

TEMPLATE A FOR THE DISCLOSURE OF AGGREGATE STATISTICAL DATA WITH REGARD TO INSURANCE AND REINSURANCE UNDERTAKINGS SUPERVISED UNDER DIRECTIVE 2009/138/EC

Cell Number	Item	31.12.2019 (in thous. PLN)					31.12.2020 (in thous. PLN)					31.12.2021 (in thous. PLN)					31.12.2022 (in thous. PLN)				
		All insurance and reinsurance undertakings	Life insurance undertakings	Non-life insurance undertakings	Insurance undertakings which simultaneously pursue both life and non-life insurance activities	Reinsurance undertakings	All insurance and reinsurance undertakings	Life insurance undertakings	Non-life insurance undertakings	Insurance undertakings which simultaneously pursue both life and non-life insurance activities	Reinsurance undertakings	All insurance and reinsurance undertakings	Life insurance undertakings	Non-life insurance undertakings	Insurance undertakings which simultaneously pursue both life and non-life insurance activities	Reinsurance undertakings	All insurance and reinsurance undertakings	Life insurance undertakings	Non-life insurance undertakings	Insurance undertakings which simultaneously pursue both life and non-life insurance activities	Reinsurance undertakings
TYPES OF UNDERTAKINGS																					
AS1a	The number of insurance and reinsurance undertakings	59	25	33	N/A	1	59	26	32	N/A	1	55	25	29	N/A	1	53	24	28	N/A	1
AS1b	The number of branches as referred to in Article 13(11) of Directive 2009/138/EC established in the Member State of the supervisory authority	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AS1c	The number of branches as referred to in Article 162(3) of Directive 2009/138/EC established in the Member State of the supervisory authority	31	4	23	3	1	25	2	19	3	1	24	2	19	2	1	24	2	19	2	1
AS2	The number of Union branches of insurance and reinsurance undertakings established in the Member State of the supervisory authority carrying out relevant business in one or more other Member States	no data	no data	no data	no data	no data	no data	no data	no data	no data	no data	no data	no data	no data	no data	no data	no data	no data	no data	no data	no data
AS3	The number of insurance undertakings established in the Member State of the supervisory authority pursuing business in other Member States under the freedom to provide services	6	0	6	0	N/A	7	1	6	0	N/A	8	1	7	0	N/A	8	1	7	0	N/A
AS4a	The number of insurance undertakings established in other Member States which have notified their intention to pursue business in the Member State of the supervisory authority under the freedom to provide services	710	104	561	45	N/A	727	101	577	49	N/A	599	73	481	45	N/A	595	76	475	44	N/A
AS4b	The number of insurance undertakings established in other Member States which actually pursue business in the Member State of the supervisory authority under the freedom to provide services	no data	no data	no data	no data	N/A	no data	no data	no data	no data	N/A	no data	no data	no data	no data	N/A	no data	no data	no data	no data	N/A
AS5	The number of insurance and reinsurance undertakings falling outside the scope of Directive 2009/138/EC	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0
AS6	The number of special purpose vehicles authorised in accordance with Article 211 of Directive 2009/138/EC from insurance and reinsurance undertakings	0				N/A				N/A					N/A					N/A	
