

Annex I
S.02.01.02
Balance sheet

	Solvency II	Statutory
	C0010	C0020
Assets		
Goodwill		
Deferred acquisition costs		
Intangible assets		
Deferred tax assets		
Pension benefit surplus		
Property, plant & equipment held for own use		
Investments (other than assets held for index-linked and unit-linked contracts)		
Property (other than for own use)		
Holdings in related undertakings, including participations		
Equities		
Equities - listed		
Equities - unlisted		
Bonds		
Government Bonds		
Corporate Bonds		
Structured notes		
Collateralised securities		
Collective Investments Undertakings		
Derivatives		
Deposits other than cash equivalents		
Other investments		
Assets held for index-linked and unit-linked contracts		
Loans and mortgages		
Loans on policies		
Loans and mortgages to individuals		
Other loans and mortgages		
Reinsurance recoverables from:		
Non-life and health similar to non-life		
Non-life excluding health		
Health similar to non-life		
Life and health similar to life, excluding health and index-linked and unit-linked		
Health similar to life		
Life excluding health and index-linked and unit-linked		
Life index-linked and unit-linked		
Deposits to cedants		
Insurance and intermediaries receivables		
Reinsurance receivables		
Receivables (trade, not insurance)		
Own shares (held directly)		
Amounts due in respect of own fund items or initial fund called up but not yet paid in		
Cash and cash equivalents		
Any other assets, not elsewhere shown		
Total assets		
	Solvency II	Statutory
	C0010	C0020
Technical provisions – non-life		
Technical provisions – non-life (excluding health)		
Technical provisions calculated as a whole		
Best Estimate		
Risk margin		
Technical provisions - health (similar to non-life)		
Technical provisions calculated as a whole		
Best Estimate		
Risk margin		
Technical provisions - life (excluding index-linked and unit-linked)		
Technical provisions - health (similar to life)		
Technical provisions calculated as a whole		
Best Estimate		
Risk margin		
Technical provisions – life (excluding health and index-linked and unit-linked)		
Technical provisions calculated as a whole		
Best Estimate		
Risk margin		
Technical provisions – index-linked and unit-linked		
Technical provisions calculated as a whole		
Best Estimate		
Risk margin		
Other technical provisions		
Contingent liabilities		
Provisions other than technical provisions		
Pension benefit obligations		
Deposits from reinsurers		
Deferred tax liabilities		
Derivatives		
Debts owed to credit institutions		
Financial liabilities other than debts owed to credit institutions		
Insurance & intermediaries payables		
Reinsurance payables		
Payables (trade, not insurance)		
Subordinated liabilities		
Subordinated liabilities not in Basic Own Funds		
Subordinated liabilities in Basic Own Funds		
Any other liabilities, not elsewhere shown		
Total liabilities		
Excess of assets over liabilities		

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100															
N-14	R0110	49,495.82	29,145.30	6,639.50	5,186.82	7,746.54	3,060.76	1,636.53	608.35	3,241.50	252.93	543.61	68.18	336.72	10.17	10.13
N-13	R0120	59,661.10	28,834.93	9,938.64	6,080.72	3,312.18	2,162.50	605.75	1,099.16	312.57	355.83	69.57	25.75	790.84	58.76	
N-12	R0130	55,340.02	22,632.39	6,696.34	4,031.68	1,861.76	1,008.99	1,324.74	1,079.64	186.82	64.73	4.33	55.18	3.07		
N-11	R0140	41,471.70	19,461.55	5,803.47	3,723.29	1,822.18	2,306.73	1,696.93	197.55	105.30	20.82	11.59	170.01			
N-10	R0120	50,686.42	19,717.17	2,891.20	1,526.43	1,775.60	1,722.45	835.05	217.42	1,032.42	481.51	284.66				
N-9	R0160	36,625.24	13,581.24	3,292.41	1,968.52	2,783.07	2,090.05	306.79	451.20	551.06	126.25					
N-8	R0170	45,095.56	25,292.71	5,455.02	4,674.93	4,099.47	2,593.00	1,133.40	639.75	668.37						
N-7	R0180	36,725.70	19,522.00	8,608.63	3,723.28	2,057.74	1,006.61	952.29	1,194.99							
N-6	R0190	44,425.30	22,315.57	6,341.80	2,858.66	2,195.29	1,522.44	1,237.93								
N-5	R0200	49,030.71	30,901.40	18,445.99	2,899.34	1,600.29	1,126.38									
N-4	R0210	46,995.16	26,357.45	6,191.81	3,684.37	3,216.80										
N-3	R0220	47,563.79	31,637.08	6,423.71	3,815.36											
N-2	R0230	42,550.27	23,345.76	9,692.35												
N-1	R0240	49,485.73	28,520.96													
N	R0250	55,442.07														

