

## 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
<b>contracts)</b>	<b>R0070</b>	<b>840,580</b>
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
<i>Equities</i>	<i>R0100</i>	<i>3,295</i>
Equities - listed	R0110	0
Equities - unlisted	R0120	3,295
<i>Bonds</i>	<i>R0130</i>	<i>556,227</i>
Government Bonds	R0140	310,641
Corporate Bonds	R0150	245,587
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	248,262
Derivatives	R0190	32,796
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
<b>Loans and mortgages</b>	<b>R0230</b>	<b>530,370</b>
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	385,629
Other loans and mortgages	R0260	144,740
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	<b>28,389</b>
Non-life and health similar to non-life	R0280	4,086
Non-life excluding health	R0290	4,086
Health similar to non-life	R0300	0
linked	R0310	24,303
Health similar to life	R0320	24,303
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	235
Insurance and intermediaries receivables	R0360	1,969
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	3,567
Own shares (held directly)	R0390	
in	R0400	0
Cash and cash equivalents	R0410	185,912
Any other assets, not elsewhere shown	R0420	0
<b>Total assets</b>	<b>R0500</b>	<b>1,591,021</b>

## Liabilities

<b>Technical provisions - non-life</b>	<b>R0510</b>	<b>184,248</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	<b>112,022</b>
Technical provisions calculated as a whole	R0530	0
Best estimate	R0540	105,830
Risk margin	R0550	6,192
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	<b>72,226</b>
Technical provisions calculated as a whole	R0570	0
Best estimate	R0580	65,463
Risk margin	R0590	6,763
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	<b>905,388</b>
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	<b>905,388</b>
Technical provisions calculated as a whole	R0620	0
Best estimate	R0630	859,200
Risk margin	R0640	46,188
<b>linked)</b>	<b>R0650</b>	
Technical provisions calculated as a whole	R0660	0
Best estimate	R0670	0
Risk margin	R0680	0
<b>Technical provisions - index-linked and unit-linked</b>	<b>R0690</b>	
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	17,628
Derivatives	R0790	50,576
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	2,640
Insurance & intermediaries payables	R0820	3,770
Reinsurance payables	R0830	1,552
Payables (trade, not insurance)	R0840	16,511
<b>Subordinated liabilities</b>	<b>R0850</b>	
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities not in Basic Own Funds	R0870	0
Any other liabilities, not elsewhere shown	R0880	0
<b>Total liabilities</b>	<b>R0900</b>	<b>1,182,314</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>408,707</b>



## S.05.02 Premiums, claims and expenses by country

		Home Country	Total Top 5 and home country
		C0010	C0070
	R0010		
		C0080	C0140
<b>Premiums written</b>			
Gross - Direct Business	R0110	209,946	209,946
Gross - Proportional reinsurance accepted	R0120	0	0
Gross - Non-proportional reinsurance accepted	R0130	0	0
Reinsurers' share	R0140	18,941	18,941
<b>Net</b>	<b>R0200</b>	<b>191,005</b>	<b>191,005</b>
<b>Premiums earned</b>			
Gross - Direct Business	R0210	210,126	210,126
Gross - Proportional reinsurance accepted	R0220	0	0
Gross - Non-proportional reinsurance accepted	R0230	0	0
Reinsurers' share	R0240	18,941	18,941
<b>Net</b>	<b>R0300</b>	<b>191,185</b>	<b>191,185</b>
<b>Claims incurred</b>			
Gross - Direct Business	R0310	119,766	119,766
Gross - Proportional reinsurance accepted	R0320	112	112
Gross - Non-proportional reinsurance accepted	R0330	0	0
Reinsurers' share	R0340	9,700	9,700
<b>Net</b>	<b>R0400</b>	<b>110,178</b>	<b>110,178</b>
<b>Changes in other technical provisions</b>			
Gross - Direct Business	R0410	0	0
Gross - Proportional reinsurance accepted	R0420	0	0
Gross - Non-proportional reinsurance accepted	R0430	0	0
Reinsurers' share	R0440	0	0
<b>Net</b>	<b>R0500</b>	<b>0</b>	<b>0</b>
<b>Expenses incurred</b>	<b>R0550</b>	83,283	83,283
<b>Other expenses</b>	<b>R1200</b>		
<b>Total expenses</b>	<b>R1300</b>		<b>83,283</b>

