

貸借対照表	Balance sheet	2024 (2024年12月31日現在)		2025 (2025年12月31日現在)	
		百万ユーロ	百万円 換算率 (円) 162.71	百万ユーロ	百万円 換算率 (円) 184.01
資産	Assets				
無形資産	Intangible assets	21	3,417	21	3,864
投資	Investments	1,698	276,282	1,750	322,018
関連会社株式等	Investments in affiliated undertakings and participating interests	95	15,457	95	17,481
関連会社株式	Shares in affiliated undertakings	95	15,457	95	17,481
その他投資	Other financial investments	1,562	254,153	1,616	297,360
公社債およびその他譲渡性債券	Debt securities and other fixed income transferable securities	1,562	254,153	1,613	296,808
担保貸付金	Loans guaranteed by mortgages	0	0	0	0
その他の貸付金	Other loans	0	0	0	0
その他	Other	0	0	3	552
再保険預け金	Deposits with ceding undertakings	41	6,671	39	7,176
求償権	Subrogation and salvages	116	18,874	72	13,249
出再準備金	Reinsurers' share of technical provisions	6,757	1,099,431	6,480	1,192,385
未経過保険料	Provision for unearned premiums	2,010	327,047	2,159	397,278
支払備金	Provision for claims outstanding	4,741	771,408	4,315	794,003
配当・払戻準備金	Provision for bonuses and rebates	6	976	6	1,104
営業資産	Debtors	2,651	431,344	2,373	436,656
元受営業残高	Debtors arising out of direct insurance operations	1,789	291,088	1,646	302,880
保険契約者	Policyholders	1,573	255,943	1,609	296,072
仲介者	Intermediaries	216	35,145	37	6,808
再保険営業残高	Debtors arising out of reinsurance operations	764	124,310	631	116,110
その他の営業資産	Other debtors	98	15,946	96	17,665
その他資産	Other assets	90	14,644	66	12,145
有形資産および貯蔵物	Tangible assets and stocks	1	163	0	0
現預金	Cash at bank and in hand	88	14,318	63	11,593
その他の資産	Other assets	1	163	3	552
前払金および未収収益	Prepayments and accrued income	327	53,206	352	64,772
未収利息および未収賃貸料	Accrued interest and rent	8	1,302	6	1,104
繰延新契約費	Deferred acquisition costs	319	51,904	345	63,483
その他の前払金および未収収益	Other prepayments and accrued income	0	0	1	184
資産の部合計	Total assets	11,660	1,897,199	11,114	2,045,087

貸借対照表

Balance sheet

		2024 (2024年12月31日現在)		2025 (2025年12月31日現在)	
		百万ユーロ	百万円 換算率 (円) 162.71	百万ユーロ	百万円 換算率 (円) 184.01
負債	Liabilities				
資本金および準備金	Capital and reserves	545	88,677	521	95,869
資本金	Subscribed capital	182	29,613	182	33,490
準備金	Reserves	26	4,230	26	4,784
法定準備金	Legal reserve	18	2,929	18	3,312
その他の準備金	Other reserve	2	325	2	368
合併準備金	Merger reserve	6	976	6	1,104
繰越利益	Profit and loss brought forward	247	40,189	237	43,610
当期利益	Profit for the financial year	90	14,644	76	13,985
保険契約準備金	Technical provisions	8,002	1,302,005	7,703	1,417,429
未経過保険料	Provision for unearned premiums	2,482	403,846	2,620	482,106
支払備金	Provision for claims outstanding	5,509	896,369	5,071	933,115
配当・払戻準備金	Provision for bonuses and rebates	11	1,790	12	2,208
未払求償権	Subrogation and salvage, reinsurers' share	105	17,085	64	11,777
その他リスクおよび費用引当金	Provisions for other risks and charges	88	14,318	49	9,016
未払法人税等	Provisions for taxation	15	2,441	27	4,968
その他引当金	Other provisions	73	11,878	22	4,048
再保険預り金	Deposits received from reinsurers	12	1,953	11	2,024
営業負債	Creditors	2,625	427,114	2,455	451,745
元受保険負債	Creditors arising out of direct insurance operations	237	38,562	49	9,016
再保険負債	Creditors arising out of reinsurance operations	2,139	348,037	2,173	399,854
税金および社会保険料を含むその他の負債	Other creditors, including tax and social security	249	40,515	233	42,874
未払金および繰延収益	Accruals and deferred income	283	46,047	311	57,227
負債の部合計	Total liabilities	11,660	1,897,199	11,114	2,045,087

