

Annex I
S.02.01.02
Balance sheet

	Solvency II C0010	Statutory C0020
Assets		
Goodwill		2,023
Deferred acquisition costs		
Intangible assets	0	6,467
Deferred tax assets	0	
Pension benefit surplus		
Property, plant & equipment held for own use	22,194	12,654
Investments (other than assets held for index-linked and unit-linked contracts)	637,119	551,324
Property (other than for own use)	12,260	12,290
Holdings in related undertakings, including participations	353,039	265,272
Equities	1	1
Equities - listed		
Equities - unlisted	1	1
Bonds	271,818	273,761
Government Bonds	216,477	218,419
Corporate Bonds	55,342	55,342
Structured notes		
Collateralised securities		
Collective Investments Undertakings		
Derivatives		
Deposits other than cash equivalents		
Other investments		
Assets held for index-linked and unit-linked contracts	739,819	739,808
Loans and mortgages	1,045	980
Loans on policies		
Loans and mortgages to individuals		
Other loans and mortgages	1,045	980
Reinsurance recoverables from:	-790	6,664
Non-life and health similar to non-life	-790	6,664
Non-life excluding health		
Health similar to non-life	-790	6,664
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	5,533	0
Reinsurance receivables		
Receivables (trade, not insurance)	2,231	2,231
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	24,556	24,556
Any other assets, not elsewhere shown	365	365
Total assets	1,432,072	1,347,071
Liabilities		
Technical provisions – non-life	9,750	14,973
Technical provisions – non-life (excluding health)	201	
Technical provisions calculated as a whole		
Best Estimate	190	
Risk margin	11	
Technical provisions - health (similar to non-life)	9,549	14,973
Technical provisions calculated as a whole		
Best Estimate	7,511	
Risk margin	2,038	
Technical provisions - life (excluding index-linked and unit-linked)	120,636	178,424
Technical provisions - health (similar to life)	-172	
Technical provisions calculated as a whole		
Best Estimate	-392	
Risk margin	220	
Technical provisions – life (excluding health and index-linked and unit-linked)	120,808	178,424
Technical provisions calculated as a whole		
Best Estimate	113,672	
Risk margin	7,136	
Technical provisions – index-linked and unit-linked	734,445	750,761
Technical provisions calculated as a whole		
Best Estimate	730,747	
Risk margin	3,698	
Other technical provisions		
Contingent liabilities		
Provisions other than technical provisions		
Pension benefit obligations	317	317
Deposits from reinsurers		
Deferred tax liabilities	15,105	203
Derivatives		
Debts owed to credit institutions		
Financial liabilities other than debts owed to credit institutions	1,574	1,574
Insurance & intermediaries payables	5,596	0
Reinsurance payables	2,761	0
Payables (trade, not insurance)	8,530	9,047
Subordinated liabilities	0	0
Subordinated liabilities not in Basic Own Funds	0	0
Subordinated liabilities in Basic Own Funds	0	0
Any other liabilities, not elsewhere shown	10,074	3,644
Total liabilities	908,788	958,943
Excess of assets over liabilities	523,284	388,128

