

S.02.01 Balance Sheet

Solvency II value

C0010

Assets

Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	843,710
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
<i>Equities</i>	<i>R0100</i>	<i>3,790</i>
Equities - listed	R0110	0
Equities - unlisted	R0120	3,790
<i>Bonds</i>	<i>R0130</i>	<i>580,864</i>
Government Bonds	R0140	297,346
Corporate Bonds	R0150	283,518
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	244,849
Derivatives	R0190	14,207
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	633,710
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	435,863
Other loans and mortgages	R0260	197,847
Reinsurance recoverables from:	R0270	14,032
Non-life and health similar to non-life	R0280	8,148
Non-life excluding health	R0290	8,148
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	5,884
Health similar to life	R0320	5,884
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	284
Insurance and intermediaries receivables	R0360	2,710
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	25,164
Own shares (held directly)	R0390	
yet paid in	R0400	0
Cash and cash equivalents	R0410	83,349
Any other assets, not elsewhere shown	R0420	0
Total assets	R0500	1,602,960

Liabilities

Technical provisions - non-life	R0510	168,719
Technical provisions - non-life (excluding health)	R0520	111,093
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	104,619
Risk margin	R0550	6,474
Technical provisions - health (similar to non-life)	R0560	57,626
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	51,297
Risk margin	R0590	6,329
linked)	R0600	823,226
Technical provisions - health (similar to life)	R0610	823,226
Technical provisions calculated as a whole	R0620	0
Best estimate	R0630	763,322
Risk margin	R0640	59,904
unit-linked)	R0650	
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	0
Risk margin	R0680	0
Technical provisions - index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	0
Best Estimate	R0710	0
Risk margin	R0720	0
Other technical provisions	R0730	0
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	22,855
Derivatives	R0790	41,040
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	10,887
Reinsurance payables	R0830	9,322
Payables (trade, not insurance)	R0840	57,943
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	0
Any other liabilities, not elsewhere shown	R0880	0
Total liabilities	R0900	1,133,992
Excess of assets over liabilities	R1000	468,968

S.12.01 Life and Health SLT Technical Provisions

		Health insurance (direct business)			Total (Health similar to life insurance)
			Contracts without options and guarantees	Contracts with options or guarantees	
		C0160	C0170	C0180	C0210
Technical provisions calculated as a whole	R0010	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	R0020				0
Technical provisions calculated as a sum of BE and RM					
Best Estimate					
Gross Best Estimate	R0030		763,322	0	763,322
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		5,884	0	5,884
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		757,438		757,438
Risk Margin	R0100	59,904			59,904
Amount of the transitional on Technical Provisions					
Technical Provisions calculated as a whole	R0110				0
Best estimate	R0120				0
Risk margin	R0130				0
Technical provisions - total	R0200	823,226			823,226

S.17.01 Non - life Technical Provisions

		Direct business and accepted proportional reinsurance											Total Non-Life obligations	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance		Miscellaneous financial loss
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120		C0130
Technical provisions calculated as a whole	R0010													0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050													0
Technical Provisions calculated as a sum of BE and RM														
Best estimate														
Premium provisions														
Gross	R0060		11,264		1,722	678	-1	3,141	1,043		74	1,200	-210	18,911
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	0	0	-354	-55	0	-941	-87	0	0	0	0	-1,436
Net Best Estimate of Premium Provisions	R0150		11,264		2,076	734	-1	4,081	1,129		74	1,200	-210	20,347
Claims provisions														
Gross	R0160		40,033		45,563	5,715	10	16,704	25,538		811	2,631		137,005
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	0	1,548	3,043	0	3,791	1,203	0	0	0	0	9,585
Net Best Estimate of Claims Provisions	R0250		40,033		44,015	2,672	10	12,914	24,335		811	2,631		127,421
Total Best estimate - gross	R0260		51,297		47,285	6,393	8	19,845	26,581		74	2,011	2,422	155,916
Total Best estimate - net	R0270		51,297		46,091	3,405	8	16,995	25,464		74	2,011	2,422	147,768
Risk margin	R0280		6,329		2,417	1,202	1	1,019	1,539		3	82	211	12,802
Amount of the transitional on Technical Provisions														
Technical Provisions calculated as a whole	R0290													0
Best estimate	R0300													0
Risk margin	R0310													0
Technical provisions - total														
Technical provisions - total	R0320		57,626		49,702	7,595	9	20,864	28,120		78	2,093	2,632	168,719
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330				1,194	2,988		2,850	1,116					8,148
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340		57,626		48,507	4,607	9	18,014	27,003		78	2,093	2,632	160,570

S.19.01 Non-life Insurance Claims Information

Development year										
0	1	2	3	4	5	6	7	8	9	10 & +

In Current year	Sum of years (cumulative)
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Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											1,168
2012	R0160	189,382	136,780	30,173	8,696	6,391	982	579	641	571	552	
2013	R0170	188,313	161,854	32,300	16,472	1,454	1,568	328	681	338		
2014	R0180	182,666	147,552	30,492	839	2,123	1,859	627	286			
2015	R0190	191,186	108,577	2,756	1,540	2,045	1,387	1,679				
2016	R0200	113,209	30,985	3,749	2,882	1,318	3,070					
2017	R0210	98,544	23,273	4,098	2,380	3,076						
2018	R0220	98,927	27,080	8,941	4,764							
2019	R0230	94,825	40,933	9,839								
2020	R0240	71,452	35,377									
2021	R0250	71,743										

