,621	13,633	11,588	4,031
TCS Insurance Company of Ireland Designated Activity Company	7,976	-	7,976	7,976	7,976	7,976	1,887	4,000
The Baxendale Insurance Company dac	8,751	-	8,751	8,742	8,751	8,742	1,859	4,000
The Standard Club Ireland Designated Activity Company	29,346	12,872	42,218	29,346	42,218	29,346	25,745	6,436
Travelers Insurance Designated Activity Company	146,592	-	146,592	146,592	146,592	146,592	72,302	18,076
UnitedHealthcare Insurance Designated Activity Company	48,674	-	48,674	48,674	48,674	48,674	15,924	3,981
UPS International Insurance dac	27,017	9,668	36,684	27,017	36,684	27,017	19,335	4,834
VHI Insurance DAC	686,305	-	686,305	686,305	686,305	686,305	387,596	107,915
Vishay Insurance dac	28,558	-	28,558	28,558	28,558	28,558	12,188	4,000
Vital Blue Insurance dac	55,810	29,049	84,859	84,859	84,859	58,715	58,098	14,524
Volkswagen Insurance Company dac	80,127	-	80,127	80,127	80,127	80,127	53,225	13,306
Wagram Insurance Company Designated Activity Company	119,255	-	119,255	119,255	119,255	119,255	50,077	13,181
White Horse Insurance Ireland dac	22,284	-	22,284	22,284	22,284	22,284	12,910	5,302
Xitus Ireland Designated Activity Company	5,945	-	5,945	5,934	5,945	5,934	1,260	4,010
XL Insurance Company SE	1,751,214	500,000	2,251,214	1,751,214	2,251,214	1,751,214	1,410,609	501,501
Yara Insurance dac	100,441	-	100,441	100,307	100,441	100,307	45,909	11,477
Grand Total	**16,351,006**	**836,803**	**17,187,809**	**16,338,589**	**17,083,568**	**15,759,577**	**8,679,918**	**2,666,264**

3.6 Own Funds

3.6.3 Reinsurance

Reinsurance Undertakings Information on Own Funds, SCR and MCR - S.23.01.01 for year end 2024

Euro Values in €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	35,009	-	35,009	34,951	35,009	34,951	12,912	5,699
Allianz Re Dublin Designated Activity Company	2,578,149	-	2,578,149	2,578,149	2,578,149	2,578,149	1,299,263	584,668
Alpitour Reinsurance Company dac	15,506	-	15,506	15,506	15,506	15,506	8,399	3,900
Arch Reinsurance Europe Underwriting dac	1,379,868	-	1,379,868	1,379,868	1,379,868	1,379,868	729,681	182,420
Ashbrooke Reinsurance (Ireland) Designated Activity Company	3,051	-	3,051	3,051	3,051	3,051	627	3,899
AXIS Re SE	647,183	-	647,183	646,785	647,183	646,785	463,105	115,776
Becare dac	6,269	-	6,269	6,269	6,269	6,269	4,810	1,300
Benteler Reinsurance Company dac	31,064	-	31,064	31,064	31,064	31,064	19,817	4,954
Berkeley Re dac	164,856	47,574	212,430	164,856	212,430	164,856	95,147	23,787
Bilspedition Transport Operations Reinsurance Designated Activity Company	5,911	-	5,911	5,911	5,911	5,911	1,729	1,300
BNP Paribas Vartry Reinsurance dac	42,169	-	42,169	42,169	42,169	42,169	16,318	4,080
Brown Reinsurance dac	11,747	8,511	20,258	20,115	20,115	12,455	17,022	4,256
CA Auto Reinsurance Designated Activity Company	56,032	-	56,032	56,032	56,032	56,032	15,448	3,900
CACI Reinsurance dac	21,697	-	21,697	21,287	20,283	18,354	5,417	3,900
Canada Life Re Ireland DAC	262,988	-	262,988	261,038	262,988	261,038	101,538	25,385
CCHBC Reinsurance Designated Activity Company	11,855	-	11,855	11,855	11,855	11,855	5,294	1,324
Classic Brand (Europe) Designated Activity Company	50,080	19,423	69,504	69,504	69,504	52,023	38,847	9,712
Darep dac	11,775	6,300	18,075	11,775	18,075	11,775	14,572	3,643
Darnell Designated Activity Company	75,033	-	75,033	75,033	75,033	75,033	32,454	8,114
DLL Re dac	115,120	-	115,120	115,120	115,120	115,120	54,310	13,578
DVA Reinsurance Designated Activity Company	5,104	-	5,104	5,104	5,104	5,104	1,241	3,900
Empremedia Re Designated Activity Company	16,287	-	16,287	16,270	16,287	16,270	4,297	1,300
Everest Reinsurance Company (Ireland) dac	574,395	-	574,395	572,485	574,395	572,485	367,161	91,790
Greenlight Reinsurance Ireland dac	62,276	-	62,276	62,276	62,276	62,276	38,251	9,563
Hannover Re (Ireland) DAC	1,973,239	144,383	2,117,623	1,973,239	2,117,623	1,881,627	1,093,305	491,987
Haystack Re Designated Activity Company	15,502	15,000	30,502	15,102	23,020	15,102	15,836	6,700
HDI Reinsurance (Ireland) SE	1,426,613	-	1,426,613	1,426,613	1,426,613	1,157,651	813,205	365,942

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 2024

Euro Values in €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
ING Captive Re dac	67,216	-	67,216	67,188	67,216	67,188	14,356	3,589
Irsur dac	95,495	-	95,495	95,495	95,495	95,495	22,135	5,534
ITX Re Designated Activity Company	126,668	-	126,668	126,668	126,668	126,668	52,492	17,864
Loomis Reinsurance Designated Activity Company	37,880	-	37,880	37,880	37,880	37,880	17,832	4,458
MOL Reinsurance Co dac	61,727	-	61,727	61,727	61,727	61,727	26,426	6,606
Partner Reinsurance Europe SE	2,258,701	-	2,258,701	2,258,701	2,258,701	2,258,701	1,376,220	392,765
Porsche International Reinsurance dac	365,241	-	365,241	365,241	365,241	365,241	166,234	45,938
Princemark Holdings dac	71,236	-	71,236	71,236	71,236	71,236	26,653	6,663
RGA International Reinsurance Company DAC	1,107,610	100,000	1,207,610	1,107,610	1,207,610	1,107,610	705,424	176,356
Samuelson International dac	25,234	-	25,234	25,234	25,234	25,234	17,502	4,376
SCOR Global Reinsurance Ireland Designated Activity Company	2,161,231	-	2,161,231	2,161,231	2,161,231	2,161,231	1,371,585	617,213
SCOR Ireland Designated Activity Company	2,003,884	-	2,003,884	1,773,632	1,980,988	1,773,632	1,382,374	622,069
Securitas Group Reinsurance dac	100,955	-	100,955	100,955	100,955	100,955	63,467	15,867
SG Riskpartners Designated Activity Company	50,192	-	50,192	50,192	50,192	50,192	21,144	7,116
Squadron Reinsurance Designated Activity Company	118,972	-	118,972	118,972	118,972	118,972	30,009	7,502
Tyre Reinsurance (Ireland) dac	96,185	-	96,185	96,185	96,185	96,185	23,631	5,908
XL RE EUROPE SE	1,138,189	-	1,138,189	1,051,693	1,138,189	1,051,693	867,007	218,083
Grand Total	**19,485,398**	**341,192**	**19,826,590**	**19,191,267**	**19,794,654**	**18,802,620**	**11,454,498**	**4,134,681**