Annex I
S.05.01.02
Premiums, claims and expenses by line of business

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)												Line of Business for: accepted non-proportional reinsurance				Total	
	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	Health	Casualty	Marine, aviation, transport	Property		
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		C0200
Premiums written																		
Gross - Direct Business	R0110	43,565	9,843		0													53,408
Gross - Proportional reinsurance accepted	R0120																	
Gross - Non-proportional reinsurance accepted	R0130																	
Reinsurers' share	R0140	5,008	173															5,181
Net	R0200	38,557	9,669		0													48,226
Premiums earned																		
Gross - Direct Business	R0210	37,373	9,915		0													47,288
Gross - Proportional reinsurance accepted	R0220																	
Gross - Non-proportional reinsurance accepted	R0230																	
Reinsurers' share	R0240	4,857	173															5,030
Net	R0300	32,516	9,742		0													42,258
Claims incurred																		
Gross - Direct Business	R0310	18,730	1,875		-11													20,594
Gross - Proportional reinsurance accepted	R0320																	
Gross - Non-proportional reinsurance accepted	R0330																	
Reinsurers' share	R0340	0	0															0
Net	R0400	18,730	1,875		-11													20,594
Expenses incurred																		
Gross - Direct Business	R0550	13,432	4,667		0													18,100
Administrative expenses																		
Gross - Direct Business	R0610	2,512	371		0													2,882
Gross - Proportional reinsurance accepted	R0620																	
Gross - Non-proportional reinsurance accepted	R0630																	
Reinsurers' share	R0640	0	0		0													0
Net	R0700	2,512	371		0													2,882
Investment management expenses																		
Gross - Direct Business	R0710	0	0		0													0
Gross - Proportional reinsurance accepted	R0720																	
Gross - Non-proportional reinsurance accepted	R0730																	
Reinsurers' share	R0740	0	0		0													0
Net	R0800	0	0		0													0
Claims management expenses																		
Gross - Direct Business	R0810	1,020	653		0													1,673
Gross - Proportional reinsurance accepted	R0820																	
Gross - Non-proportional reinsurance accepted	R0830																	
Reinsurers' share	R0840	0	0		0													0
Net	R0900	1,020	653		0													1,673
Acquisition expenses																		
Gross - Direct Business	R0910	7,054	3,226		0													10,280
Gross - Proportional reinsurance accepted	R0920																	
Gross - Non-proportional reinsurance accepted	R0930																	
Reinsurers' share	R0940	0	0		0													0
Net	R1000	7,054	3,226		0													10,280
Overhead expenses																		
Gross - Direct Business	R1010	2,847	417		0													3,264
Gross - Proportional reinsurance accepted	R1020																	
Gross - Non-proportional reinsurance accepted	R1030																	
Reinsurers' share	R1040	0	0		0													0
Net	R1100	2,847	417		0													3,264
Balance - other technical expenses/income																		
Gross	R1210																	257
Net	R1300																	18,357

	Line of Business for: life insurance obligations						Life reinsurance		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
Premiums written									
Gross	R1410	4,119	17,234	134,479	46,868				202,699
Reinsurers' share	R1420	59	75	589					724
Net	R1500	4,060	17,159	134,479	46,279				201,976
Premiums earned									
Gross	R1510	4,277	17,357	134,479	46,484				202,598
Reinsurers' share	R1520	59	75	589					724
Net	R1600	4,218	17,282	134,479	45,895				201,874
Claims incurred									
Gross	R1610	627	39,220	47,206	12,959				100,012
Reinsurers' share	R1620	66	0	841					907
Net	R1700	561	39,220	47,206	12,118				99,105
Expenses incurred									
Gross	R1900	4,824	4,356	8,986	24,110				36,676
Administrative expenses									
Gross	R1910	1,224	1,909	1,044	2,579				6,756
Reinsurers' share	R1920	0	0	0	0				0
Net	R2000	1,224	1,909	1,044	2,579				6,756
Investment management expenses									
Gross	R2010	0	0	0	0				0
Reinsurers' share	R2020	0	0	0	0				0
Net	R2100	0	0	0	0				0
Claims management expenses									
Gross	R2110	14	298	46	326				684
Reinsurers' share	R2120	0	0	0	0				0
Net	R2200	14	298	46	326				684
Acquisition expenses									
Gross	R2210	2,404	514	4,043	16,185				23,146
Reinsurers' share	R2220	0	0	0	0				0
Net	R2300	2,404	514	4,043	16,185				23,146
Overhead expenses									
Gross	R2310	1,182	1,635	853	2,420				6,090
Reinsurers' share	R2320	0	0	0	0				0
Net	R2400	1,182	1,635	853	2,420				6,090
Balance - other technical expenses/income									
Gross	R2510								285
Net	R2600								36,391
Total technical expenses									
Gross	R2700	0	9,268	38,749	1,803				49,819

