

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)	$\frac{Total\ Assets}{Total\ Liabilities}$	134.0%	127.6%	127.6%
	Relative change in Excess of assets over Liabilities (EAoL)	$\frac{EAoL\ after\ stress}{EAoL\ baseline} - 1$		-24.0%	-24.0%
Asset allocation	Relative change in Total Assets (TA)	$\frac{TA_{after\ stress}}{TA_{baseline}} - 1$		-10.8%	-10.8%
	Relative change in investment in Equities (E)	$\frac{E_{after\ stress}}{E_{baseline}} - 1$		-42.6%	-42.6%
	Relative change in investment in Government bonds (GB)	$\frac{GB_{after\ stress}}{GB_{baseline}} - 1$		-7.4%	-7.4%
	Relative change in investment in Corporate bonds (CB)	$\frac{CB_{after\ stress}}{CB_{baseline}} - 1$		-6.4%	-6.4%
	Relative change in property (other than for own use) (P)	$\frac{P_{after\ stress}}{P_{baseline}} - 1$		-9.6%	-9.6%
	Relative change in assets held for index and unit linked contracts (ILUL)	$\frac{ILUL_{after\ stress}}{ILUL_{baseline}} - 1$		-30.5%	-30.5%
	Relative change in Loans and Mortgages (LM)	$\frac{LM_{after\ stress}}{LM_{baseline}} - 1$		-1.8%	-1.8%
	Relative change in Collective Investments Undertakings (CIU)	$\frac{CIU_{after\ stress}}{CIU_{baseline}} - 1$		-23.4%	-23.4%
Technical provisions	Relative change in total technical provisions (TP)	$\frac{TP\ after\ stress}{TP\ baseline} - 1$		-8.7%	-8.7%
	Relative change in technical provisions non-life (TP NL)	$\frac{TPNL\ after\ stress}{TPNL\ baseline} - 1$		3.7%	3.7%
	Relative change in technical provisions life, excluding IL/UL (TP L)	$\frac{TPL\ after\ stress}{TPL\ baseline} - 1$		-2.9%	-2.9%
	Relative change in technical provisions - index-linked and unit-linked (TP UL)	$\frac{TPUL\ after\ stress}{TPUL\ baseline} - 1$		-29.6%	-29.6%