

S.02.01 Balance Sheet

Solvency II value

C0010

Assets

Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	91,746
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	35,706,244
Property (other than for own use)	R0080	2,048,638
Holdings in related undertakings, including participations	R0090	1,826,145
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	<i>21,972,346</i>
Government Bonds	R0140	12,530,036
Corporate Bonds	R0150	7,849,815
Structured notes	R0160	
Collateralised securities	R0170	1,592,496
Collective Investments Undertakings	R0180	2,654,719
Derivatives	R0190	6,488,556
Deposits other than cash equivalents	R0200	360,548
Other investments	R0210	355,292
Assets held for index-linked and unit-linked contracts	R0220	24,725,298
Loans and mortgages	R0230	21,786,844
Loans on policies	R0240	324
Loans and mortgages to individuals	R0250	17,018,060
Other loans and mortgages	R0260	4,768,460
Reinsurance recoverables from:	R0270	-559,964
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-559,964
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	-559,964
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	118,652
Reinsurance receivables	R0370	23
Receivables (trade, not insurance)	R0380	270,403
Own shares (held directly)	R0390	
paid in	R0400	
Cash and cash equivalents	R0410	1,813,851
Any other assets, not elsewhere shown	R0420	2,884
Total assets	R0500	83,955,981

Liabilities

Technical provisions - non-life	R0510	
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	
Risk margin	R0590	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	38,709,307
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
unit-linked)	R0650	38,709,307
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	37,335,811
Risk margin	R0680	1,373,495
Technical provisions - index-linked and unit-linked	R0690	32,497,382
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	31,409,567
Risk margin	R0720	1,087,816
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	9,586
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	3,349,030
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	3,126,122
Insurance & intermediaries payables	R0820	279,432
Reinsurance payables	R0830	48,166
Payables (trade, not insurance)	R0840	392,278
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	78,411,303
Excess of assets over liabilities	R1000	5,544,678

S.05.01 Premiums, claims and expenses by line of business

		Line of Business for: life insurance obligations			Total
		Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	
		C0220	C0230	C0240	
Premiums written					
Gross	R1410	376,226	565,747	385,700	1,327,674
Reinsurers' share	R1420			33,820	33,820
Net	R1500	376,226	565,747	351,880	1,293,854
Premiums earned					
Gross	R1510	376,226	565,747	385,700	1,327,674
Reinsurers' share	R1520			33,820	33,820
Net	R1600	376,226	565,747	351,880	1,293,854
Claims incurred					
Gross	R1610	709,632	1,250,283	969,645	2,929,560
Reinsurers' share	R1620			-26,857	-26,857
Net	R1700	709,632	1,250,283	996,502	2,956,417
Changes in other technical provisions					
Gross	R1710				0
Reinsurers' share	R1720				0
Net	R1800				0
Expenses incurred	R1900	45,277	56,369	100,663	202,309
Other expenses	R2500				
Total expenses	R2600				202,309

S.05.02 Premiums, claims and expenses by country

		Home Country	Total Top 5 and home country
		C0150	C0210
	R01400		
		C0220	C0280
Premiums written			
Gross	R1410	1,327,674	1,327,674
Reinsurers' share	R1420	33,820	33,820
Net	R1500	1,293,854	1,293,854
Premiums earned			
Gross	R1510	1,327,674	1,327,674
Reinsurers' share	R1520	33,820	33,820
Net	R1600	1,293,854	1,293,854
Claims incurred			
Gross	R1610	2,929,560	2,929,560
Reinsurers' share	R1620	-26,857	-26,857
Net	R1700	2,956,417	2,956,417
Changes in other technical provisions			
Gross	R1710		0
Reinsurers' share	R1720		0
Net	R1800		0
Expenses incurred	R1900	202,309	202,309
Other expenses	R2500		
Total expenses	R2600		202,309

S.12.01 Life and Health SLT Technical Provisions

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Total (Life other than health insurance, including Unit-Linked)		
			C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0060		Contracts without options and guarantees	Contracts with options or guarantees
					C0040	C0050			C0070	C0080
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0150	
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 as a whole	R0020								0	
Technical provisions calculated as a sum of BE and RM										
Best Estimate										
Gross Best Estimate	R0030	17,426,165		5,545,055	25,864,512		18,787,647	1,121,999	68,745,378	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080						-560,727	764	-559,964	
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	17,426,165		5,545,055	25,864,512		19,348,375	1,121,235	69,305,342	
Risk Margin	R0100	906,593	1,087,816			466,902			2,461,311	
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	18,332,758	32,497,382			20,376,549			71,206,689	

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	71,206,689			225,568	
Basic own funds	R0020	5,544,678			-168,735	
Eligible own funds to meet Solvency Capital Requirement	R0050	5,544,678			-168,735	
Solvency Capital Requirement	R0090	2,978,150			1,305,458	
Eligible own funds to meet Minimum Capital Requirement	R0100	5,458,286			-227,405	
Minimum Capital Requirement	R0110	1,321,798			4,249	

S.23.01 Own funds

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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	22,690	22,690			
Share premium account related to ordinary share capital	R0030	1,354,969	1,354,969			
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	4,080,627	4,080,627			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160	86,391				86,391
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					
Deductions						
Deductions for participations in financial and credit institutions	R0230		0			
Total basic own funds after deductions	R0290	5,544,678	5,458,286			86,391
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	5,544,678	5,458,286			86,391
Total available own funds to meet the MCR	R0510	5,458,286	5,458,286			
Total eligible own funds to meet the SCR	R0540	5,544,678	5,458,286			86,391
Total eligible own funds to meet the MCR	R0550	5,458,286	5,458,286			
SCR	R0580	2,978,150				
MCR	R0600	1,321,798				
Ratio of Eligible own funds to SCR	R0620	186.18%				
Ratio of Eligible own funds to MCR	R0640	412.94%				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	5,544,678				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					

Other basic own fund items	R0730	1,464,050	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		
Reconciliation reserve	R0760	4,080,627	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life Business	R0770	572,753	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780		
Total Expected profits included in future premiums (EPIFP)	R0790	572,753	

S.25.02 Solvency Capital Requirement - for undertakings using the standard formula and partial internal model

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled
C0010	C0020	C0030	C0070
1	Market risk (SF)	821,713	
2	Market risk (IM)	2,035,926	2,035,926
3	Counterparty default risk (SF)	87,819	
4	Counterparty default risk (IM)		
5	Life underwriting risk (SF)	923,913	
6	Life underwriting risk (IM)	1,439,002	1,439,002
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)	295,659	
14	Operational risk (IM)		
15	LAC Technical Provisions (negative amount) (SF)		
16	LAC Technical Provisions (negative amount) (IM)		
17	LAC Deferred Taxes (negative amount)	-596,709	

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	5,007,324
Diversification	R0060	-2,029,174
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	2,978,150
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	2,978,150
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	-596,709
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirement 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
Amount/estimate of LAC DT	R0640	-596,709
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	R0650	
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	R0660	-596,709
Amount/estimate of AC DT justified by carry back, current year	R0670	
Amount/estimate of LAC DT justified by carry back, future years	R0680	
Amount/estimate of Maximum LAC DT	R0690	-918,014

S.28.01 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	R0210	17,426,165	
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230	31,409,567	
Other life (re)insurance and health (re)insurance obligations	R0240	20,469,610	
Total capital at risk for all life (re)insurance obligations	R0250		39,001,637

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010		
MCRL Result	R0200		1,321,798

Overall MCR calculation

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

Minimum Capital Requirement	R0400
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C0070
1,321,798
2,978,150
1,340,167
744,537
1,321,798
3,700
C0070
1,321,798