

Insurance provisions

Property & Casualty insurance provisions
 Net provisions for unearned premiums
 Net provisions for outstanding claims
 Property & Casualty insurance provisions
 of which Non Motor

The property&casualty reserving rate amounted to 145.9% substantially in line with the previous year.

Life insurance provisions
 Net provisions for unearned premiums
 Net provisions for outstanding claims
 of which provisions for liability adequacy test

After the elimination of intra-group transactions between segments.

Amounts ceded to reinsurers from insurance provisions
 Net amounts ceded to reinsurers from insurance provisions
 of which provisions for outstanding claims
 of which insurance provisions

Life segment includes health insurance with life features
 Provisions for outstanding claims
 Net provisions for outstanding claims
 of which provisions for liability adequacy test
 of which provisions for liability adequacy test

Life segment includes health insurance with life features

Non-life insurance provisions: maturity

Net provisions for outstanding claims
 of which provisions for liability adequacy test
 of which provisions for liability adequacy test
 of which provisions for liability adequacy test

for technical reserves