損益計算書	Profit and loss account	2024 (2024年1月1日から 2024年12月31日まで)		2025 (2025年1月1日から 2025年12月31日まで)	
		百万ユーロ	百万円 換算率 (円) 162.71	百万ユーロ	百万円 換算率 (円) 184.01
営業勘定	Technical account				
正味既経過保険料	Earned premiums				
総保険料	Gross premiums written	386	62,806	348	64,035
出再保険料	Outward reinsurance premiums	3,163	514,652	2,978	547,982
総未経過保険料積増	Change in the provision for unearned premiums, gross amount	-2,699	-439,154	-2,636	-485,050
出再未経過保険料積増	Change in the provision for unearned premiums, reinsurers' share	-403	-65,572	-271	-49,867
		325	52,881	277	50,971
投資収益配分	Allocated investment return transferred from the non-technical account	21	3,417	27	4,968
出再控除後のその他保険引受利益	Other technical income, net of reinsurance	18	2,929	14	2,576
発生保険金	Claims incurred, net of reinsurance	-247	-40,189	-191	-35,146
支払保険金	Claims paid	-200	-32,542	-170	-31,282
総保険金	gross amount	-1,391	-226,330	-1,336	-245,837
出再保険金	reinsurers' share	1,191	193,788	1,166	214,556
支払備金積増	Change in the provision for claims outstanding	-73	-11,878	-30	-5,520
総支払備金積増	gross amount	-400	-65,084	70	12,881
出再支払備金積増	reinsurers' share	327	53,206	-100	-18,401
求償権の増減	Change in subrogation and salvage	26	4,230	9	1,656
総額	gross amount	96	15,620	30	5,520
出再分	reinsurers' share	-70	-11,390	-21	-3,864
出再控除後の配当・払戻	Bonuses and rebates, net of reinsurance	-2	-325	-1	-184
正味営業経費	Net operating expenses / income	-95	-15,457	-81	-14,905
新契約費	Acquisition costs	-685	-111,456	-694	-127,703
繰延新契約費積増	Change in deferred acquisition costs	41	6,671	46	8,464
一般管理費	Administrative expenses	-69	-11,227	-84	-15,457
再保険手数料および利益戻	Reinsurance commissions and profit participation	618	100,555	651	119,791
出再控除後のその他保険引受費用	Other technical charges, net of reinsurance	-10	-1,627	-8	-1,472
営業利益	Balance on the technical account	71	11,552	108	19,873
非営業勘定	Non-technical account				
資産運用収益	Investment income	76	12,366	58	10,673
その他資産収益	Income from other investments	65	10,576	56	10,305
その他資産収益	Income from other investments	65	10,576	56	10,305
資産売却益	Gains on realisation of investments	11	1,790	2	368
資産運用費用	Investment charges	-11	-1,790	-11	-2,024
資産運用費用 (金利を含む)	Investment management charges, including interest	-7	-1,139	-6	-1,104
資産売却損	Losses on realisation of investments	-4	-651	-5	-920
投資収益配分	Allocated investment return transferred to the technical account	-21	-3,417	-27	-4,968
その他収益	Other income	4	651	4	736
その他費用 (価格修正分を含む)	Other charges, including value adjustments	-5	-814	-11	-2,024
法人税等	Tax on profit on ordinary activities	-22	-3,580	-45	-8,280
税引後利益	Profit on ordinary activities after tax	92	14,969	76	13,985
贈税金	Other taxes not shown under the preceding items	-2	-325	0	0
当期利益	Profit for the financial year	90	14,644	76	13,985