		Home Country	Total Top 5 and home country
		C0150	C0210
	R01400		
		C0220	C0280
<b>Premiums written</b>			
Gross	R1410	165,343	165,343
Reinsurers' share	R1420	9,210	9,210
<b>Net</b>	<b>R1500</b>	<b>156,132</b>	<b>156,132</b>
<b>Premiums earned</b>			
Gross	R1510	171,465	171,465
Reinsurers' share	R1520	9,210	9,210
<b>Net</b>	<b>R1600</b>	<b>162,255</b>	<b>162,255</b>
<b>Claims incurred</b>			
Gross	R1610	162,559	162,559
Reinsurers' share	R1620	3,856	3,856
<b>Net</b>	<b>R1700</b>	<b>158,703</b>	<b>158,703</b>
<b>Changes in other technical provisions</b>			
Gross	R1710	0	0
Reinsurers' share	R1720	0	0
<b>Net</b>	<b>R1800</b>	<b>0</b>	<b>0</b>
<b>Expenses incurred</b>	<b>R1900</b>	29,715	29,715
<b>Other expenses</b>	<b>R2500</b>		
<b>Total expenses</b>	<b>R2600</b>		<b>29,715</b>

## S.12.01 Life and Health SLT Technical Provisions

		Health insurance (direct business) <input type="checkbox"/>			Total (Health similar to life insurance)
			Contracts without options and guarantees	Contracts with options or guarantees	
		C0160	C0170	C0180	
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>	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
<b>Technical provisions calculated as a sum of BE and RM <input type="checkbox"/></b>					
<b>Best Estimate <input type="checkbox"/></b>					
<b>Gross Best Estimate</b>	<b>R0030</b>		859,200	0	859,200
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		24,303	0	24,303
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		834,897		834,897
<b>Risk Margin</b>	<b>R0100</b>	46,188			46,188
<b>Amount of the transitional on Technical Provisions <input type="checkbox"/></b>					
Technical Provisions calculated as a whole	R0110				0
Best estimate	R0120				0
Risk margin	R0130				0
<b>Technical provisions - total</b>	<b>R0200</b>	905,388			905,388

### 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	C0180
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0180
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		22,546		4,011	1,556	4	3,672	1,356		180	903	416	34,645
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	0	0	-245	52	0	-457	-82	0	0	0	0	-732
Net Best Estimate of Premium Provisions	R0150		22,546		4,255	1,504	4	4,129	1,438		180	903	416	35,377
Claims provisions														
Gross	R0160		42,917		49,403	3,648	7	12,675	23,725			1,057	3,217	136,648
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	0	1,765	1,019	0	1,434	601	0	0	0	0	4,819
Net Best Estimate of Claims Provisions	R0250		42,917		47,638	2,629	7	11,241	23,124			1,057	3,217	131,830
Total Best estimate - gross	R0260		65,463		53,414	5,204	11	16,347	25,081		180	1,961	3,633	171,293
Total Best estimate - net	R0270		65,463		51,894	4,133	11	15,371	24,562		180	1,961	3,633	167,207
Risk margin	R0280		6,763		3,036	231	1	1,061	1,563		11	76	213	12,955
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		72,226		56,450	5,435	12	17,408	26,644		190	2,037	3,846	184,248
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330				1,520	1,071		977	519					4,086
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340		72,226		54,930	4,364	12	16,431	26,125		190	2,037	3,846	180,162

### S.19.01 Non-life Insurance Claims Information

Development year											In Current year	Sum of years (cumulative)
0	1	2	3	4	5	6	7	8	9	10 & +		

#### Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110			
Prior	R0100											2,422	R0100	2,422	1,533,931
2011	R0160	178,954	121,677	24,641	11,393	6,264	3,754	1,472	1,686	408	385		R0160	385	350,635
2012	R0170	189,382	136,780	30,173	8,696	6,391	982	579	641	571			R0170	571	374,196
2013	R0180	188,313	161,854	32,300	16,472	1,454	1,568	328	681				R0180	681	402,970
2014	R0190	182,666	147,552	30,492	839	2,123	1,859	627					R0190	627	366,159
2015	R0200	191,186	108,577	2,756	1,540	2,045	1,387						R0200	1,387	307,492
2016	R0210	113,209	30,985	3,749	2,882	1,318							R0210	1,318	152,143
2017	R0220	98,544	23,273	4,098	2,380								R0220	2,380	128,296
2018	R0230	98,927	27,080	8,941									R0230	8,941	134,948
2019	R0240	94,825	40,933										R0240	40,933	135,759
2020	R0250	71,452											R0250	71,452	71,452
												<b>Total</b>	R0260	<b>131,098</b>	<b>3,957,981</b>