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 2024

Euro Values in €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	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Solvency Capital Requirement excluding capital add-on	Solvency capital requirement
Acadia International Insurance dac	6,063	4,850	-	-	12,596	(5,263)	-	18,246	903	-	-	-	19,148	19,148
Acorn Life Designated Activity Company	29,539	2,131	36,694	-	-	(15,109)	-	53,254	1,485	-	(5,313)	-	49,426	49,426
Adidas International Re dac	4,475	435	-	6,360	6,235	(5,981)	-	11,523	1,486	-	(97)	-	12,912	12,912
Advent Insurance Designated Activity Company	5,687	266	-	-	15,101	(3,499)	-	17,555	1,866	-	(2,303)	-	17,118	17,118
Allied World Assurance Company (Europe) dac	92,283	55,533	-	2,487	88,361	(62,187)	-	176,477	29,148	-	-	-	205,625	205,625
Alpitour Reinsurance Company dac	1,756	383	-	4,977	4,732	(3,973)	-	7,875	523	-	-	-	8,399	8,399
Amtrust International Underwriters DAC	23,457	23,725	-	1,705	87,984	(25,988)	-	110,883	18,297	-	-	-	129,181	129,181
Arca Vita International Designated Activity Company	5,729	864	7,186	-	-	(3,226)	-	10,553	1,617	-	(385)	-	11,785	11,785
Arch Insurance (EU) dac	33,686	20,362	-	702	49,843	(25,533)	-	79,061	12,045	-	(13,666)	-	77,439	77,439
Arch Reinsurance Europe Underwriting dac	662,390	69,609	-	14,137	170,600	(162,074)	-	754,663	40,469	-	(65,451)	-	729,681	729,681
Arkema Insurance Designated Activity Company	36,984	38	-	-	42,555	(16,585)	-	62,992	476	-	-	-	63,469	63,469
Ashbrooke Reinsurance (Ireland) Designated Activity Company	619	11	-	-	13	(18)	-	626	1	-	-	-	627	627
Athora Ireland Plc	22,735	8,972	70,418	-	-	(19,818)	-	82,307	3,700	-	-	-	86,007	86,007
Aviva Insurance Ireland Designated Activity Company	10,045	24,080	-	539	99,645	(17,518)	-	116,792	35,037	-	-	-	151,829	151,829
Aviva Life & Pensions Ireland DAC	177,297	52,766	284,356	113,907	-	(199,599)	-	428,726	30,464	(42,662)	-	-	416,528	416,528
AXIS Re SE	134,366	103,517	60,545	7,989	280,987	(169,354)	-	418,050	55,429	-	(10,374)	-	463,105	463,105
AXIS Specialty Europe SE	52,692	81,151	-	4,301	127,192	(61,236)	-	204,099	48,222	-	(14,009)	-	238,313	238,313
Azimut Life dac	125,973	2,781	135,232	-	-	(56,511)	-	207,474	24,635	-	(35,977)	-	196,132	196,132
BBPM Life dac	29,107	2,784	30,943	-	-	(14,395)	-	48,439	4,949	-	(6,674)	-	46,715	46,715
Becare dac	1,669	177	-	-	3,897	(1,043)	-	4,700	110	-	-	-	4,810	4,810
Benteler Reinsurance Company dac	1,082	1,826	-	-	18,036	(1,618)	-	19,326	661	-	(170)	-	19,817	19,817
Berkeley Re dac	37,278	1,501	6,363	6,778	73,367	(32,319)	-	92,968	2,179	-	-	-	95,147	95,147
Berkshire Hathaway European Insurance DAC	40,644	19,878	-	224	133,026	(34,081)	-	159,691	47,907	-	(17,132)	-	190,467	190,467
Bilspedition Transport Operations Reinsurance Designated Activity Company	221	348	-	-	1,378	(292)	-	1,655	74	-	-	-	1,729	1,729
BNP Paribas Vartry Reinsurance dac	880	984	5,465	1,330	13,844	(6,529)	-	15,973	345	-	-	-	16,318	16,318
Brown Reinsurance dac	4,496	4,080	2,799	11,520	-	(6,644)	-	16,251	771	-	-	-	17,022	17,022
Bupa Global Designated Activity Company	1,431	3,373	-	18,997	-	(3,250)	-	20,551	3,040	-	(1,406)	-	22,185	22,185
CA Auto Reinsurance Designated Activity Company	3,994	1,071	2,173	458	14,751	(5,296)	-	17,151	503	-	(2,207)	-	15,448	15,448
CACI Life dac	89,023	7,793	198,254	-	-	(55,833)	-	239,238	27,892	-	(64,694)	-	202,435	202,435