	C0170	C0180
R0100	1,168	1,731,483
R0160	552	374,747
R0170	338	403,308
R0180	286	366,445
R0190	1,679	309,171
R0200	3,070	155,213
R0210	3,076	131,372
R0220	4,764	139,712
R0230	9,839	145,598
R0240	35,377	106,829
R0250	71,743	71,743
Total	131,893	3,935,622

Development year										
0	1	2	3	4	5	6	7	8	9	10 & +

Year end (discounted data)

Gross undiscounted Best Estimate Claims Provisions

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											9,062
2012	R0160	0	0	0	0	7,242	4,527	2,142	962	938	455	
2013	R0170	0	0	0	8,866	6,255	3,589	3,235	2,364	2,354		
2014	R0180	0	0	12,501	7,255	5,183	3,825	2,489	1,513			
2015	R0190	0	23,812	11,897	8,191	5,305	3,586	2,879				
2016	R0200	72,776	27,371	14,516	11,078	6,960	5,082					
2017	R0210	66,459	23,526	11,545	5,736	5,178						
2018	R0220	69,533	22,290	8,662	7,493							
2019	R0230	60,431	16,566	8,694								
2020	R0240	54,934	15,921									
2021	R0250	56,697										

	C0360
R0100	9,197
R0160	461
R0170	2,385
R0180	1,532
R0190	2,919
R0200	5,304
R0210	5,248
R0220	7,595
R0230	8,802
R0240	16,060
R0250	57,018
Total	116,521

S.22.01 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	R0010	991,945			1,953	
Basic own funds	R0020	468,968			-1,438	
Eligible own funds to meet Solvency Capital Requirement	R0050	468,968			-1,438	
Solvency Capital Requirement	R0090	234,000			636	
Eligible own funds to meet Minimum Capital Requirement	R0100	468,968			-1,438	
Minimum Capital Requirement	R0110	100,910			41	

S.23.01 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 2015/35						
Ordinary share capital (gross of own shares)	R0010	30,858	30,858		0	
Share premium account related to ordinary share capital	R0030	141,808	141,808		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	296,302	296,302			
Subordinated liabilities	R0140			0	0	0
An amount equal to the value of net deferred tax assets	R0160					0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
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	R0220	0				
Deductions						
Deductions for participations in financial and credit institutions	R0230			0		
Total basic own funds after deductions	R0290	468,968	468,968			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	468,968	468,968			
Total available own funds to meet the MCR	R0510	468,968	468,968			
Total eligible own funds to meet the SCR	R0540	468,968	468,968			
Total eligible own funds to meet the MCR	R0550	468,968	468,968			
SCR	R0580	234,000				
MCR	R0600	100,910				
Ratio of Eligible own funds to SCR	R0620	200.41%				
Ratio of Eligible own funds to MCR	R0640	464.74%				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	468,968				
Own shares (held directly and indirectly)	R0710	0				

Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	172,666
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	296,302
Expected profits		
Expected profits included in future premiums (EPIFP) - Life Business	R0770	54,390
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	389
Total Expected profits included in future premiums (EPIFP)	R0790	54,779

S.25.01 Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	37,903		
Counterparty default risk	R0020	8,947		
Life underwriting risk	R0030			
Health underwriting risk	R0040	238,146		
Non-life underwriting risk	R0050	44,664		
Diversification	R0060	-70,393		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	259,266		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	13,429
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-38,695
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	234,000
Capital add-on already set	R0210	
Solvency capital requirement	R0220	234,000
Other information on SCR		
Capital requirement for duration-based equity risk sub-module		
Total amount of Notional Solvency Capital Requirements for remaining part	R0400	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

Approach to tax rate

		Yes/No
		C0109
Approach based on average tax rate	R0590	2 - No

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	-38,695
LAC DT justified by reversion of deferred tax liabilities	R0650	-22,855
LAC DT justified by reference to probable future taxable economic profit	R0660	-15,841
LAC DT justified by carry back, current year	R0670	
LAC DT justified by carry back, future years	R0680	
Maximum LAC DT	R0690	-70,355

S.28.01 Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020		
Income protection insurance and proportional reinsurance	R0030	51,297	64,705
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	46,091	23,368
Other motor insurance and proportional reinsurance	R0060	3,405	17,074
Marine, aviation and transport insurance and proportional reinsurance	R0070	8	75
Fire and other damage to property insurance and proportional reinsurance	R0080	16,995	60,921
General liability insurance and proportional reinsurance	R0090	25,464	12,613
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110	74	0
Assistance and proportional reinsurance	R0120	2,011	14,078
Miscellaneous financial loss insurance and proportional reinsurance	R0130	2,422	7,177
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

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	R0210		
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240	757,438	
Total capital at risk for all life (re)insurance obligations	R0250		73,964,412

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	33,228	
MCRL Result	R0200		67,681

Overall MCR calculation

Linear MCR	R0300
SCR	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350

C0070
100,910
234,000
105,300
58,500
100,910
3,700
C0070
100,910

Minimum Capital Requirement	R0400
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