

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
contracts)	R0070	787,878
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
<i>Equities</i>	<i>R0100</i>	<i>4,192</i>
Equities - listed	R0110	0
Equities - unlisted	R0120	4,192
<i>Bonds</i>	<i>R0130</i>	<i>487,458</i>
Government Bonds	R0140	266,517
Corporate Bonds	R0150	220,941
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	228,143
Derivatives	R0190	68,084
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	548,782
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	392,090
Other loans and mortgages	R0260	156,693
Reinsurance recoverables from:	R0270	45,687
Non-life and health similar to non-life	R0280	21,833
Non-life excluding health	R0290	21,833
Health similar to non-life	R0300	0
linked	R0310	23,855
Health similar to life	R0320	23,855
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	269
Insurance and intermediaries receivables	R0360	3,138
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	30,266
Own shares (held directly)	R0390	
in	R0400	0
Cash and cash equivalents	R0410	42,282
Any other assets, not elsewhere shown	R0420	0

Total assets	R0500	1,458,301
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Liabilities

Technical provisions - non-life	R0510	186,012
Technical provisions - non-life (excluding health)	R0520	124,312
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	119,413
Risk margin	R0550	4,900
Technical provisions - health (similar to non-life)	R0560	61,700
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	56,379
Risk margin	R0590	5,321
Technical provisions - life (excluding index-linked and unit-linked)	R0600	632,422
Technical provisions - health (similar to life)	R0610	632,422
Technical provisions calculated as a whole	R0620	0
Best estimate	R0630	579,169
Risk margin	R0640	53,253
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	
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	4,406
Derivatives	R0790	96,658
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	270
Insurance & intermediaries payables	R0820	7,160
Reinsurance payables	R0830	7,588
Payables (trade, not insurance)	R0840	39,690
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	994
Total liabilities	R0900	975,199

Excess of assets over liabilities	R1000	483,102
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S.05.02 Premiums, claims and expenses by country

		Home Country	Total Top 5 and home country
		C0010	C0070
R0010			
		C0080	C0140
Premiums written			
Gross - Direct Business	R0110	234,012	234,012
Gross - Proportional reinsurance accepted	R0120	0	0
Gross - Non-proportional reinsurance accepted	R0130	0	0
Reinsurers' share	R0140	21,672	21,672
Net	R0200	212,340	212,340
Premiums earned			
Gross - Direct Business	R0210	233,849	233,849
Gross - Proportional reinsurance accepted	R0220	0	0
Gross - Non-proportional reinsurance accepted	R0230	0	0
Reinsurers' share	R0240	22,557	22,557
Net	R0300	211,292	211,292
Claims incurred			
Gross - Direct Business	R0310	150,447	150,447
Gross - Proportional reinsurance accepted	R0320	-52	-52
Gross - Non-proportional reinsurance accepted	R0330	0	0
Reinsurers' share	R0340	17,563	17,563
Net	R0400	132,832	132,832
Changes in other technical provisions			
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
Net	R0500	0	0
Expenses incurred	R0550	94,020	94,020
Other expenses	R1200		
Total expenses	R1300		94,020

		Home Country	Total Top 5 and home country
		C0150	C0210
R01400			
		C0220	C0280
Premiums written			
Gross	R1410	167,126	167,126
Reinsurers' share	R1420	44,712	44,712
Net	R1500	122,414	122,414
Premiums earned			
Gross	R1510	172,198	172,198
Reinsurers' share	R1520	44,712	44,712
Net	R1600	127,485	127,485
Claims incurred			
Gross	R1610	-31,523	-31,523
Reinsurers' share	R1620	29,516	29,516
Net	R1700	-61,039	-61,039
Changes in other technical provisions			
Gross	R1710	0	0
Reinsurers' share	R1720	0	0
Net	R1800	0	0
Expenses incurred	R1900	23,931	23,931
Other expenses	R2500		
Total expenses	R2600		23,931

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	
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		579,169	0	579,169
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		23,855	0	23,855
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		555,315		555,315
Risk Margin	R0100	53,253			53,253
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	632,422			632,422

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		14,561		2,117	46	-23	2,374	543		4,240	1,736	-437	25,157
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	0	0	-514	-74	0	-1,108	-170	0	3,614	0	0	1,747
Net Best Estimate of Premium Provisions	R0150		14,561		2,632	121	-23	3,482	713		626	1,736	-437	23,410
Claims provisions														
Gross	R0160		41,818		48,230	6,103	2	18,098	23,344		8,363	1,920	2,757	150,634
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	0	2,862	0	0	7,514	1,346	0	8,363	0	0	20,086
Net Best Estimate of Claims Provisions	R0250		41,818		45,368	6,103	2	10,583	21,998			1,920	2,757	130,549
Total Best estimate - gross	R0260		56,379		50,347	6,149	-21	20,472	23,887		12,603	3,656	2,320	175,791
Total Best estimate - net	R0270		56,379		48,000	6,223	-21	14,066	22,710		626	3,656	2,320	153,959
Risk margin	R0280		5,321		1,965	476	0	1,028	1,039		37	93	262	10,221
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		61,700		52,313	6,624	-21	21,499	24,926		12,640	3,749	2,582	186,012
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330				2,347	-74		6,406	1,177		11,977			21,833
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340		61,700		49,965	6,699	-21	15,094	23,749		663	3,749	2,582	164,179

