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Insurance provisions

Amounts ceded to reinsurers from insurance provisions

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Provisions for policies where the investment risk is borne by the policyholders and provisions for pension funds

(*) After the elimination of intra-group transactions between segments.

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The decrease in non-life insurance provisions (-0.5% compared to 2011) was entirely attributable to the develop
In the life segment insurance provisions increased by 4.0%; this trend is determined by the improving of financi
The overall total of the other life insurance provisions included both the provision for profit sharing and premium