Public

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															5.09
N-14	R0110	4,134.41	1,491.87	257.88	201.13	150.49	1.41	58.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
N-13	R0120	4,223.90	1,325.05	338.35	10.85	0.41	9.85	5.24	3.33	0.00	6.93	0.00	0.00	0.00	0.00	
N-12	R0130	4,100.43	1,458.07	130.38	57.91	3.59	0.13	7.55	0.00	0.00	0.00	0.00	0.00	0.00		
N-11	R0140	4,795.46	1,910.40	153.65	164.35	10.10	18.47	0.00	0.00	44.54	0.00	0.00	0.00			
N-10	R0120	4,784.42	1,442.73	157.23	60.73	4.38	0.00	0.00	0.00	0.00	0.00	0.00				
N-9	R0160	6,470.19	2,357.71	82.45	135.94	2.18	0.00	0.00	0.00	0.00	0.00					
N-8	R0170	6,530.80	1,899.51	211.03	33.95	20.30	5.00	0.00	0.00	0.00						
N-7	R0180	7,021.71	1,938.85	192.28	9.46	14.73	7.62	0.00	0.00							
N-6	R0190	8,085.26	2,013.31	197.33	25.92	32.62	0.00	0.15								
N-5	R0200	8,845.09	2,504.25	13.29	0.94	15.78	0.60									
N-4	R0210	10,433.44	1,360.50	50.51	6.24	9.00										
N-3	R0220	9,022.37	1,820.56	15.83	1.64											
N-2	R0230	12,062.44	2,871.24	24.22												
N-1	R0240	14,684.90	2,822.22													
N	R0250	17,095.36														

In Current year

	C0170
R0100	5
R0110	0
R0120	0
R0130	0
R0140	0
R0120	0
R0160	0
R0170	0
R0180	0
R0190	0
R0200	1
R0210	9
R0220	2
R0230	24
R0240	2,822
R0250	17,095
Total	19,958

Sum of years (cumulative)

	C0180
R0100	5
R0110	6,295
R0120	5,924
R0130	5,758
R0140	7,097
R0120	6,449
R0160	9,048
R0170	8,701
R0180	9,185
R0190	10,355
R0200	11,380
R0210	11,860
R0220	10,860
R0230	14,958
R0240	17,507
R0250	17,095
Total	152,478

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															191.44
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	39.02	40.84	42.55	44.69	0.00	0.00	0.00	0.00	
N-13	R0120	0.00	0.00	0.00	0.00	0.00	2.64	55.23	1,411.01	1,442.20	1,473.07	84.79	98.86	13.13	0.54	
N-12	R0130	0.00	0.00	0.00	0.11	-0.83	106.00	11.13	11.69	12.36	-3.48	0.73	0.00	1.12		
N-11	R0140	0.00	0.00	-0.01	6.80	26.70	32.96	58.29	28.14	-0.19	1.66	4.15	4.81			
N-10	R0120	0.00	2.60	-65.32	107.88	-29.66	58.91	67.18	2.31	4.44	3.37	5.63				
N-9	R0160	308.85	64.52	-184.52	69.43	38.79	0.00	19.80	6.56	9.48	12.29					
N-8	R0170	743.94	424.09	335.84	203.08	174.56	34.00	29.48	9.44	16.20						
N-7	R0180	5,079.73	490.27	203.38	344.31	41.85	46.56	38.10	29.33							
N-6	R0190	2,543.98	216.67	150.15	36.98	30.95	27.45	23.78								
N-5	R0200	3,351.03	185.70	20.53	29.33	20.95	19.36									
N-4	R0210	2,519.81	48.88	64.81	20.83	20.34										
N-3	R0220	1,443.54	98.35	35.84	53.00											
N-2	R0230	2,251.78	103.42	77.65												
N-1	R0240	3,802.46	150.21													
N	R0250	4,370.61														

Year end (discounted)

	C0360
R0100	191
R0110	0
R0120	1
R0130	1
R0140	5
R0120	6
R0160	12
R0170	16
R0180	29
R0190	24
R0200	19
R0210	20
R0220	53
R0230	78
R0240	150
R0250	4,371
Total	4,976

