

2017

Public Quantitative Reporting Templates Solvency II

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This document contains the following quantitative reporting templates (QRTs) which relate to the position at 31 December 2017:

- S.02.01.02 Balance sheet
- S.05.01.02 Premiums, claims and expenses by line of business
- S.05.02.01 Premiums, claims and expense by country
- S.12.01.02 Life and Health SLT Technical Provisions
- S.22.01.21 Impact of long term guarantees measures and transitionals
- S.23.01.01 Own Funds
- S.25.02.21 Solvency Capital Requirement – for undertakings using the standard formula and partial internal model
- S.28.01.01 Minimum Capital Requirement

All amounts are expressed in thousands of Euros.

S.02.01.02 Balance Sheet

Solvency II value

C0010

Assets

Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	156.463
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
<i>Equities</i>	
Equities - listed	0
Equities - unlisted	0
<i>Bonds</i>	<i>155.752</i>
Government Bonds	68.419
Corporate Bonds	56.271
Structured notes	0
Collateralised securities	31.062
Collective Investments Undertakings	0
Derivatives	711
Deposits other than cash equivalents	0
Other investments	0
Assets held for index-linked and unit-linked contracts	2.001.007
Loans and mortgages	187.295
Loans on policies	865
Loans and mortgages to individuals	48.827
Other loans and mortgages	137.603
Reinsurance recoverables from:	
Non-life and health similar to non-life	
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	10.742
Reinsurance receivables	0
Receivables (trade, not insurance)	0
Own shares (held directly)	
in	0
Cash and cash equivalents	33.537
Any other assets, not elsewhere shown	0
Total assets	2.389.044

Liabilities

Technical provisions - non-life	
Technical provisions - non-life (excluding health)	
TP calculated as a whole	0
Best estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	
TP calculated as a whole	0
Best estimate	0
Risk margin	0
TP - life (excluding index-linked and unit-linked)	
Technical provisions - health (similar to life)	
TP calculated as a whole	0
Best estimate	0
Risk margin	0
TP - life (excluding health and index-linked and unit-linked)	
TP calculated as a whole	0
Best estimate	0
Risk margin	0
TP - index-linked and unit-linked	1.993.201
TP calculated as a whole	0
Best estimate	1.973.147
Risk margin	20.054
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	25.428
Derivatives	0
Debts owed to credit institutions	
Financial liabilities other than debts owed to credit institutions	
Insurance & intermediaries payables	50.901
Reinsurance payables	0
Payables (trade, not insurance)	7.966
Subordinated liabilities	
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	0
Total liabilities	2.077.496
Excess of assets over liabilities	311.547

S.05.01.02 Premiums, claims and expenses by line of business

	Line of Business for: life insurance obligations		
	Index-linked and unit-linked insurance	Other life insurance	Total
	C0230	C0240	C0300
Premiums written			
Gross	53.765	0	53.765
Reinsurers' share	0	31	31
Net	53.765	-31	53.734
Premiums earned			
Gross	53.765	0	53.765
Reinsurers' share	0	31	31
Net	53.765	-31	53.734
Claims incurred			
Gross	552.116	0	552.116
Reinsurers' share	0	0	0
Net	552.116		552.116
Changes in other technical provisions			
Gross	0	0	0
Reinsurers' share	0	0	0
Net			0
Expenses incurred	10.722		10.722
Other expenses			0
Total expenses			10.722

S.05.02.01 Premiums, claims and expenses by country

	Home Country	Total Top 5 and home country
	C0150	C0210
	C0220	C0280
Premium written		
Gross	48.634	48.634
Reinsurers' share	31	31
Net	48.602	48.602
Premium earned		
Gross	48.634	48.634
Reinsurers' share	31	31
Net	48.602	48.602
Claims incurred		
Gross	528.159	528.159
Reinsurers' share	0	0
Net	528.159	528.159
Changes in other technical provisions		
Gross	0	0
Reinsurers' share	0	0
Net	0	0
Expenses incurred	9.932	9.932
Other expenses		0
Total expenses		9.932

S.12.01.02 Life and Health SLT Technical Provisions

	Index-linked and unit-linked insurance <input type="checkbox"/>			Total (Life other than health insurance, including Unit-Linked)
		Contracts without options and guarantees	Contracts with options or guarantees	
	C0030	C0040	C0050	
Technical provisions calculated as a whole	0			0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole				0
Technical provisions calculated as a sum of BE and RM <input type="checkbox"/>				
Best Estimate <input type="checkbox"/>				
Gross Best Estimate		1.597.544	375.603	1.973.147
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0	0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re		1.597.544	375.603	1.973.147
Risk Margin	20.054			20.054
Amount of the transitional on Technical Provisions <input type="checkbox"/>				
Technical Provisions calculated as a whole				0
Best estimate				0
Risk margin				0
Technical provisions - total	1.993.201			1.993.201