CACI Non-Life dac	44,928	4,759	-	155,927	101,220	(98,661)	-	208,173	15,764	-	(45,577)	-	178,360	178,360
CACI Reinsurance dac	2,856	226	287	3,090	746	(2,146)	-	5,060	357	-	-	-	5,417	5,417
Canada Life Assurance Europe PLC	163,121	44,013	351,115	227,869	-	(231,764)	-	554,355	37,028	(848)	(91,005)	-	499,530	499,530
Canada Life International Assurance (Ireland) Designated Activity Company	20,759	1,437	36,317	-	-	(11,931)	-	46,582	1,717	-	(4,366)	-	43,933	43,933
Canada Life Re Ireland DAC	46,454	19,732	56,511	1,723	15,583	(44,661)	-	95,343	12,038	-	(5,843)	-	101,538	101,538
Canterbury Insurance dac	39,147	934	-	-	27,614	(14,025)	-	53,670	5,867	-	-	-	59,537	59,537
Carraig Insurance dac	98,692	22,195	-	104,592	186,841	(135,073)	-	277,246	15,312	-	-	-	292,558	292,558
CCHBC Reinsurance Designated Activity Company	1,747	433	-	2,499	3,240	(2,693)	-	5,227	67	-	-	-	5,294	5,294
Chaucer Insurance Company Designated Activity Company	31,576	40,774	-	5,398	73,168	(36,812)	-	114,104	20,179	-	-	-	134,283	134,283
Classic Brand (Europe) Designated Activity Company	9,743	4,548	3,154	9,299	32,742	(16,938)	-	42,548	-	-	(3,701)	-	38,847	38,847
CNP Europe Life dac	2,397	945	972	-	-	(1,098)	-	3,216	168	-	-	-	3,384	3,384
CNP Santander Insurance Europe Designated Activity Company	18,666	20,719	-	47,950	322,426	(66,450)	-	343,312	14,396	-	(44,713)	-	312,994	312,994
CNP Santander Insurance Life Designated Activity Company	69,886	4,939	62,398	9,122	-	(36,718)	-	109,628	14,080	-	(15,464)	-	108,245	108,245
CODEVE Insurance Company dac	20,715	3,894	-	10,440	12,936	(15,217)	-	32,768	1,616	-	(2,040)	-	32,344	32,344
Companjon Insurance Designated Activity Company	1,622	233	-	-	7,749	(1,177)	-	8,427	95	-	-	-	8,522	8,522
Coromin Insurance (Ireland) Designated Activity Company	4,523	698	-	-	5,798	(2,458)	-	8,562	1,113	-	-	-	9,675	9,675
Coverys International Insurance Company Designated Activity Company	958	595	-	-	1,077	(662)	-	1,969	67	-	-	-	2,036	2,036
Cuardaithe Designated Activity Company	5,120	1,110	-	-	13,380	(3,535)	-	16,076	1,479	-	-	-	17,555	17,555
Darep dac	2,945	1,192	-	-	14,414	(2,488)	-	16,063	425	-	(1,917)	-	14,572	14,572
Darnell Designated Activity Company	11,627	1,139	8,957	21,113	13,786	(21,388)	-	35,235	1,994	-	(4,775)	-	32,454	32,454
Darta Saving Life Assurance dac	449,424	40,477	443,981	-	-	(213,751)	-	720,131	74,798	-	(72,781)	-	722,148	722,148
DCC Group Insurances Designated Activity Company	5,645	460	-	-	7,399	(2,902)	-	10,602	226	-	-	-	10,828	10,828
Decare Dental Insurance Ireland Limited	3,469	568	-	2,367	-	(1,533)	-	4,870	401	-	-	-	5,271	5,271
DLL Re dac	32,704	964	-	-	36,708	(14,974)	-	55,402	1,740	-	(2,832)	-	54,310	54,310
DVA Reinsurance Designated Activity Company	760	1	-	-	761	(319)	-	1,203	38	-	-	-	1,241	1,241
ECCU Assurance dac	6,100	1,649	14,548	7,036	-	(8,335)	-	20,998	3,011	-	-	-	24,009	24,009
Empremedia Re Designated Activity Company	54	1,292	-	-	3,347	(531)	-	4,162	135	-	-	-	4,297	4,297
Euro Insurances dac	35,964	24,196	836	48,999	167,571	(74,138)	-	203,428	14,105	-	(30,455)	-	187,078	187,078
Everest Insurance (Ireland) Designated Activity Company	37,476	86,864	-	19,528	138,731	(67,961)	-	214,638	23,088	-	-	-	237,726	237,726
Everest Reinsurance Company (Ireland) dac	62,744	71,166	-	715	258,840	(69,703)	-	323,761	43,400	-	-	-	367,161	367,161