AS7	The number of insurance and reinsurance undertakings subject to reorganisation measures or winding-up proceedings	0				0	2	1	1			2	0	2			2	0	2	0	0
USE OF ADJUSTMENTS OR TRANSITIONAL MEASURES BY UNDERTAKINGS																					
AS8	The number of insurance and reinsurance undertakings and the number of their portfolios where the matching adjustment referred to in Article 77b of Directive 2009/138/EC is applied	0			N/A	0	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0
AS9	The number of insurance and reinsurance undertakings applying the volatility adjustment referred to in Article 77d of Directive 2009/138/EC	0			N/A	0	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0
AS10	The number of insurance and reinsurance undertakings applying the transitional risk-free interest rate term structure referred to in Article 308c Directive 2009/138/EC	0			N/A	0	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0
AS11	The number of insurance and reinsurance undertakings applying the transitional deduction to technical provisions referred to in Article 308d Directive 2009/138/EC	0			N/A	0	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0
AMOUNTS OF ASSETS, LIABILITIES AND OWN FUNDS																					
AS12	The total amount of assets of the insurance and reinsurance undertakings valued in accordance with Article 75 of Directive 2009/138/EC	192 959 895	94 339 936	97 793 526	N/A	826 433	203 621 214	96 951 251	105 781 355	N/A	888 608	197 123 199	89 038 914	107 112 418	N/A	971 867	183 624 402	77 317 126	105 293 826	N/A	1 013 450
AS12a	Intangible assets	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0
AS12b	Deferred tax assets	637 437	298 332	310 709	N/A	28 395	659 259	315 710	309 581	N/A	33 968	713 058	302 818	368 173	N/A	42 067	822 988	373 444	399 445	N/A	50 099
AS12c	Pension benefit surplus	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0
AS12d	Property, plant & equipment held for own use	2 489 111	527 521	1 953 949	N/A	7 640	2 444 775	521 406	1 915 497	N/A	7 871	2 699 951	571 641	2 116 710	N/A	11 600	2 990 543	692 245	2 285 753	N/A	12 546
AS12e	Investments (other than assets held for unit-linked and index-linked contracts)	129 218 129	45 594 549	82 924 736	N/A	698 845	138 320 608	47 515 863	90 087 417	N/A	717 328	133 271 306	41 766 050	90 725 277	N/A	779 779	125 021 358	37 093 774	87 116 576	N/A	811 008
AS12f	Assets held for unit-linked & index-linked contracts	45 511 468	45 511 468	0	N/A	0	45 040 534	45 040 534	0	N/A	0	43 648 795	43 648 795	0	N/A	0	34 427 934	34 427 934	0	N/A	0
AS12g	Loans & mortgages (except loans on policies)	3 213 106	1 371 489	1 841 617	N/A	0	3 417 892	1 442 381	1 975 511	N/A	0	3 166 112	1 417 122	1 748 990	N/A	0	5 735 714	3 040 204	2 695 509	N/A	0
AS12h	Loans on policies	73 520	73 520	0	N/A	0	75 194	75 194	0	N/A	0	75 930	75 930	0	N/A	0	82 594	82 594	0	N/A	0

AS12i	Reinsurance recoverables	7 067 738	113 119	6 940 027	N/A	14 591	7 859 641	43 579	7 802 853	N/A	13 210	8 066 471	-	15 264	8 080 504	N/A	1 230	8 438 905	-	37 930	8 473 210	N/A	3 624
AS12j	Deposits to cedants	14 885	0	734	N/A	14 151	18 836	0	602	N/A	18 234	26 432	0	103	N/A	26 329	33 708	0	101	N/A	33 607	N/A	33 607
AS12k	Insurance & intermediaries receivables	2 000 164	255 493	1 731 927	N/A	12 744	1 474 237	223 021	1 234 241	N/A	16 975	1 568 644	238 815	1 312 728	N/A	17 101	1 775 113	254 985	1 504 869	N/A	15 260	N/A	15 260