Year	In Current year		Sum of years (cumulative)	
	C0170	C0180	C0180	C0180
Prior	R0100	42,717	42,717	42,717
N-14	R0110	10,128	107,982.87	107,982.87
N-13	R0120	58,763	113,308.30	113,308.30
N-12	R0130	3,069	94,289.68	94,289.68
N-11	R0140	170,006	76,791.11	76,791.11
N-10	R0120	284,658	81,170.32	81,170.32
N-9	R0160	126,253	61,775.84	61,775.84
N-8	R0170	668,370	89,652.21	89,652.21
N-7	R0180	1,194,994	73,791.24	73,791.24
N-6	R0190	1,237,925	80,896.98	80,896.98
N-5	R0200	1,126,381	104,004.12	104,004.12
N-4	R0210	3,216,799	86,445.60	86,445.60
N-3	R0220	3,815,363	89,439.95	89,439.95
N-2	R0230	9,692,346	75,588.37	75,588.37
N-1	R0240	28,520,960	78,006.69	78,006.69
N	R0250	55,442,069	55,442.07	55,442.07
Total	R0260	105,610.80	1,268,628.08	1,268,628.08

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year															
	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	15 & +
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100															
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	3,184.56	1,490.72	1,062.68	736.19	660.72	225.36	120.35	597.58	0.00
N-13	R0120	0.00	0.00	0.00	0.00	0.00	3,227.96	2,349.55	1,408.36	1,927.77	1,709.59	1,825.16	1,320.03	1,187.52		
N-12	R0130	0.00	0.00	0.00	0.00	6,338.88	4,577.56	2,279.06	2,066.57	1,970.83	1,912.67	1,755.87	1,804.68			
N-11	R0140	0.00	0.00	0.00	8,525.48	4,878.03	1,425.63	594.32	1,172.63	1,427.74	1,384.87	1,663.12				
N-10	R0120	0.00	0.00	0.00	11,359.29	8,065.30	6,999.18	6,647.29	5,769.93	5,113.74	5,086.80	3,296.89				
N-9	R0160	0.00	0.00	14,163.57	10,392.14	5,345.22	3,749.90	3,724.88	3,324.26	3,117.20	2,973.70					
N-8	R0170	0.00	25,630.43	16,994.97	9,714.44	5,341.06	8,291.54	6,415.65	5,313.37	3,273.41						
N-7	R0180	47,443.24	26,560.96	14,473.13	8,127.96	6,369.66	6,159.88	4,649.37	3,510.63							
N-6	R0190	47,640.73	19,215.59	12,316.22	10,835.79	8,951.91	7,696.50	4,809.54								
N-5	R0200	52,026.80	20,692.18	13,887.20	11,535.87	10,382.05	8,380.64									
N-4	R0210	58,095.49	25,685.64	20,338.60	16,602.51	14,451.29										
N-3	R0220	70,485.02	34,890.29	26,638.98	23,675.38											
N-2	R0230	67,018.36	32,731.45	24,038.17												
N-1	R0240	68,592.64	38,773.11													
N	R0250	84,155.93														

Year	Year end (discounted)	
	C0360	C0360
Prior	R0100	0
N-14	R0110	597,579
N-13	R0120	1,187,517
N-12	R0130	1,804,682
N-11	R0140	1,663,117
N-10	R0120	3,296,887
N-9	R0160	2,973,703
N-8	R0170	3,273,414
N-7	R0180	3,510,631
N-6	R0190	4,809,545
N-5	R0200	8,380,639
N-4	R0210	14,451,293
N-3	R0220	23,675,381
N-2	R0230	24,038,168
N-1	R0240	38,773,112
N	R0250	84,155,931
Total	R0260	216,591.60

Annex I
S.22.01.01
Impact of long term guarantees measures and transitionals

	Amount with Long Term Guarantee measures and transitionals	Impact of the LTG measures and transitionals (Step-by-step approach)									
		Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010	236,226	236,226	0	236,226	0	237,842	1,616	237,842	0	1,616
Basic own funds	R0020	147,566	147,566	0	147,566	0	146,112	-1,454	146,112	0	-1,454
Excess of assets over liabilities	R0030	147,566	147,566	0	147,566	0	146,112	-1,454	146,112	0	-1,454
Restricted own funds due to ring-fencing and matching portfolio	R0040	0	0	0	0	0	0	0	0	0	0
Eligible own funds to meet Solvency Capital Requirement	R0050	147,566	147,566	0	147,566	0	146,112	-1,454	146,112	0	-1,454
Tier 1	R0060	147,566	147,566	0	147,566	0	146,112	-1,454	146,112	0	-1,454
Tier 2	R0070	0	0	0	0	0	0	0	0	0	0
Tier 3	R0080	0	0	0	0	0	0	0	0	0	0
Solvency Capital Requirement	R0090	99,703	99,703	0	99,703	0	99,703	0	99,703	0	0
Eligible own funds to meet Minimum Capital Requirement	R0100	147,566	147,566	0	147,566	0	146,112	-1,454	146,112	0	-1,454
Minimum Capital Requirement	R0110	42,165	42,165	0	42,165	0	42,165	0	42,165	0	0