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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 2024

Euro Values in €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	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Solvency Capital Requirement excluding capital add-on	Solvency capital requirement
FBD Insurance Plc	94,490	8,728	-	3,437	187,833	(59,114)	-	235,374	22,647	-	(23,457)	-	234,564	234,564
FDI Insurance Designated Activity Company	2,803	800	-	-	10,492	(2,145)	-	11,950	57	-	-	-	12,007	12,007
Fidelis Insurance Ireland DAC	9,090	19,673	-	-	68,838	(14,145)	-	83,456	14,633	-	-	-	98,088	98,088
FIL Life Insurance (Ireland) dac	1,012	824	32	-	-	(402)	-	1,466	1,125	-	-	-	2,591	2,591
Gasrule Insurance dac	7,076	2,509	-	-	15,285	(5,089)	-	19,782	439	-	-	-	20,221	20,221
GD Insurance Company dac	2,908	5,058	-	-	17,680	(3,987)	-	21,658	841	-	-	-	22,499	22,499
Great American International Insurance (EU) dac	2,216	4,643	-	7	5,599	(2,709)	-	9,756	2,068	-	(511)	-	11,314	11,314
Greenlight Reinsurance Ireland dac	12,840	13,098	-	92	17,798	(10,876)	-	32,952	5,299	-	-	-	38,251	38,251
Greenval Insurance dac	33,074	16,404	8	10,868	108,886	(37,087)	-	132,153	11,669	-	(17,978)	-	125,844	125,844
Hamilton Insurance Designated Activity Company	26,364	10,455	-	2,474	42,013	(20,052)	-	61,253	15,645	-	-	-	76,898	76,898
Hansard Europe Designated Activity Company	2,447	621	1,802	-	-	(1,244)	-	3,625	1,074	-	-	-	4,699	4,699
Hawthorn Life Designated Activity Company	65,759	1,628	144,559	12,312	-	(46,481)	-	177,778	5,225	(28,318)	-	-	154,685	154,685
Haystack Re Designated Activity Company	323	3,957	5,946	11,183	-	(5,701)	-	15,707	719	-	(590)	-	15,836	15,836
InChiaro Life dac	8,262	888	8,794	-	-	(4,150)	-	13,794	661	-	(1,014)	-	13,441	13,441
ING Captive Re dac	1,137	5,717	-	-	9,764	(2,692)	-	13,927	429	-	-	-	14,356	14,356
Inveralmond Insurance dac	939	10	-	-	-	(7)	-	942	-	-	-	-	942	942
IPB Insurance CLG	148,423	12,589	-	1,110	184,740	(75,980)	-	270,882	15,289	-	(15,021)	-	271,150	271,150
Irish Life Assurance Plc	695,368	52,467	733,604	234,698	-	(472,778)	-	1,243,359	81,634	(8,728)	(179,167)	-	1,137,098	1,137,098
Irish Life Health Designated Activity Company	1,826	1,029	-	64,660	-	(2,104)	-	65,411	19,623	-	(12,032)	-	73,002	73,002
Irsur dac	5,787	5,959	-	-	19,141	(5,946)	-	24,941	356	-	(3,162)	-	22,135	22,135
ITX Re Designated Activity Company	5,449	13,179	-	8,758	39,144	(16,009)	-	50,521	1,971	-	-	-	52,492	52,492
Kingfisher Insurance dac	3,284	1,034	-	-	8,111	(2,377)	-	10,052	579	-	(438)	-	10,192	10,192
KPN Insurance Company dac	6,678	4,468	-	483	7,568	(5,099)	-	14,098	230	-	-	-	14,329	14,329
Lifeguard Insurance (Dublin) dac	6,725	636	-	-	7,447	(3,275)	-	11,532	3,460	-	-	-	14,992	14,992
Loomis Reinsurance Designated Activity Company	10,156	71	-	-	11,872	(4,618)	-	17,481	351	-	-	-	17,832	17,832
MBDA Insurance Designated Activity Company	4,827	401	-	-	3,577	(1,928)	-	6,877	138	-	-	-	7,015	7,015
Mediolanum International Life designated activity company	140,504	9,642	135,352	-	-	(64,154)	-	221,344	5,198	-	(28,318)	-	198,224	198,224
Metlife Europe d.a.c.	169,988	69,580	502,695	166,453	29	(243,873)	(0)	664,873	71,650	-	(63,894)	-	672,629	672,629
MetLife Europe Insurance d.a.c.	1,632	2,535	-	-	12,528	(2,201)	-	14,495	1,780	-	-	-	16,275	16,275
Miripro Insurance Company Designated Activity Company	9,005	37,630	-	8,948	85,336	(27,637)	-	113,282	5,676	-	-	-	118,957	118,957
MOL Reinsurance Co dac	16,198	15,448	-	-	1,149	(7,212)	-	25,583	842	-	-	-	26,426	26,426
Monument Life Insurance DAC	2,614	2,094	2,918	14	460	(2,517)	-	5,583	2,874	-	-	-	8,457	8,457
Nautilus Indemnity (Europe) dac	7,341	1,331	-	-	20,930	(5,040)	-	24,562	7,369	-	-	-	31,930	31,930
NEIL Overseas dac	27,737	52,754	-	-	12,107	(20,230)	-	72,368	1,747	-	-	-	74,115	74,115
New Ireland Assurance Company plc	523,800	18,631	478,840	62,913	-	(262,702)	-	821,482	42,189	-	(63,080)	-	800,590	800,590
Newell Insurance Designated Activity Company	4,642	42	-	-	209	(183)	-	4,711	19	-	-	-	4,730	4,730
Noble Insurance Company Designated Activity Company	1,320	315	-	-	2,632	(869)	-	3,398	71	-	-	-	3,468	3,468
Nokatus Insurance Company dac	20,647	571	-	18	17,673	(8,289)	-	30,620	673	-	-	-	31,294	31,294
NorthStandard EU Dac	10,684	17,562	-	-	14,093	(10,124)	-	32,215	9,665	-	-	-	41,880	41,880
Octium Life Designated Activity Company	53,830	3,520	61,656	-	-	(26,409)	-	92,597	3,541	-	(7,264)	-	88,874	88,874
Offaly Insurance DAC	34	626	-	-	211	(107)	-	765	56	-	(48)	-	773	773
ORKLA Insurance Company dac	2,521	2,857	-	-	3,208	(2,135)	-	6,451	243	-	(837)	-	5,857	5,857
Ornua Insurance Designated Activity Company	5,998	320	-	-	4,344	(2,276)	-	8,386	176	-	-	-	8,563	8,563
OUTsurance Designated Activity Company	1,197	815	-	-	2,113	(957)	-	3,168	10	-	-	-	3,178	3,178
Pan Insurance dac	7,682	49,990	-	-	24,966	(13,955)	-	68,682	5,387	-	(4,562)	-	69,507	69,507
Partner Reinsurance Europe SE	509,094	231,995	443,619	94,683	853,758	(739,387)	-	1,393,762	138,754	-	(156,296)	-	1,376,220	1,376,220
PartnerRe Ireland Insurance dac	19,902	23,295	-	-	30,971	(17,959)	-	56,209	16,378	-	-	-	72,587	72,587
Pharma International Insurance dac	140,310	29,266	-	-	92,207	(61,119)	-	200,664	1,603	-	-	-	202,267	202,267
Philip Morris International Insurance (Ireland) Designated Activity Company	21,712	6,956	-	-	35,826	(14,325)	-	50,169	941	-	(6,389)	-	44,721	44,721
Phoenix Life Assurance Europe Designated Activity Company	11,726	9,804	44,024	-	-	(13,562)	-	51,992	3,252	-	-	-	55,244	55,244
PI Indemnity Company, Designated Activity Company	12,221	12,548	-	-	2,372	(6,323)	-	20,817	897	-	-	-	21,714	21,714
Pine Indemnity dac	1,123	396	-	-	4,626	(904)	-	5,241	1,572	-	-	-	6,814	6,814
Porsche International Reinsurance dac	147,386	830	-	-	77,983	(42,685)	-	183,514	4,353	-	(21,633)	-	166,234	166,234
Princemark Holdings dac	15,107	1,630	-	-	17,426	(7,575)	-	26,587	980	-	(914)	-	26,653	26,653
Probus Insurance Company Europe dac	4,933	2,531	-	-	6,188	(3,347)	-	10,305	1,461	-	-	-	11,766	11,766
Prudential International Assurance plc	191,950	47,853	236,997	-	-	(118,594)	-	358,205	24,124	-	(34,502)	-	347,827	347,827
Renaissance Reinsurance of Europe Designated Activity Company	1,037	233	-	-	2,781	(723)	-	3,328	121	-	-	-	3,449	3,449
RGA International Reinsurance Company DAC	474,002	43,943	423,615	76,085	5,366	(268,477)	-	754,535	57,796	(5,450)	(101,458)	-	705,424	705,424
RiverStone International Ireland DAC	21,836	7,423	10,261	-	43,920	(23,416)	-	60,024	4,304	-	-	-	64,328	64,328

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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 2024