AS12l	Reinsurance receivables	466 289	12 690	441 257	N/A	12 341	770 716	79 643	683 498	N/A	7 575	594 095	67 232	519 923	N/A	6 940	584 086	66 998	510 536	N/A	6 551	N/A	6 551
AS12m	Receivables (trade, not insurance)	735 469	261 321	473 927	N/A	221	1 536 558	1 183 317	353 023	N/A	218	1 163 938	285 557	878 149	N/A	232	1 321 761	499 158	817 267	N/A	5 336	N/A	5 336
AS12n	Own shares	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0	N/A	0
AS12o	Amounts due in respect of own fund items or initial fund called up but not yet paid in	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0	N/A	0
AS12p	Cash and cash equivalents	655 632	285 215	332 912	N/A	37 505	1 110 807	480 770	556 809	N/A	73 228	1 322 381	648 375	587 218	N/A	86 589	1 564 348	781 813	707 117	N/A	75 418	N/A	75 418
AS12q	Any other assets, not elsewhere shown	876 948	35 217	841 731	N/A	0	892 158	29 835	862 324	N/A	0	806 487	31 844	774 643	N/A	0	825 351	41 907	783 444	N/A	0	N/A	0
AS13	The total amount of liabilities of the insurance and reinsurance undertakings valued in accordance with Articles 75 to 86 of Directive 2009/138/EC	127 931 808	67 644 281	59 734 210	N/A	553 316	135 981 894	69 804 849	65 565 091	N/A	611 954	129 458 729	64 382 648	64 441 811	N/A	634 271	117 065 047	52 653 633	63 783 354	N/A	628 061	N/A	628 061
AS13a	Technical provisions	109 668 343	60 933 221	48 217 211	N/A	517 911	116 471 374	62 685 011	53 219 359	N/A	567 004	109 530 012	57 526 490	51 427 958	N/A	575 563	97 272 048	45 896 475	50 833 905	N/A	541 668	N/A	541 668
AS13b	Other liabilities, excluding subordinated liabilities which are not included in the own funds	6 730 512	959 046	5 770 215	N/A	1 251	6 961 235	1 025 113	5 933 271	N/A	2 851	6 963 040	1 103 283	857 139	N/A	2 617	7 399 968	1 565 615	5 833 230	N/A	1 123	N/A	1 123
AS13c	Subordinated liabilities which are not included in the own funds	1 608	0	1 608	N/A	0	1 213	0	1 213	N/A	0	1 259	0	1 259	N/A	0	3 045	0	3 045	N/A	0	N/A	0
AS14a	The total amount of basic own funds	66 447 739	25 846 408	40 328 215	N/A	273 117	62 801 704	23 706 739	38 818 311	N/A	276 654	65 024 707	22 724 462	41 962 649	N/A	337 596	63 895 481	22 270 572	41 239 518	N/A	385 390	N/A	385 390
AS14aa	Of which, subordinated liabilities	3 383 339	36 897	3 346 441	N/A	0	3 367 096	36 183	3 330 913	N/A	0	3 319 048	45 242	3 273 806	N/A	0	3 594 885	99 207	3 495 678	N/A	0	N/A	0
AS14ab	The total amount of ancillary own funds	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0	0	0	0	N/A	0	N/A	0
AS15	The total eligible amount of own funds to cover the Solvency Capital Requirement	66 414 306	25 838 529	40 302 661	N/A	273 117	62 773 845	23 694 739	38 802 452	N/A	276 654	64 995 656	22 706 907	41 951 153	N/A	337 596	63 847 397	22 231 816	41 230 191	N/A	385 390	N/A	385 390
AS15a	Tier 1 unrestricted	62 885 247	25 744 696	36 873 000	N/A	267 552	59 270 416	23 618 938	35 386 229	N/A	265 249	61 515 275	22 622 145	38 555 661	N/A	337 470	60 031 494	22 049 622	37 596 482	N/A	385 390	N/A	385 390
AS15b	Tier 1 restricted	19 900	19 900	0	N/A	0	19 900	19 900	0	N/A	0	26 103	26 103	0	N/A	0	70 831	27 726	43 105	N/A	0	N/A	0
AS15c	Tier 2	3 355 242	36 405	3 318 837	N/A	0	3 360 563	35 240	3 325 324	N/A	0	3 310 716	36 910	3 273 806	N/A	0	3 537 744	86 747	3 450 996	N/A	0	N/A	0
AS15d	Tier 3	153 917	37 528	110 824	N/A	5564,82	122 965	20 661	90 900	N/A	11 405	143 562	21 749	121 686	N/A	126,67435	207 328	67 721	139 608	N/A	0	N/A	0
