

S.02.01 Balance Sheet

Solvency II value

C0010

Assets

Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	273,518
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
contracts)	R0070	24,981,363
Property (other than for own use)	R0080	2,034,969
Holdings in related undertakings, including participations	R0090	1,875,812
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	<i>12,882,305</i>
Government Bonds	R0140	7,290,502
Corporate Bonds	R0150	2,732,634
Structured notes	R0160	
Collateralised securities	R0170	2,859,169
Collective Investments Undertakings	R0180	1,419,883
Derivatives	R0190	6,183,822
Deposits other than cash equivalents	R0200	282,582
Other investments	R0210	301,989
Assets held for index-linked and unit-linked contracts	R0220	18,903,784
Loans and mortgages	R0230	18,289,096
Loans on policies	R0240	286
Loans and mortgages to individuals	R0250	13,676,849
Other loans and mortgages	R0260	4,611,961
Reinsurance recoverables from:	R0270	-419,547
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
linked	R0310	-419,547
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	-419,547
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	77,033
Reinsurance receivables	R0370	3
Receivables (trade, not insurance)	R0380	244,968
Own shares (held directly)	R0390	
in	R0400	
Cash and cash equivalents	R0410	1,569,298
Any other assets, not elsewhere shown	R0420	

Total assets	R0500	63,919,516
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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	27,622,428
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
linked)	R0650	27,622,428
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	26,781,075
Risk margin	R0680	841,353
Technical provisions - index-linked and unit-linked	R0690	23,671,221
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	23,086,518
Risk margin	R0720	584,702
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	10,372
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	7,040,875
Debts owed to credit institutions	R0800	89,508
Financial liabilities other than debts owed to credit institutions	R0810	203,812
Insurance & intermediaries payables	R0820	254,333
Reinsurance payables	R0830	52,607
Payables (trade, not insurance)	R0840	201,957
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	145,818
Total liabilities	R0900	59,292,931

Excess of assets over liabilities	R1000	4,626,585
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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	294,784	591,944	326,354	1,213,082
Reinsurers' share	R1420			45,566	45,566
Net	R1500	294,784	591,944	280,788	1,167,515
Premiums earned					
Gross	R1510	294,784	591,944	326,354	1,213,082
Reinsurers' share	R1520			45,566	45,566
Net	R1600	294,784	591,944	280,788	1,167,515
Claims incurred					
Gross	R1610	707,909	1,152,659	861,249	2,721,817
Reinsurers' share	R1620			-25,039	-25,039
Net	R1700	707,909	1,152,659	886,289	2,746,856
Changes in other technical provisions					
Gross	R1710				0
Reinsurers' share	R1720				0
Net	R1800				0
Expenses incurred	R1900	51,275	97,917	120,785	269,977
Other expenses	R2500				
Total expenses	R2600				269,977

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	1,213,082	1,213,082
Reinsurers' share	R1420	45,566	45,566
Net	R1500	1,167,515	1,167,515
Premiums earned			
Gross	R1510	1,213,082	1,213,082
Reinsurers' share	R1520	45,566	45,566
Net	R1600	1,167,515	1,167,515
Claims incurred			
Gross	R1610	2,721,817	2,721,817
Reinsurers' share	R1620	-25,039	-25,039
Net	R1700	2,746,856	2,746,856
Changes in other technical provisions			
Gross	R1710		0
Reinsurers' share	R1720		0
Net	R1800		0
Expenses incurred	R1900	269,977	269,977
Other expenses	R2500		
Total expenses	R2600		269,977

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	12,542,469		4,494,265	18,592,254		13,369,130	869,477	49,867,594	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080						-420,295	747	-419,547	
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	12,542,469		4,494,265	18,592,254		13,789,424	868,729	50,287,141	
Risk Margin	R0100	532,319	584,702			309,034			1,426,055	
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	13,074,787	23,671,221			14,547,641			51,293,649	

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	51,293,649			878,017	
Basic own funds	R0020	4,626,585			-656,970	
Eligible own funds to meet Solvency Capital Requirement	R0050	4,626,585			-718,817	
Solvency Capital Requirement	R0090	2,204,651			697,837	
Eligible own funds to meet Minimum Capital Requirement	R0100	4,357,799			-885,404	
Minimum Capital Requirement	R0110	960,669			16,567	

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	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	2,980,139	2,980,139			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160	268,786				268,786
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	4,626,585	4,357,799			268,786
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	4,626,585	4,357,799			268,786
Total available own funds to meet the MCR	R0510	4,357,799	4,357,799			
Total eligible own funds to meet the SCR	R0540	4,626,585	4,357,799			268,786
Total eligible own funds to meet the MCR	R0550	4,357,799	4,357,799			
SCR	R0580	2,204,651				
MCR	R0600	960,669				
Ratio of Eligible own funds to SCR	R0620	209.86%				
Ratio of Eligible own funds to MCR	R0640	453.62%				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	4,626,585				

Own shares (held directly and indirectly)	R0710		
Foreseeable dividends, distributions and charges	R0720		
Other basic own fund items	R0730	1,646,446	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		
Reconciliation reserve	R0760	2,980,139	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life Business	R0770	99,439	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780		
Total Expected profits included in future premiums (EPIFP)	R0790	99,439	

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)	535,054	
2	Market risk (IM)	1,587,555	1,587,555
3	Counterparty default risk (SF)	77,820	
4	Counterparty default risk (IM)		
5	Life underwriting risk (SF)	582,672	
6	Life underwriting risk (IM)	948,413	948,413
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)	207,512	
14	Operational risk (IM)		
15	LAC Technical Provisions (negative amount) (SF)		
16	LAC Technical Provisions (negative amount) (IM)		
17	LAC Deferred Taxes (negative amount)	-455,300	

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	3,483,726
Diversification	R0060	-1,279,075
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	2,204,651
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	2,204,651
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	-455,300
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	-455,300
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	-455,300
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	-650,429

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	12,542,469	
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230	23,086,518	
Other life (re)insurance and health (re)insurance obligations	R0240	14,658,153	
Total capital at risk for all life (re)insurance obligations	R0250		38,814,785

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010		
MCRL Result	R0200		960,669

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
960,669
2,204,651
992,093
551,163
960,669
4,000
C0070
960,669