Euro Values in €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	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Solvency Capital Requirement excluding capital add-on	Solvency capital requirement
Royal London Insurance DAC	17,740	6,591	81,199	16,364	-	(26,348)	-	95,545	6,607	-	(1,865)	-	100,287	100,287
RSA Insurance Ireland dac	15,156	34,273	-	393	59,757	(15,823)	-	93,756	20,991	-	-	-	114,747	114,747
RSIF International dac	11,843	613	-	-	6,234	(3,728)	-	14,962	201	-	-	-	15,163	15,163
Samuelson International dac	14,277	419	-	-	6,637	(3,978)	-	17,355	147	-	-	-	17,502	17,502
Saol Assurance Designated Activity Company	45,344	890	59,697	2,864	-	(24,056)	-	84,739	2,045	-	-	-	86,784	86,784
SASOL International Insurance dac	40,718	18,463	-	15,442	81,075	(42,602)	-	113,096	2,696	-	(9,965)	-	105,827	105,827
Schenker (Re)Insurance Designated Activity Company	8,856	306	-	-	27,747	(5,586)	-	31,322	869	-	-	-	32,191	32,191
Seamair Insurance dac	49	397	-	-	197	(103)	-	540	18	-	-	-	558	558
Seb Life International Assurance Company DAC	104,654	6,281	96,529	-	-	(46,242)	-	161,222	2,568	-	(24,569)	-	139,222	139,222
Securitas Group Reinsurance dac	49,610	170	-	15,757	15,400	(19,883)	-	61,055	2,412	-	-	-	63,467	63,467
SG Riskpartners Designated Activity Company	2,510	3,478	-	-	18,764	(3,219)	-	21,532	1,438	-	(1,827)	-	21,144	21,144
Société D'Assurances Générales Appliquées (SAGA) Designated Activity Company	28,091	179	-	-	46,448	(14,637)	-	60,081	1,471	-	(7,543)	-	54,010	54,010
Sofinsod Insurance dac	3,477	705	-	-	6,655	(2,214)	-	8,624	374	-	-	-	8,998	8,998
Squadron Reinsurance Designated Activity Company	28,178	735	-	-	12,607	(7,598)	-	33,922	374	-	(4,287)	-	30,009	30,009
St. James's Place International Public Limited Company	193,529	7,045	139,942	265	-	(72,736)	-	268,046	5,751	-	(39,427)	-	234,370	234,370
SureStone Insurance Designated Activity Company	10,432	223	-	-	2,406	(1,707)	-	11,354	234	-	-	-	11,588	11,588
TCS Insurance Company of Ireland Designated Activity Company	1,879	6	-	-	19	(18)	-	1,885	2	-	-	-	1,887	1,887
The Baxendale Insurance Company dac	905	62	-	-	1,626	(512)	-	2,082	43	-	(266)	-	1,859	1,859
The Standard Club Ireland Designated Activity Company	2,371	13,149	-	-	8,627	(4,343)	-	19,804	5,941	-	-	-	25,745	25,745
Travelers Insurance Designated Activity Company	10,588	8,133	-	-	47,296	(10,400)	-	55,617	16,685	-	-	-	72,302	72,302
Tyre Reinsurance (Ireland) dac	13,294	75	-	-	16,034	(6,120)	-	23,283	348	-	-	-	23,631	23,631
UnitedHealthcare Insurance Designated Activity Company	5,114	1,549	-	11,338	-	(3,900)	-	14,101	1,823	-	-	-	15,924	15,924
UPS International Insurance dac	637	9,809	-	3,001	10,971	(5,552)	-	18,865	470	-	-	-	19,335	19,335
Utmost PanEurope dac	186,298	45,575	222,681	20,345	-	(126,372)	-	348,526	22,751	-	(45,098)	-	326,179	326,179
VHI Insurance DAC	64,624	11,250	-	363,127	-	(51,311)	-	387,689	55,277	-	(55,371)	-	387,596	387,596
Vishay Insurance dac	3,731	2,357	-	-	10,213	(3,213)	-	13,088	269	-	(1,169)	-	12,188	12,188
Vital Blue Insurance dac	37,994	5,348	-	-	31,679	(17,155)	-	57,866	231	-	-	-	58,098	58,098
Volkswagen Insurance Company dac	32,414	5,749	-	-	20,098	(13,293)	-	44,968	8,257	-	-	-	53,225	53,225
Wagram Insurance Company Designated Activity Company	4,136	9,180	-	-	44,713	(6,818)	-	51,210	5,314	-	(6,447)	-	50,077	50,077
White Horse Insurance Ireland dac	5,090	1,633	-	3,966	6,742	(5,794)	38	11,674	1,236	-	-	-	12,910	12,910
Xitus Ireland Designated Activity Company	1,246	5	-	-	32	(27)	-	1,256	4	-	-	-	1,260	1,260
XL RE EUROPE SE	234,199	98,699	425	4,714	766,463	(193,515)	-	910,985	79,880	-	(123,858)	-	867,007	867,007
Yara Insurance dac	1,517	21,784	-	-	34,239	(8,169)	-	49,371	2,369	-	(5,832)	-	45,909	45,909
Zurich Life Assurance plc	530,210	25,728	625,815	44,699	-	(286,975)	-	939,476	46,804	-	(58,161)	-	928,119	928,119

3.7 Solvency Capital Requirement

3.7.2 Internal Model (Partial or Full) - S.25.05.21

Gross Solvency Capital Requirement calculated using an Internal Model (Partial or Full) - S.25.05.21 for year end 2024

Euro Values in €000

	Total diversification	Total market & credit risk	Credit event risk not covered in market & credit risk	Total Business risk	Total Net Non-life underwriting risk	Total Life & Health underwriting risk	Total Operational risk	Other risk	Total undiversified components	Diversification	Adjustment due to RFF/MAP nSCR aggregation	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Solvency capital requirement, excluding capital add-ons	Solvency capital requirement
Allianz Global Life Designated Activity Company	(190,032)	134,904	-	123,188	-	63,666	24,419	240	346,417	(190,032)	-	-	116,814	116,814
Allianz Plc	(61,661)	183,937	-	12,875	160,559	9,782	29,074	-	240,668	(80,385)	-	-	160,282	160,282
Allianz Re Dublin Designated Activity Company	(1,060,869)	1,165,986	-	56,749	2,676,132	-	22,954	-	2,395,724	(1,096,460)	-	-	1,299,263	1,299,263
AXA Insurance DAC	(491,935)	246,495	30,441	-	501,708	21,924	147,272	11,422	959,262	(491,935)	-	-	467,327	467,327
AXA Life Europe Designated Activity Company	(256,227)	264,125	31,989	-	-	132,203	36,881	-	465,198	(256,227)	-	-	206,847	206,847
AXA MPS Financial Designated Activity Company	(80,993)	90,843	7,975	-	-	40,958	20,131	-	159,907	(80,993)	-	-	69,087	69,087
Beazley Insurance dac	(1,862,681)	559,394	-	-	2,313,945	-	239,019	-	3,112,358	(1,862,681)	-	-	1,105,531	1,105,531
Hannover Re (Ireland) DAC	(1,162,206)	527,192	29,147	-	2,173,612	418,480	86,939	-	1,555,639	(381,835)	-	-	1,093,305	1,093,305
HDI Reinsurance (Ireland) SE	(489,089)	459,596	3,606	-	1,406,086	-	20,448	56,299	1,277,200	(347,802)	-	-	813,205	813,205
SCOR Global Reinsurance Ireland Designated Activity Company	(814,194)	1,784,272	-	-	527,583	1,317,714	27,232	92,569	3,749,371	(2,242,722)	-	-	1,371,585	1,371,585
SCOR Ireland Designated Activity Company	(1,251,488)	1,066,776	-	-	864,538	3,325,749	113,551	10,342	5,380,956	(3,892,670)	-	-	1,382,374	1,382,374
Standard Life International Designated Activity Company	(249,192)	254,745	74,994	-	-	287,330	48,380	-	665,450	(249,192)	-	-	416,259	416,259
XL Insurance Company SE	(1,570,469)	437,456	534,662	-	1,719,743	5,872	346,946	-	3,044,680	(1,570,469)	-	-	1,474,210	1,410,609