AS16	The total eligible amount of basic own funds to cover the Minimum Capital Requirement	63 762 279	25 773 668	37 721 059	N/A	267 552	60 086 945	23 647 175	36 174 521	N/A	265 249	62 385 562	22 660 818	39 387 275	N/A	337 470	60 970 822	22 115 123	38 470 309	N/A	385 390	N/A	385 390
AS16a	Tier 1 unrestricted	62 885 247	25 744 696	36 873 000	N/A	267 552	59 270 416	23 618 938	35 386 229	N/A	265 249	61 515 275	22 622 145	38 555 661	N/A	337 470	60 031 494	22 049 622	37 596 482	N/A	385 390	N/A	385 390
AS16b	Tier 1 restricted	19 900	19 900	0	N/A	0	19 900	19 900	0	N/A	0	26 103	26 103	0	N/A	0	70 831	27 726	43 105	N/A	0	N/A	0
AS16c	Tier 2	857 132	9 072	848 060	N/A	0	796 629	8 337	788 292	N/A	0	844 185	12 570	831 614	N/A	0	868 497	37 775	830 722	N/A	0	N/A	0
REGULATORY CAPITAL REQUIREMENTS – STANDARD FORMULA																							
AS17	The total amount of the Minimum Capital Requirement	8 904 931	2 783 631	6 027 450	N/A	93 849	9 253 614	3 156 397	6 006 115	N/A	91 102	9 396 250	3 212 515	6 076 615	N/A	107 120	9 227 111	3 085 547	6 033 930	N/A	107 634	N/A	107 634
AS18	The total amount of the Solvency Capital Requirement	26 321 528			N/A		26 269 331			N/A		27 531 206			N/A		26 530 316			N/A			N/A
AS19	Total amount of the Solvency Capital Requirement calculated using the standard formula by risk module and sub-module – at the level of aggregation available – expressed as percentage of the total amount of the Solvency Capital Requirement(1)	100,00%			N/A		100,00%			N/A		96,62%			N/A		96,10%			N/A			N/A
AS19a	Market risk	49,81%			N/A		46,44%			N/A		54,24%			N/A		51,49%			N/A			N/A
AS19aa	Interest rate risk	5,91%			N/A		7,28%			N/A		7,95%			N/A		13,59%			N/A			N/A
AS19ab	Equity risk	26,49%			N/A		25,15%			N/A		28,09%			N/A		26,04%			N/A			N/A
AS19ac	Property risk	4,19%			N/A		4,59%			N/A		4,95%			N/A		5,72%			N/A			N/A
AS19ad	Spread risk	8,25%			N/A		8,24%			N/A		7,77%			N/A		6,15%			N/A			N/A
AS19ae	Market risk concentrations	25,46%			N/A		19,55%			N/A		30,10%			N/A		23,56%			N/A			N/A
AS19af	Currency risk	5,44%			N/A		5,88%			N/A		5,36%			N/A		4,88%			N/A			N/A
AS19b	Counterparty default risk	5,28%			N/A		5,19%			N/A		4,16%			N/A		4,50%			N/A			N/A
AS19c	Life underwriting risk	28,74%			N/A		30,44%			N/A		28,11%			N/A		26,88%			N/A			N/A
AS19ca	Mortality risk	7,69%			N/A		8,40%			N/A		7,20%			N/A		6,59%			N/A			N/A
AS19cb	Longevity risk	1,81%			N/A		2,07%			N/A		1,53%			N/A		1,12%			N/A			N/A
AS19cc	Disability-morbidity risk	3,00%			N/A		2,94%			N/A		2,85%			N/A		2,28%			N/A			N/A
AS19cd	Lapse risk	16,20%			N/A		17,12%			N/A		17,69%			N/A		18,35%			N/A			N/A
AS19ce	Life expense risk	4,56%			N/A		5,64%			N/A		4,78%			N/A		4,14%			N/A			N/A
AS19cf	Revision risk	0,79%			N/A		0,91%			N/A		0,68%			N/A		0,57%			N/A			N/A
AS19cg	Life catastrophe risk	4,12%			N/A		4,57%			N/A		4,48%			N/A		4,12%			N/A			N/A
AS19d	Health underwriting risk	8,62%			N/A		9,76%			N/A		8,50%			N/A		8,33%			N/A			N/A
AS19da	SLT health underwriting risk	3,74%			N/A		4,61%			N/A		4,06%			N/A		3,65%			N/A			N/A
AS19db	NSLT health underwriting risk	4,20%			N/A		4,46%			N/A		4,15%			N/A		4,34%			N/A			N/A
AS19dc	Health catastrophe risk	1,52%			N/A		1,99%			N/A		1,20%			N/A		1,37%			N/A			N/A
AS19e	Non-life underwriting risk	43,29%			N/A		46,42%			N/A		37,40%			N/A		41,28%			N/A			N/A
