



European Insurance and  
Occupational Pensions Authority

## 2024 Insurance Stress Test Indicators

Triglav Group

Area	Description	Indicator	Baseline	Scenario without management actions	Scenario with management actions
Balance sheet position	Assets over Liabilities (AoL)	$\frac{\text{Total Assets}}{\text{Total Liabilities}}$	134.0%	127.6%	127.6%
	Relative change in Excess of assets over Liabilities (EAoL)	$\frac{\text{EAoL after stress}}{\text{EAoL baseline}} - 1$		-24.0%	-24.0%
Asset allocation	Relative change in Total Assets (TA)	$\frac{\text{TA}_{\text{after stress}}}{\text{TA}_{\text{baseline}}} - 1$		-10.8%	-10.8%
	Relative change in investment in Equities (E)	$\frac{\text{E}_{\text{after stress}}}{\text{E}_{\text{baseline}}} - 1$		-42.6%	-42.6%
	Relative change in investment in Government bonds (GB)	$\frac{\text{GB}_{\text{after stress}}}{\text{GB}_{\text{baseline}}} - 1$		-7.4%	-7.4%
	Relative change in investment in Corporate bonds (CB)	$\frac{\text{CB}_{\text{after stress}}}{\text{CB}_{\text{baseline}}} - 1$		-6.4%	-6.4%
	Relative change in property (other than for own use) (P)	$\frac{\text{P}_{\text{after stress}}}{\text{P}_{\text{baseline}}} - 1$		-9.6%	-9.6%
	Relative change in assets held for index and unit linked contracts (ILUL)	$\frac{\text{ILUL}_{\text{after stress}}}{\text{ILUL}_{\text{baseline}}} - 1$		-30.5%	-30.5%
	Relative change in Loans and Mortgages (LM)	$\frac{\text{LM}_{\text{after stress}}}{\text{LM}_{\text{baseline}}} - 1$		-1.8%	-1.8%
	Relative change in Collective Investments Undertakings (CIU)	$\frac{\text{CIU}_{\text{after stress}}}{\text{CIU}_{\text{baseline}}} - 1$		-23.4%	-23.4%
Technical provisions	Relative change in total technical provisions (TP)	$\frac{\text{TP}_{\text{after stress}}}{\text{TP}_{\text{baseline}}} - 1$		-8.7%	-8.7%
	Relative change in technical provisions non-life (TP NL)	$\frac{\text{TPNL}_{\text{after stress}}}{\text{TPNL}_{\text{baseline}}} - 1$		3.7%	3.7%
	Relative change in technical provisions life, excluding IL/UL (TP L)	$\frac{\text{TPL}_{\text{after stress}}}{\text{TPL}_{\text{baseline}}} - 1$		-2.9%	-2.9%
	Relative change in technical provisions - index-linked and unit-linked (TP UL)	$\frac{\text{TPUL}_{\text{after stress}}}{\text{TPUL}_{\text{baseline}}} - 1$		-29.6%	-29.6%

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