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 2024

Euro Values in €000

	Linear MCR	SCR	MCR cap	MCR floor	Combined MCR	Absolute floor of the MCR	Minimum Capital Requirement
Acadia International Insurance dac	423	19,148	8,617	4,787	4,787	4,017	4,787
Acorn Life Designated Activity Company	10,252	49,426	22,242	12,357	12,357	4,000	12,357
Adidas International Re dac	5,699	12,912	5,810	3,228	5,699	1,300	5,699
Advent Insurance Designated Activity Company	7,541	17,118	7,703	4,280	7,541	2,700	7,541
Allianz Global Life Designated Activity Company	41,027	116,814	52,566	29,203	41,027	4,000	41,027
Allianz Plc	91,653	160,282	72,127	40,071	72,127	4,000	72,127
Allianz Re Dublin Designated Activity Company	1,435,691	1,299,263	584,668	324,816	584,668	3,900	584,668
Allied World Assurance Company (Europe) dac	23,982	205,625	92,531	51,406	51,406	4,190	51,406
Alpitour Reinsurance Company dac	2,352	8,399	3,779	2,100	2,352	3,900	3,900
Amtrust International Underwriters DAC	28,624	129,181	58,131	32,295	32,295	4,000	32,295
Arca Vita International Designated Activity Company	2,832	11,785	5,303	2,946	2,946	4,000	4,000
Arch Insurance (EU) dac	14,263	77,439	34,848	19,360	19,360	4,000	19,360
Arch Reinsurance Europe Underwriting dac	40,789	729,681	328,356	182,420	182,420	3,900	182,420
Arkema Insurance Designated Activity Company	2,549	63,469	28,561	15,867	15,867	2,700	15,867
Ashbrooke Reinsurance (Ireland) Designated Activity Company	4	627	282	157	157	3,899	3,899
Athora Ireland Plc	4,227	86,007	38,703	21,502	21,502	4,000	21,502
Aviva Insurance Ireland Designated Activity Company	42,299	151,829	68,323	37,957	42,299	4,000	42,299
Aviva Life & Pensions Ireland DAC	117,417	416,528	187,437	104,132	117,417	4,000	117,417
AXA Insurance DAC	241,072	467,327	210,297	116,832	210,297	-	210,297
AXA Life Europe Designated Activity Company	42,835	206,847	93,081	51,712	51,712	4,000	51,712
AXA MPS Financial Designated Activity Company	47,888	69,087	31,089	17,272	31,089	4,000	31,089
AXIS Re SE	93,308	463,105	208,397	115,776	115,776	3,885	115,776
AXIS Specialty Europe SE	46,191	238,313	107,241	59,578	59,578	3,985	59,578
Azimut Life dac	52,678	196,132	88,260	49,033	52,678	4,000	52,678
BBPM Life dac	23,833	46,715	21,022	11,679	21,022	4,000	21,022
Beazley Insurance dac	168,803	1,105,531	497,489	276,383	276,383	4,039	276,383
Becare dac	548	4,810	2,165	1,203	1,203	1,300	1,300
Benteler Reinsurance Company dac	3,967	19,817	8,918	4,954	4,954	1,300	4,954
Berkeley Re dac	20,452	95,147	42,816	23,787	23,787	1,362	23,787
Berkshire Hathaway European Insurance DAC	58,574	190,467	85,710	47,617	58,574	4,000	58,574
Bilspedition Transport Operations Reinsurance Designated Activity Company	417	1,729	778	432	432	1,300	1,300
BNP Paribas Vartry Reinsurance dac	3,257	16,318	7,343	4,080	4,080	3,900	4,080
Brown Reinsurance dac	2,448	17,022	7,660	4,256	4,256	1,300	4,256
Bupa Global Designated Activity Company	6,774	22,185	9,983	5,546	6,774	4,000	6,774
CA Auto Reinsurance Designated Activity Company	2,383	15,448	6,952	3,862	3,862	3,900	3,900
CACI Life dac	112,615	202,435	91,096	50,609	91,096	4,000	91,096
CACI Non-Life dac	124,123	178,360	80,262	44,590	80,262	2,700	80,262
CACI Reinsurance dac	1,847	5,417	2,438	1,354	1,847	3,900	3,900
Canada Life Assurance Europe PLC	247,311	499,530	224,789	124,883	224,789	4,000	224,789
Canada Life International Assurance (Ireland) Designated Activity Company	83,439	43,933	19,770	10,983	19,770	3,993	19,770
Canada Life Re Ireland DAC	10,357	101,538	45,692	25,385	25,385	3,946	25,385
Canterbury Insurance dac	9,677	59,537	26,792	14,884	14,884	4,231	14,884
Carraig Insurance dac	48,117	292,558	131,651	73,139	73,139	4,000	73,139
CCHBC Reinsurance Designated Activity Company	481	5,294	2,382	1,324	1,324	1,300	1,324
Chaucer Insurance Company Designated Activity Company	30,695	134,283	60,427	33,571	33,571	3,687	33,571

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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 2024