AS19ea	Non-life premium and reserve risk	39,59%			N/A		41,58%			N/A		33,16%			N/A		36,17%			N/A			N/A
AS19eb	Non-life lapse risk	5,53%			N/A		5,62%			N/A		4,95%			N/A		5,52%			N/A			N/A
AS19ec	Non-life catastrophe risk	8,56%			N/A		10,87%			N/A		9,55%			N/A		11,24%			N/A			N/A
AS19f	Intangible asset risk	0,00%			N/A		0,00%			N/A		0,00%			N/A		0,00%			N/A			N/A
AS19g	Operational risk	7,62%			N/A		8,00%			N/A		7,10%			N/A		7,79%			N/A			N/A
AS20	Total amount of the Solvency Capital Requirement for spread risk and market concentration sub-modules and counterparty default risk module for which a reassessment of the credit quality steps of the larger or more complex exposures has been conducted in accordance with Article 4(5) of Delegated Regulation (EU) 2015/35 – at the level of aggregation available – expressed as percentage of the total amount of the respective sub-modules or module (where the Solvency Capital Requirement for credit risk is calculated using the standard formula)(1)	no data			N/A		no data			N/A		no data			N/A		no data			N/A			N/A
AS20a	Spread risk	no data			N/A		no data			N/A		no data			N/A		no data			N/A			N/A
AS20b	Market risk concentration	no data			N/A		no data			N/A		no data			N/A		no data			N/A			N/A
AS20c	Counterparty default risk	no data			N/A		no data			N/A		no data			N/A		no data			N/A			N/A
REGULATORY CAPITAL REQUIREMENTS – INTERNAL MODELS																							
AS21	Total amount of the Solvency Capital Requirement calculated using an approved partial internal model – at the level of aggregation available – expressed as percentage of the total amount of the Solvency Capital Requirement	N/A			N/A		N/A			N/A		N/A			N/A		N/A			N/A			N/A
AS21a	Total amount of the Solvency Capital Requirement calculated using an approved partial internal model which scope includes credit risk in both market and counterparty default risk – at the level of aggregation available – expressed as percentage of the total amount of the Solvency Capital Requirement calculated using partial internal model	N/A			N/A		N/A			N/A		N/A			N/A		N/A			N/A			N/A
AS22a	The number of insurance and reinsurance undertakings using an approved full internal model for the calculation of the Solvency Capital Requirement	N/A			N/A		N/A			N/A		1			N/A		1			N/A			N/A

AS22b	The number of insurance and reinsurance undertakings using an approved partial internal model for the calculation of the Solvency Capital Requirement	N/A	N/A	N/A	N/A	0	N/A	0	N/A
AS22c	The number of insurance and reinsurance undertakings using an approved internal model which scope includes credit risk in both market risk and counterparty default risk	N/A	N/A	N/A	N/A	1	N/A	1	N/A
REGULATORY CAPITAL REQUIREMENTS — CAPITAL ADD-ONS									
AS23a	The number of capital add-ons	0	N/A	0	N/A	0	N/A	0	N/A
AS23b	The average capital add-on per undertaking	0	N/A	0	N/A	0	N/A	0	N/A
AS23c	The distribution of capital add-ons measured as a percentage of the Solvency Capital Requirement with regard to all insurance and reinsurance undertakings supervised under Directive 2009/138/EC	0	N/A	0	N/A	0	N/A	0	N/A

(1) Data on the Solvency Capital Requirement by risk module and sub-module does not include information on undertakings with ring-fenced funds or matching portfolios, since data on the Solvency Capital Requirement is only available at entity level for these undertakings due to the nature of the calculation.