S.22.01.21 Impact of long term guarantees measures and transitionals

	Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical	Impact of transitional on interest rate	Impact of volatility adjustment set	Impact of matching adjustment set to
	C0010	C0030	C0050	C0070	C0090
Technical provisions	1.993.201			96	
Basic own funds	211.547			-72	
Eligible own funds to meet Solvency Capital Requirement	211.547			-72	
Solvency Capital Requirement	44.175			7.291	
Eligible own funds to meet Minimum Capital Requirement	211.547			-72	
Minimum Capital Requirement	15.274			1	

S.23.01.01 Own funds

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	910	910		0	
Share premium account related to ordinary share capital	-2	-2		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings <input type="checkbox"/>					
Subordinated mutual member accounts					
Surplus funds					
Preference shares					
Share premium account related to preference shares					
Reconciliation reserve	310.640	310.640			
Subordinated liabilities			0	0	0
An amount equal to the value of net deferred tax assets					0
Other own fund items approved by the supervisory authority as basic own funds not specified above					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	100.000				
Deductions					
Deductions for participations in financial and credit institutions			0		
Total basic own funds after deductions	211.547	211.547			

Available and eligible own funds					
Total available own funds to meet the SCR	211.547	211.547			
Total available own funds to meet the MCR	211.547	211.547			
Total eligible own funds to meet the SCR	211.547	211.547			
Total eligible own funds to meet the MCR	211.547	211.547			
SCR	44.175				
MCR	15.274				
Ratio of Eligible own funds to SCR	478,89%				
Ratio of Eligible own funds to MCR	1384,99%				

	C0060				
Reconciliation reserve					
Excess of assets over liabilities	311.547				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	908				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds					
Reconciliation reserve	310.640				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life Business	8.416				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	8.416				

S.25.02.01 Solvency Capital Requirement - for undertakings using the standard formula and partial internal model

Unique number of component	Components description	Calculation of the Solvency Capital	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0090	C0120
1	Market risk (SF)	953			
2	Market risk (IM)	13.499	13.499		
3	Counterparty default risk (SF)	2.347			
4	Counterparty default risk (IM)				
5	Life underwriting risk (SF)	43.706			
6	Life underwriting risk (IM)	3.223	3.223		
7	Health underwriting risk (SF)				
8	Health underwriting risk (IM)				
9	Non-life underwriting risk (SF)				
10	Non-life underwriting risk (IM)				
11	Intangible asset risk (SF)				
12	Intangible asset risk (IM)				
13	Operational risk (SF)	3.866			
14	Operational risk (IM)				
15	LAC Technical Provisions (negative amount) (SF)				
16	LAC Technical Provisions (negative amount) (IM)				
17	LAC Deferred Taxes (negative amount)	-10.194			

Calculation of Solvency Capital Requirement	C0100
Total undiversified components	57.400
Diversification	-13.226
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	
Solvency Capital Requirement excluding capital add-on	44.175
Capital add-on already set	
Solvency capital requirement	44.175
Other information on SCR	
Amount/estimate of the overall loss-absorbing capacity of technical provisions	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	-10.194
Capital requirement for duration-based equity risk sub-module	
Total amount of Notional Solvency Capital Requirements for remaining part	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios <input type="checkbox"/>	
Diversification effects due to RFF nSCR aggregation for article 304	

S.28.01.01 Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Linear formula component for life insurance and reinsurance obligations

MCR calculation Life	Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0050	C0060
Obligations with profit participation - guaranteed benefits		
Obligations with profit participation - future discretionary benefits		
Index-linked and unit-linked insurance obligations	1.973.147	
Other life (re)insurance and health (re)insurance obligations		
Total capital at risk for all life (re)insurance obligations		2.088.915

	Non-life activities C0010	Life activities C0040
MCRNL Result		
MCRL Result		15.274

Overall MCR calculation

Linear MCR
SCR
MCR cap
MCR floor
Combined MCR
Absolute floor of the MCR

C0070
15.274
44.175
19.879
11.044
15.274
3.700
C0070
15.274

Minimum Capital Requirement