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	C0170	C0180	
Prior	R0100											1,320	R0100	1,320	1,783,785
2013	R0160	188,313	161,854	32,300	16,472	1,454	1,568	328	681	338	227		R0160	227	403,535
2014	R0170	182,666	147,552	30,492	839	2,123	1,859	627	286	288			R0170	288	366,733
2015	R0180	191,186	108,577	2,756	1,540	2,045	1,387	1,679	859				R0180	859	310,030
2016	R0190	113,209	30,985	3,749	2,882	1,318	3,070	1,377					R0190	1,377	156,590
2017	R0200	98,544	23,273	4,098	2,380	3,076	2,758						R0200	2,758	134,131
2018	R0210	98,927	27,080	8,941	4,764	3,253							R0210	3,253	142,966
2019	R0220	94,825	40,933	9,839	3,125								R0220	3,125	148,723
2020	R0230	71,452	35,377	8,383									R0230	8,383	115,212
2021	R0240	71,743	42,809										R0240	42,809	114,552
2022	R0250	86,255											R0250	86,255	86,255
Total												R0260	150,655	3,762,511	

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	C0360	
Prior	R0100												R0100	5,829
2013	R0160	0	0	0	8,866	6,255	3,589	3,235	2,364	2,354	2,157		R0160	1,859
2014	R0170	0	0	12,501	7,255	5,183	3,825	2,489	1,513	1,515			R0170	1,384
2015	R0180	0	23,812	11,897	8,191	5,305	3,586	2,879	2,539				R0180	2,316
2016	R0190	72,776	27,371	14,516	11,078	6,960	5,082	6,484					R0190	5,856
2017	R0200	66,459	23,526	11,545	5,736	5,178	4,678						R0200	4,219
2018	R0210	69,533	22,290	8,662	7,493	6,167							R0210	5,493
2019	R0220	60,431	16,566	8,694	6,073								R0220	5,532
2020	R0230	54,934	15,921	6,383									R0230	5,774
2021	R0240	56,697	17,035										R0240	15,961
2022	R0250	74,317											R0250	71,359
Total												R0260	125,581	

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	818,434			13,021	
Basic own funds	R0020	483,102			-9,264	
Eligible own funds to meet Solvency Capital Requirement	R0050	483,102			-9,264	
Solvency Capital Requirement	R0090	189,860			3,530	
Eligible own funds to meet Minimum Capital Requirement	R0100	483,102			-9,264	
Minimum Capital Requirement	R0110	78,425			262	

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	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	310,435	310,435			
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	483,102	483,102			
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	483,102	483,102			
Total available own funds to meet the MCR	R0510	483,102	483,102			
Total eligible own funds to meet the SCR	R0540	483,102	483,102			
Total eligible own funds to meet the MCR	R0550	483,102	483,102			
SCR	R0580	189,860				
MCR	R0600	78,425				
Ratio of Eligible own funds to SCR	R0620	254.45%				
Ratio of Eligible own funds to MCR	R0640	616.01%				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	483,102				

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	310,435	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life Business	R0770	87,100	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	540	
Total Expected profits included in future premiums (EPIFP)	R0790	87,640	

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

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	36,897		
Counterparty default risk	R0020	7,547		
Life underwriting risk	R0030			
Health underwriting risk	R0040	195,000		
Non-life underwriting risk	R0050	48,381		
Diversification	R0060	-69,848		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	217,978		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	13,728
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-41,846
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	189,860
Capital add-on already set	R0210	
Solvency capital requirement	R0220	189,860
Other information on SCR		
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 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	

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	-41,846
LAC DT justified by reversion of deferred tax liabilities	R0650	
LAC DT justified by reference to probable future taxable economic profit	R0660	
LAC DT justified by carry back, current year	R0670	
LAC DT justified by carry back, future years	R0680	
Maximum LAC DT	R0690	-59,780

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	56,379	70,537
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	48,000	25,586
Other motor insurance and proportional reinsurance	R0060	6,223	18,108
Marine, aviation and transport insurance and proportional reinsurance	R0070	-21	74
Fire and other damage to property insurance and proportional reinsurance	R0080	14,066	63,024
General liability insurance and proportional reinsurance	R0090	22,710	12,967
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110	626	
Assistance and proportional reinsurance	R0120	3,656	15,268
Miscellaneous financial loss insurance and proportional reinsurance	R0130	2,320	6,777
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	555,315	
Total capital at risk for all life (re)insurance obligations	R0250		45,240,101

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	35,095	
MCRL Result	R0200		43,330

Overall MCR calculation

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

C0070	78,425
	189,860
	85,437
	47,465
	78,425
	4,000
C0070	78,425

Minimum Capital Requirement	R0400
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