Development year											Year end (discounted data)
0	1	2	3	4	5	6	7	8	9	10 & +	

#### Gross undiscounted Best Estimate Claims Provisions

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		
Prior	R0100											9,283	R0100	9,409
2011	R0160	0	0	0	0	0	6,163	5,834	3,463	2,979	3,267		R0160	3,330
2012	R0170	0	0	0	0	7,258	4,543	2,157	962	938			R0170	954
2013	R0180	0	0	0	8,859	6,248	3,582	3,235	2,364				R0180	2,403
2014	R0190	0	0	12,515	7,269	5,196	3,825	2,489					R0190	2,549
2015	R0200	0	23,815	11,894	8,187	5,305	3,586						R0200	3,644
2016	R0210	73,295	27,372	14,511	11,078	6,960							R0210	7,064
2017	R0220	67,030	23,537	11,545	5,736								R0220	5,821
2018	R0230	70,035	22,290	8,662									R0230	8,781
2019	R0240	60,431	16,566										R0240	16,722
2020	R0250	54,934											R0250	55,256
												<b>Total</b>	R0260	<b>115,934</b>

### S.22.01 Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	1,089,636			5,362	
Basic own funds	R0020	408,707			-3,908	
Eligible own funds to meet Solvency Capital Requirement	R0050	408,707			-3,908	
Solvency Capital Requirement	R0090	232,284			58	
Eligible own funds to meet Minimum Capital Requirement	R0100	408,707			-3,908	
Minimum Capital Requirement	R0110	101,465			109	

## S.23.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>						
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	236,041	236,041			
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					
<b>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</b>						
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				
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230			0		
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>408,707</b>	<b>408,707</b>			
<b>Ancillary own funds</b>						
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					
<b>Total ancillary own funds</b>	<b>R0400</b>					
<b>Available and eligible own funds</b>						
<b>Total available own funds to meet the SCR</b>	<b>R0500</b>	<b>408,707</b>	<b>408,707</b>			
<b>Total available own funds to meet the MCR</b>	<b>R0510</b>	<b>408,707</b>	<b>408,707</b>			
<b>Total eligible own funds to meet the SCR</b>	<b>R0540</b>	<b>408,707</b>	<b>408,707</b>			
<b>Total eligible own funds to meet the MCR</b>	<b>R0550</b>	<b>408,707</b>	<b>408,707</b>			
<b>SCR</b>	<b>R0580</b>	<b>232,284</b>				
<b>MCR</b>	<b>R0600</b>	<b>101,465</b>				
<b>Ratio of Eligible own funds to SCR</b>	<b>R0620</b>	<b>175.95%</b>				
<b>Ratio of Eligible own funds to MCR</b>	<b>R0640</b>	<b>402.81%</b>				
<b>Reconciliation reserve</b>						
Excess of assets over liabilities	R0700	408,707				
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					
<b>Reconciliation reserve</b>	<b>R0760</b>	<b>236,041</b>				
<b>Expected profits</b>						
Expected profits included in future premiums (EPIFP) - Life Business	R0770	9,596				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	0				
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>	<b>9,596</b>				

## S.25.01 Solvency Capital Requirement - for undertakings on Standard Fo

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	19,258		
Counterparty default risk	R0020	9,566		
Life underwriting risk	R0030			
Health underwriting risk	R0040	236,636		
Non-life underwriting risk	R0050	45,622		
Diversification	R0060	-60,246		
Intangible asset risk	R0070			
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>250,836</b>		

### Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	14,631
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-33,183
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	232,284
<b>Capital add-on already set</b>	<b>R0210</b>	
Solvency capital requirement	R0220	232,284
<b>Other information on SCR</b>		
<b>Capital requirement for duration-based equity risk sub-module</b>	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 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	-33,183
LAC DT justified by reversion of deferred tax liabilities	R0650	-17,628
LAC DT justified by reference to probable future taxable economic profit	R0660	-15,555
LAC DT justified by carry back, current year	R0670	
LAC DT justified by carry back, future years	R0680	
Maximum LAC DT	R0690	-33,183

## 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	65,463	61,538
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	51,894	21,895
Other motor insurance and proportional reinsurance	R0060	4,133	16,305
Marine, aviation and transport insurance and proportional reinsurance	R0070	11	76
Fire and other damage to property insurance and proportional reinsurance	R0080	15,371	58,449
General liability insurance and proportional reinsurance	R0090	24,562	12,239
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110	180	0
Assistance and proportional reinsurance	R0120	1,961	13,812
Miscellaneous financial loss insurance and proportional reinsurance	R0130	3,633	6,690
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	834,897	
Total capital at risk for all life (re)insurance obligations	R0250		70,141,298

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	34,833	
MCRL Result	R0200		66,632

### Overall MCR calculation

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

C0070
101,465
232,284
104,528
58,071
101,465
3,700
C0070
101,465

<b>Minimum Capital Requirement</b>	<b>R0400</b>
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