

貸借対照表	Balance sheet	2022 (2022年12月31日現在)		2023 (2023年12月31日現在)	
		百万ユーロ	百万円 換算率 (円) 140.64	百万ユーロ	百万円 換算率 (円) 155.84
資産	Assets				
無形資産	Intangible assets	21	2,953	21	3,273
投資	Investments	1,355	190,567	1,515	236,098
関連会社株式等	Investments in affiliated undertakings and participating interests	81	11,392	95	14,805
関連会社株式	Shares in affiliated undertakings	81	11,392	95	14,805
その他投資	Other financial investments	1,255	176,503	1,389	216,462
公社債およびその他譲渡性債券	Debt securities and other fixed income transferable securities	1,253	176,222	1,384	215,683
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	2	281	5	779
再保険預け金	Deposits with ceding undertakings	19	2,672	31	4,831
求償権	Subrogation and salvages	228	32,066	158	24,623
出再準備金	Reinsurers' share of technical provisions	5,179	728,375	5,886	917,274
未経過保険料	Provision for unearned premiums	1,395	196,193	1,632	254,331
支払備金	Provision for claims outstanding	3,778	531,338	4,248	662,008
配当・払戻準備金	Provision for bonuses and rebates	6	844	6	935
営業資産	Debtors	1,618	227,556	1,909	297,499
元受営業残高	Debtors arising out of direct insurance operations	856	120,388	947	147,580
保険契約者	Policyholders	744	104,636	793	123,581
仲介者	Intermediaries	112	15,752	154	23,999
再保険営業残高	Debtors arising out of reinsurance operations	658	92,541	881	137,295
その他資産	Other debtors	104	14,627	81	12,623
その他資産	Other assets	84	11,814	107	16,675
有形資産および貯蔵物	Tangible assets and stocks	1	141	1	156
現預金	Cash at bank and in hand	81	11,392	105	16,363
その他	Other assets	2	281	1	156
前払金および未収収益	Prepayments and accrued income	257	36,144	278	43,324
未収利息および未収賃貸料	Accrued interest and rent	5	703	6	935
繰延新契約費	Deferred acquisition costs	251	35,301	272	42,388
その他の前払金および未収収益	Other prepayments and accrued income	1	141	0	0
資産の部合計	Total assets	8,742	1,229,475	9,874	1,538,764

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負債	Liabilities				
資本金および準備金	Capital and reserves	477	67,085	455	70,907
資本金	Subscribed capital	182	25,596	182	28,363
その他準備金	Reserves	24	3,375	24	3,740
法定準備金	Legal reserve	18	2,532	18	2,805
合併準備金	Merger reserve	6	844	6	935
繰越利益	Profit and loss brought forward	193	27,144	193	30,077
当期利益	Profit for the financial year	78	10,970	56	8,727
保険契約準備金	Technical provisions	6,226	875,625	6,976	1,087,140
未経過保険料	Provision for unearned premiums	1,766	248,370	2,038	317,602
支払備金	Provision for claims outstanding	4,452	626,129	4,929	768,135
配当・払戻準備金	Provision for bonuses and rebates	8	1,125	9	1,403
未払求償権	Subrogation and salvages, reinsurers' share	203	28,550	142	22,129
その他リスクおよび費用引当金	Provisions for other risks and charges	88	12,376	77	12,000
納税充当金	Provisions for taxation	23	3,235	7	1,091
その他引当金	Other provisions	65	9,142	70	10,909
再保険預り金	Deposits received from reinsurers	19	2,672	18	2,805
営業負債	Creditors	1,501	211,101	1,963	305,914
元受保険負債	Creditors arising out of direct insurance operations	2	281	0	0
再保険負債	Creditors arising out of reinsurance operations	1,255	176,503	1,786	278,330
関連会社からの借入金	Loans from affiliated undertakings	113	15,892	0	0
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	131	18,424	177	27,584
未払金および繰延収益	Accruals and deferred income	228	32,066	243	37,869
負債の部合計	Total liabilities	8,742	1,229,475	9,874	1,538,764

損益計算書	Profit and loss account	2022 (2022年1月1日から 2022年12月31日まで)		2023 (2023年1月1日から 2023年12月31日まで)	
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営業勘定	Technical account				
正味既経過保険料	Earned premiums	363	51,052	264	41,142
総保険料	Gross premiums written	2,523	354,835	2,780	433,235
出再保険料	Outward reinsurance premiums	-2,081	-292,672	-2,479	-386,327
総未経過保険料積増	Change in the provision for unearned premiums	-249	-35,019	-301	-46,908
出再未経過保険料積増	Change in the provision for unearned premiums, reinsurers' share	170	23,909	264	41,142
投資収益配分	Allocated investment return transferred from the non-technical account	-1	-141	14	2,182
出再控除後のその他保険引受利益	Other technical income, net of reinsurance	9	1,266	15	2,338
発生保険金	Claims incurred, net of reinsurance	-187	-26,300	-154	-23,999
支払保険金	Claims paid	-159	-22,362	-140	-21,818
総保険金	gross amount	-1,131	-159,064	-1,169	-182,177
出再保険金	reinsurers' share	972	136,702	1,029	160,359
支払備金積増	Change in the provision for claims outstanding	-42	-5,907	-24	-3,740
総支払備金積増	gross amount	-493	-69,336	-577	-89,920
出再支払備金積増	reinsurers' share	451	63,429	553	86,180
求償権の増減	Change in subrogation and salvages	14	1,969	10	1,558
総額	gross amount	83	11,673	13	2,026
出再分	reinsurers' share	-69	-9,704	-3	-468
出再控除後の配当・払戻	Bonuses and rebates, net of reinsurance	-8	-1,125	-1	-156
正味営業経費	Net operating expenses / income	-64	-9,001	-90	-14,026
新契約費	Acquisition costs	-324	-45,567	-335	-52,206
繰延新契約費積増	Change in deferred acquisition costs	37	5,204	25	3,896
一般管理費	Administrative expenses	-169	-23,768	-321	-50,025
再保険手数料および利益戻	Reinsurance commissions and profit participation	392	55,131	541	84,309
出再控除後のその他保険引受費用	Other technical charges, net of reinsurance	-2	-281	-2	-312
営業利益	Balance on the technical account	110	15,470	46	7,169
非営業勘定	Non-technical account				
資産運用収益	Investment income	29	4,079	50	7,792
その他資産収益	Income from other investments	27	3,797	47	7,324
その他資産収益	Income from other investments	27	3,797	47	7,324
資産売却益	Gains on realisation of investments	2	281	3	468
資産運用費用	Investment charges	-30	-4,219	-9	-1,403
資産運用費用（金利を含む）	Investment management charges, including interest	-13	-1,828	-4	-623
資産売却損	Losses on the realisation of investments	-17	-2,391	-5	-779
投資収益配分	Allocated investment return transferred to the technical account	1	141	-14	-2,182
その他収益	Other income	10	1,406	7	1,091
その他費用（価格修正分を含む）	Other charges, including value adjustments	-7	-984	-9	-1,403
法人税等	Tax on profit on ordinary activities	-34	-4,782	-15	-2,338
税引後利益	Profit on ordinary activities after tax	79	11,111	56	8,727
諸税金	Other taxes not shown under the preceding items	-1	-141	0	0
当期利益	Profit for the financial year	78	10,970	56	8,727