

貸借対照表	Balance sheet	2015 (2015年12月31日現在)		2016 (2016年12月31日現在)	
		百万ユーロ	百万円 換算率 (円) 130.70	百万ユーロ	百万円 換算率 (円) 123.01
資産	Assets				
無形資産	Intangible assets	21	2,790	21	2,583
投資	Investments	751	98,205	804	98,900
関連会社株式等	Investments in affiliated undertakings and participating interests	61	8,006	60	7,381
その他投資	Other financial investments	682	89,172	735	90,412
株式、その他譲渡性変動利率証券、およびユニット型投資信託	Shares and other variable yield transferable securities and units in unit trusts	18	2,362	23	2,829
公社債およびその他譲渡性債券	Debt securities and other fixed income transferable securities	664	86,810	712	87,583
再保険預け金	Deposits with ceding undertakings	8	996	9	1,107
貸付金	Loans guaranteed by mortgages	0	29	-	-
求償権	Subrogation and salvages	36	4,692	97	11,932
出再準備金	Reinsurers' share of technical provisions	3,085	403,213	2,762	339,754
未経過保険料	Provision for unearned premiums	717	93,679	705	86,722
支払備金	Provision for claims outstanding	2,361	308,531	2,050	252,171
配当・払戻準備金	Provision for bonuses and rebates	7	1,002	7	861
営業資産	Debtors	1,384	180,816	1,485	182,670
元受営業残高	Debtors arising out of direct insurance operations	1,110	145,008	1,251	153,886
保険契約者	Policyholders	986	128,804	1,162	142,938
仲介者	Intermediaries	124	16,203	89	10,948
再保険営業残高	Debtors arising out of reinsurance operations	228	29,781	172	21,158
その他資産	Other debtors	46	6,025	62	7,627
その他資産	Other assets	130	17,006	110	13,531
現預金	Cash at bank and in hand	129	16,856	108	13,285
その他	Other assets	1	150	2	246
未収収益	Prepayments and accrued income	233	30,468	245	30,137
未収利息および未収賃貸料	Accrued interest and rent	5	669	5	615
繰延新契約費	Deferred acquisition costs	228	29,798	240	29,522
資産の部合計	Total assets	5,640	737,193	5,524	679,507

貸借対照表

Balance sheet

負債	Liabilities	2015 (2015年12月31日現在)		2016 (2016年12月31日現在)	
		百万ユーロ	百万円 換算率 (円) 130.70	百万ユーロ	百万円 換算率 (円) 123.01
資本金および準備金	Capital and reserves	347	45,387	273	33,582
資本金	Subscribed capital	182	23,792	182	22,388
その他準備金	Reserves	20	2,602	21	2,583
法定準備金	Legal reserve	14	1,790	15	1,845
合併準備金	Merger reserve	6	811	6	738
繰越利益	Profit and loss brought forward	122	15,948	44	5,412
当期利益	Profit for the financial year	23	3,045	26	3,198
保険契約準備金	Technical provisions	4,113	537,561	3,900	479,739
未経過保険料	Provision for unearned premiums	1,368	178,724	1,442	177,380
支払備金	Provision for claims outstanding	2,736	357,641	2,449	301,251
配当・払戻準備金	Provision for bonuses and rebates	9	1,196	9	1,107
未払求償権	Subrogation and salvages, reinsurers' share	14	1,796	25	3,075
その他リスクおよび費用引当金	Provisions for other risks and charges	136	17,723	111	13,654
納税充当金	Provisions for taxation	45	5,863	10	1,230
その他引当金	Other provisions	91	11,860	101	12,424
再保険預り金	Deposits received from reinsurers	4	507	76	9,349
営業負債	Creditors	923	120,701	1,038	127,684
元受保険負債	Creditors arising out of direct insurance operations	247	32,280	272	33,459
再保険負債	Creditors arising out of reinsurance operations	633	82,753	554	68,148
関連会社からの借入金	Loan from affiliated undertakings	-	-	100	12,301
税金および社会保険料を含むその他負債	Other creditors, including tax and social security	43	5,666	112	13,777
未払金および繰延収益	Accruals and deferred income	103	13,514	101	12,424
負債の部合計	Total liabilities	5,640	737,193	5,524	679,507

損益計算書	Profit and loss account	2015 (2015年1月1日から 2015年12月31日まで)		2016 (2016年1月1日から 2016年12月31日まで)	
		百万ユーロ	百万円 換算率 (円) 130.70	百万ユーロ	百万円 換算率 (円) 123.01
営業勘定	Technical account				
正味既経過保険料	Earned premiums	358	46,741	360	44,284
総保険料	Gross premiums written	1,336	174,627	1,321	162,496
出再保険料	Outward reinsurance premiums	-930	-121,544	-891	-109,602
総未経過保険料積増	Change in the provision for unearned premiums	-83	-10,919	-52	-6,397
出再未経過保険料積増	Change in the provision for unearned premiums, reinsurers' share	35	4,579	-18	-2,214
投資収益配分	Allocated investment return transferred from the non-technical account	9	1,151	13	1,599
出再控除後のその他保険引受利益	Other technical income, net of reinsurance	-	-	2	246
発生保険金	Claims incurred, net of reinsurance	-138	-18,049	-210	-25,832
支払保険金	Claims paid	-139	-18,210	-239	-29,399
総保険金	gross amount	-768	-100,444	-972	-119,566
出再保険金	reinsurers' share	629	82,234	733	90,166
支払備金積増	Change in the provision for claims outstanding	-14	-1,779	-21	-2,583
総支払備金積増	gross amount	201	26,334	301	37,026
出再支払備金積増	reinsurers' share	-215	-28,113	-322	-39,609
求償権の増減	Change in subrogation and salvages	15	1,939	50	6,151
総額	gross amount	11	1,435	61	7,504
出再分	reinsurers' share	4	503	-11	-1,353
出再控除後の配当・払戻	Bonuses and rebates, net of reinsurance	-2	-229	-6	-738
正味営業経費	Net operating expenses	-127	-16,604	-120	-14,761
新契約費	Acquisition costs	-193	-25,240	-192	-23,618
繰延新契約費積増	Change in deferred acquisition costs	20	2,610	8	984
一般管理費	Administrative expenses	-147	-19,171	-164	-20,174
再保険手数料および利益戻	Reinsurance commissions and profit participation	193	25,196	228	28,046
出再控除後のその他保険引受費用	Other technical charges, net of reinsurance	-	-	-2	-246
営業利益	Balance on the technical account	100	13,009	37	4,551
非営業勘定	Non-technical account				
資産運用収益	Investment income	17	2,199	21	2,583
その他資産収益	Income from other investments	16	2,063	16	1,968
資産売却益	Gains on realisation of investments	1	135	5	615
資産運用費用	Investment charges	-8	-1,047	-8	-984
資産運用費用、金利を含む	Investment management charges, including interest	-6	-784	-6	-738
資産運用価格修正	Value adjustments on investments	-1	-147	-	-
資産売却損	Losses on the realisation of investments	-1	-115	-2	-246
投資収益配分	Allocated investment return transferred to the technical account	-9	-1,151	-13	-1,599
その他収益	Other income	0	111	-	-
その他費用 (価格修正分を含む)	Other charges including value adjustments	-21	-2,750	-4	-492
法人税等	Tax on profit on ordinary activities	-53	-6,930	-15	-1,845
税引後利益	Profit on ordinary activities after tax	26	3,439	18	2,214
贈税金	Other taxes not shown under the preceding items	-3	-394	8	984
当期利益	Profit for the financial year	23	3,045	26	3,198