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)
Share premium account related to ordinary share capital
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings
Subordinated mutual member accounts
Surplus funds
Preference shares
Share premium account related to preference shares
Reconciliation reserve
Subordinated liabilities
An amount equal to the value of net deferred tax assets
Other own fund items approved by the supervisory authority as basic own funds not specified above

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

Deductions

Deductions for participations in financial and credit institutions

Total basic own funds after deductions

Ancillary own funds

Unpaid and uncalled ordinary share capital callable on demand
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand
Unpaid and uncalled preference shares callable on demand
A legally binding commitment to subscribe and pay for subordinated liabilities on demand
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC
Other ancillary own funds

Total ancillary own funds

Available and eligible own funds

Total available own funds to meet the SCR
Total available own funds to meet the MCR
Total eligible own funds to meet the SCR
Total eligible own funds to meet the MCR

SCR

MCR

Ratio of Eligible own funds to SCR

Ratio of Eligible own funds to MCR

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	66,587	66,587		0	
R0030					
R0040				0	
R0050				0	0
R0070					
R0090				0	0
R0110					
R0130	80,979	80,979			
R0140				0	0
R0160					
R0180					
R0220					
R0230					
R0290	147,566	147,566	0	0	0
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390	0				
R0400				0	0
R0500	147,566	147,566			
R0510	147,566	147,566			
R0540	147,566	147,566			
R0550	147,566	147,566			
R0580	99,703				
R0600	42,165				
R0620	148.0%				
R0640	350.0%				

Reconciliation reserve

Excess of assets over liabilities
Own shares (held directly and indirectly)
Foreseeable dividends, distributions and charges
Other basic own fund items
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced

Reconciliation reserve

Expected profits

Expected profits included in future premiums (EPIFP) - Life business
Expected profits included in future premiums (EPIFP) - Non- life business
Total Expected profits included in future premiums (EPIFP)

	C0060
R0700	147,566
R0710	0
R0720	
R0730	66,587
R0740	
R0760	80,979
R0770	
R0780	12,948
R0790	12,948

Annex I

S.28.01.01

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

Linear formula component for non-life insurance and reinsurance obligations

MCRNL Result

	C0010
R0010	42,165

Medical expense insurance and proportional reinsurance
 Income protection insurance and proportional reinsurance
 Workers' compensation insurance and proportional reinsurance
 Motor vehicle liability insurance and proportional reinsurance
 Other motor insurance and proportional reinsurance
 Marine, aviation and transport insurance and proportional reinsurance
 Fire and other damage to property insurance and proportional reinsurance
 General liability insurance and proportional reinsurance
 Credit and suretyship insurance and proportional reinsurance
 Legal expenses insurance and proportional reinsurance
 Assistance and proportional reinsurance
 Miscellaneous financial loss insurance and proportional reinsurance
 Non-proportional health reinsurance
 Non-proportional casualty reinsurance
 Non-proportional marine, aviation and transport reinsurance
 Non-proportional property reinsurance

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	C0020	C0030
R0020	0	0
R0030	1,718	9,227
R0040	0	0
R0050	139,340	88,567
R0060	32,849	132,204
R0070	3,383	2,324
R0080	23,079	35,597
R0090	20,881	2,906
R0100	0	0
R0110	0	1
R0120	257	2,616
R0130	395	1,801
R0140	0	0
R0150	0	0
R0160	0	0
R0170	0	0

Linear formula component for life insurance and reinsurance obligations

MCRL Result

	C0040
R0200	

Obligations with profit participation - guaranteed benefits
 Obligations with profit participation - future discretionary benefits
 Index-linked and unit-linked insurance obligations
 Other life (re)insurance and health (re)insurance obligations
 Total capital at risk for all life (re)insurance obligations

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0050	C0060
R0210		
R0220		
R0230		
R0240		
R0250		

Overall MCR calculation

Linear MCR
 SCR
 MCR cap
 MCR floor
 Combined MCR
 Absolute floor of the MCR
Minimum Capital Requirement

	C0070
R0300	42,165
R0310	99,703
R0320	44,866
R0330	24,926
R0340	42,165
R0350	7,400
R0400	42,165