Euro Values in €000

	Linear MCR	SCR	MCR cap	MCR floor	Combined MCR	Absolute floor of the MCR	Minimum Capital Requirement
Classic Brand (Europe) Designated Activity Company	6,260	38,847	17,481	9,712	9,712	1,300	9,712
CNP Europe Life dac	149	3,384	1,523	846	846	4,000	4,000
CNP Santander Insurance Europe Designated Activity Company	85,614	312,994	140,847	78,249	85,614	2,700	85,614
CNP Santander Insurance Life Designated Activity Company	33,754	108,245	48,710	27,061	33,754	4,000	33,754
CODEVE Insurance Company dac	3,511	32,344	14,555	8,086	8,086	4,000	8,086
Companjon Insurance Designated Activity Company	617	8,522	3,835	2,130	2,130	2,700	2,700
Coromin Insurance (Ireland) Designated Activity Company	1,141	9,675	4,354	2,419	2,419	4,000	4,000
Coverys International Insurance Company Designated Activity Company	94	2,036	916	509	509	4,000	4,000
Cuardaithe Designated Activity Company	5,077	17,555	7,900	4,389	5,077	4,000	5,077
Darep dac	2,860	14,572	6,557	3,643	3,643	1,300	3,643
Darnell Designated Activity Company	6,939	32,454	14,604	8,114	8,114	3,600	8,114
Darta Saving Life Assurance dac	203,496	722,148	324,966	180,537	203,496	4,000	203,496
DCC Group Insurances Designated Activity Company	1,277	10,828	4,873	2,707	2,707	4,000	4,000
Decare Dental Insurance Ireland Limited	667	5,271	2,372	1,318	1,318	2,700	2,700
DLL Re dac	7,279	54,310	24,440	13,578	13,578	3,900	13,578
DVA Reinsurance Designated Activity Company	236	1,241	558	310	310	3,900	3,900
ECCU Assurance dac	12,563	24,009	10,804	6,002	10,804	4,000	10,804
Empremedia Re Designated Activity Company	581	4,297	1,934	1,074	1,074	1,300	1,300
Euro Insurances dac	75,252	187,078	84,185	46,770	75,252	3,700	75,252
Everest Insurance (Ireland) Designated Activity Company	57,691	237,726	106,977	59,431	59,431	4,000	59,431
Everest Reinsurance Company (Ireland) dac	83,350	367,161	165,222	91,790	91,790	3,900	91,790
FBD Insurance Plc	98,761	234,564	105,554	58,641	98,761	2,700	98,761
FDI Insurance Designated Activity Company	353	12,007	5,403	3,002	3,002	4,000	4,000
Fidelis Insurance Ireland DAC	19,439	98,088	44,140	24,522	24,522	2,828	24,522
FIL Life Insurance (Ireland) dac	10,997	2,591	1,166	648	1,166	4,000	4,000
Gasrule Insurance dac	2,148	20,221	9,100	5,055	5,055	4,000	5,055
GD Insurance Company dac	5,962	22,499	10,125	5,625	5,962	4,000	5,962
Great American International Insurance (EU) dac	3,751	11,314	5,091	2,828	3,751	4,000	4,000
Greenlight Reinsurance Ireland dac	7,121	38,251	17,213	9,563	9,563	3,887	9,563
Greenval Insurance dac	45,276	125,844	56,630	31,461	45,276	4,000	45,276
Hamilton Insurance Designated Activity Company	19,213	76,898	34,604	19,225	19,225	4,011	19,225
Hannover Re (Ireland) DAC	1,625,351	1,093,305	491,987	273,326	491,987	3,923	491,987
Hansard Europe Designated Activity Company	512	4,699	2,115	1,175	1,175	3,999	3,999
Hawthorn Life Designated Activity Company	16,145	154,685	69,608	38,671	38,671	4,040	38,671
Haystack Re Designated Activity Company	1,606	15,836	7,126	3,959	3,959	6,700	6,700
HDI Reinsurance (Ireland) SE	737,514	813,205	365,942	203,301	365,942	3,200	365,942
InChiaro Life dac	7,431	13,441	6,049	3,360	6,049	4,000	6,049
ING Captive Re dac	2,979	14,356	6,460	3,589	3,589	1,300	3,589
Inveralmond Insurance dac	-	942	424	235	235	4,000	4,000
IPB Insurance CLG	62,456	271,150	122,018	67,788	67,788	2,700	67,788
Irish Life Assurance Plc	687,782	1,137,098	511,694	284,274	511,694	4,000	511,694
Irish Life Health Designated Activity Company	9,125	73,002	32,851	18,250	18,250	2,700	18,250
Irsur dac	1,277	22,135	9,961	5,534	5,534	1,300	5,534
ITX Re Designated Activity Company	17,864	52,492	23,622	13,123	17,864	1,300	17,864
Kingfisher Insurance dac	2,176	10,192	4,587	2,548	2,548	4,000	4,000

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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 2024							
Euro Values in €000							
	Linear MCR	SCR	MCR cap	MCR floor	Combined MCR	Absolute floor of the MCR	Minimum Capital Requirement
KPN Insurance Company dac	1,035	14,329	6,448	3,582	3,582	4,000	4,000
Lifeguard Insurance (Dublin) dac	2,491	14,992	6,746	3,748	3,748	4,006	4,006
Loomis Reinsurance Designated Activity Company	1,861	17,832	8,024	4,458	4,458	1,299	4,458
MBDA Insurance Designated Activity Company	438	7,015	3,157	1,754	1,754	4,000	4,000
Mediolanum International Life designated activity company	18,594	198,224	89,201	49,556	49,556	4,000	49,556
MetLife Europe Insurance d.a.c.	2,106	16,275	7,324	4,069	4,069	2,700	4,069
Miripro Insurance Company Designated Activity Company	25,437	118,957	53,531	29,739	29,739	4,000	29,739
MOL Reinsurance Co dac	134	26,426	11,892	6,606	6,606	1,300	6,606
Nautilus Indemnity (Europe) dac	8,646	31,930	14,369	7,983	8,646	4,001	8,646
NEIL Overseas dac	3,878	74,115	33,352	18,529	18,529	4,000	18,529
New Ireland Assurance Company plc	215,276	800,590	360,266	200,148	215,276	4,000	215,276
Newell Insurance Designated Activity Company	65	4,730	2,128	1,182	1,182	4,000	4,000
Noble Insurance Company Designated Activity Company	368	3,468	1,561	867	867	4,000	4,000
Nokatus Insurance Company dac	2,446	31,294	14,082	7,823	7,823	4,000	7,823
NorthStandard EU Dac	5,883	41,880	18,846	10,470	10,470	3,932	10,470
Octium Life Designated Activity Company	56,658	88,874	39,993	22,218	39,993	4,000	39,993
Offaly Insurance DAC	71	773	348	193	193	4,000	4,000
ORKLA Insurance Company dac	753	5,857	2,636	1,464	1,464	4,000	4,000
Ornua Insurance Designated Activity Company	993	8,563	3,853	2,141	2,141	4,000	4,000
OUTsurance Designated Activity Company	29	3,178	1,430	794	794	4,000	4,000
Pan Insurance dac	4,378	69,507	31,278	17,377	17,377	4,000	17,377
Partner Reinsurance Europe SE	392,765	1,376,220	619,299	344,055	392,765	3,900	392,765
PartnerRe Ireland Insurance dac	9,553	72,587	32,664	18,147	18,147	4,000	18,147
Pharma International Insurance dac	6,615	202,267	91,020	50,567	50,567	4,007	50,567
Philip Morris International Insurance (Ireland) Designated Activity Company	2,841	44,721	20,125	11,180	11,180	4,019	11,180
Phoenix Life Assurance Europe Designated Activity Company	8,569	55,244	24,860	13,811	13,811	4,000	13,811
PI Indemnity Company, Designated Activity Company	858	21,714	9,771	5,428	5,428	5,428	5,428
Pine Indemnity dac	1,179	6,814	3,066	1,703	1,703	4,001	4,001
Porsche International Reinsurance dac	45,938	166,234	74,805	41,559	45,938	1,300	45,938
Princemark Holdings dac	5,142	26,653	11,994	6,663	6,663	1,302	6,663
Probus Insurance Company Europe dac	2,294	11,766	5,295	2,941	2,941	4,000	4,000
Prudential International Assurance plc	19,529	347,827	156,522	86,957	86,957	4,074	86,957
Renaissance Reinsurance of Europe Designated Activity Company	606	3,449	1,552	862	862	4,085	4,085
RGA International Reinsurance Company DAC	175,305	705,424	317,441	176,356	176,356	3,900	176,356
RiverStone International Ireland DAC	15,075	64,328	28,948	16,082	16,082	4,000	16,082
Royal London Insurance DAC	5,579	100,287	45,129	25,072	25,072	4,000	25,072
RSA Insurance Ireland dac	21,069	114,747	51,636	28,687	28,687	4,000	28,687
RSIF International dac	827	15,163	6,823	3,791	3,791	3,998	3,998
Samuelson International dac	911	17,502	7,876	4,376	4,376	1,300	4,376
Saol Assurance Designated Activity Company	19,462	86,784	39,053	21,696	21,696	4,000	21,696
SASOL International Insurance dac	5,927	105,827	47,622	26,457	26,457	4,002	26,457
Schenker (Re)Insurance Designated Activity Company	5,679	32,191	14,486	8,048	8,048	1,300	8,048
SCOR Global Reinsurance Ireland Designated Activity Company	1,083,167	1,371,585	617,213	342,896	617,213	3,887	617,213
SCOR Ireland Designated Activity Company	899,830	1,382,374	622,069	345,594	622,069	3,887	622,069
Seamair Insurance dac	61	558	251	139	139	4,000	4,000

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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 2024							
Euro Values in €000							
	Linear MCR	SCR	MCR cap	MCR floor	Combined MCR	Absolute floor of the MCR	Minimum Capital Requirement
Seb Life International Assurance Company DAC	83,493	139,222	62,650	34,806	62,650	4,000	62,650
Securitas Group Reinsurance dac	11,178	63,467	28,560	15,867	15,867	1,198	15,867
SG Riskpartners Designated Activity Company	7,116	21,144	9,515	5,286	7,116	2,700	7,116
Société D'Assurances Générales Appliquées (SAGA) Designated Activity Company	7,392	54,010	24,304	13,502	13,502	4,000	13,502
Sofinsod Insurance dac	1,918	8,998	4,049	2,249	2,249	4,000	4,000
Squadron Reinsurance Designated Activity Company	2,201	30,009	13,504	7,502	7,502	1,300	7,502
St. James's Place International Public Limited Company	107,128	234,370	105,466	58,592	105,466	3,737	105,466
Standard Life International Designated Activity Company	143,431	416,259	187,316	104,065	143,431	4,000	143,431
SureStone Insurance Designated Activity Company	804	11,588	5,215	2,897	2,897	4,031	4,031
TCS Insurance Company of Ireland Designated Activity Company	7	1,887	849	472	472	4,000	4,000
The Baxendale Insurance Company dac	198	1,859	836	465	465	4,000	4,000
The Standard Club Ireland Designated Activity Company	1,602	25,745	11,585	6,436	6,436	3,932	6,436
Travelers Insurance Designated Activity Company	14,858	72,302	32,536	18,076	18,076	4,000	18,076
Tyre Reinsurance (Ireland) dac	3,126	23,631	10,634	5,908	5,908	1,300	5,908
UnitedHealthcare Insurance Designated Activity Company	880	15,924	7,166	3,981	3,981	2,700	3,981
UPS International Insurance dac	2,068	19,335	8,701	4,834	4,834	2,700	4,834
Utmost PanEurope dac	213,426	326,179	146,781	81,545	146,781	4,000	146,781
VHI Insurance DAC	107,915	387,596	174,418	96,899	107,915	2,700	107,915
Vishay Insurance dac	645	12,188	5,485	3,047	3,047	4,000	4,000
Vital Blue Insurance dac	1,049	58,098	26,144	14,524	14,524	4,299	14,524
Volkswagen Insurance Company dac	6,918	53,225	23,951	13,306	13,306	4,000	13,306
Wagram Insurance Company Designated Activity Company	13,181	50,077	22,535	12,519	13,181	4,000	13,181
White Horse Insurance Ireland dac	5,302	12,910	5,810	3,228	5,302	4,000	5,302
Xitus Ireland Designated Activity Company	10	1,260	567	315	315	4,010	4,010
XL Insurance Company SE	501,501	1,410,609	634,774	352,652	501,501	4,000	501,501
XL RE EUROPE SE	218,083	867,007	390,153	216,752	218,083	3,900	218,083
Yara Insurance dac	5,042	45,909	20,659	11,477	11,477	4,000	11,477
Zurich Life Assurance plc	328,963	928,119	417,653	232,030	328,963	4,000	328,963

3.8 Minimum Capital Requirement

3.8.1 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 2024							
Euro Values in €000							
	Linear MCR	SCR	MCR cap	MCR floor	Combined MCR	Absolute floor of the MCR	Minimum Capital Requirement
Metlife Europe d.a.c.	478,611	672,629	302,683	168,157	302,683	6,700	302,683
Monument Life Insurance DAC	3,836	8,457	3,806	2,114	3,806	6,700	6,700



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