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	864,831	864,831		864,831		865,422	591	865,422		591
Basic own funds	R0020	457,009	457,009		457,009		456,477	-532	456,477		-532
Excess of assets over liabilities	R0030	523,284	523,284		523,284		522,752	-532	522,752		-532
Restricted own funds due to ring-fencing and matching portfolio	R0040										
Eligible own funds to meet Solvency Capital Requirement	R0050	457,009	457,009		457,009		456,477	-532	456,477		-532
Tier 1	R0060	457,009	457,009		457,009		456,477	-532	456,477		-532
Tier 2	R0070										
Tier 3	R0080										
Solvency Capital Requirement	R0090	126,474	126,474		126,474		126,644	170	126,644		170
Eligible own funds to meet Minimum Capital Requirement	R0100	457,009	457,009		457,009		456,477	-532	456,477		-532
Minimum Capital Requirement	R0110	31,619	31,619		31,619		31,661	42	31,661		42
Solvency Capital Requirement	R0120	3.61345	3.61345		3.61345		360.44%	-0.90%	360.44%		-0.90%
Minimum Capital Requirement	R0130	1445.40%	1445.40%		1445.40%		1409.00%	-3.61%	1409.00%		-3.61%

Annex I
S.23.01.01
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	136,392	136,392	0	
Share premium account related to ordinary share capital	R0030	0			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0		0	
Subordinated mutual member accounts	R0050	0		0	0
Surplus funds	R0070	0			
Preference shares	R0090	0		0	0
Share premium account related to preference shares	R0110	0			
Reconciliation reserve	R0130	320,617	320,617		
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	0			
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				
Total basic own funds after deductions	R0290	457,009	457,009	0	0
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	0			
Total ancillary own funds	R0400			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	R0500	457,009	457,009	0	0
Total available own funds to meet the MCR	R0510	457,009	457,009	0	0
Total eligible own funds to meet the SCR	R0540	457,009	457,009	0	0
Total eligible own funds to meet the MCR	R0550	457,009	457,009	0	0
SCR	R0580	126,474			
MCR	R0600	31,619			
Ratio of Eligible own funds to SCR	R0620	3.61345			
Ratio of Eligible own funds to MCR	R0640	1445.40%			
	C0060				
Reconciliation reserve					
Excess of assets over liabilities	R0700	523,284			
Own shares (held directly and indirectly)	R0710	0			
Foreseeable dividends, distributions and charges	R0720	66,275			
Other basic own fund items	R0730	136,392			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced	R0740				
Reconciliation reserve	R0760	320,617			
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	R0770	71,293			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	856			
Total Expected profits included in future premiums (EPIFP)	R0790	72,149			

Annex I
S.25.01
Basic Solvency Capital Requirement

Article 112

Z0010

No

Market risk
 Counterparty default risk
 Life underwriting risk
 Health underwriting risk
 Non-life underwriting risk
 Diversification
 Intangible asset risk
Basic Solvency Capital Requirement

	Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
	C0030	C0040	C0050
R0010	109,789	109,790	0
R0020	2,715	2,715	0
R0030	46,553	46,633	0
R0040	8,823	8,823	0
R0050	51	51	0
R0060	-34,596	-34,630	
R0070	0	0	
R0100	133,335	133,383	

Calculation of Solvency Capital Requirement

Adjustment due to RFF/MAP nSCR aggregation
 Operational risk
 Loss-absorbing capacity of technical provisions
 Loss-absorbing capacity of deferred taxes
 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC
 Solvency Capital Requirement excluding capital add-on
 Capital add-ons already set
of which, capital add-ons already set - Article 37 (1) Type a
 of which, capital add-ons already set - Article 37 (1) Type b
of which, capital add-ons already set - Article 37 (1) Type c
 of which, capital add-ons already set - Article 37 (1) Type d
 Solvency capital requirement
 Other information on SCR
 Capital requirement for duration-based equity risk sub-module
Total amount of Notional Solvency Capital Requirements for remaining part
 Total amount of Notional Solvency Capital Requirements for ring-fenced funds
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios
Diversification effects due to RFF nSCR aggregation for article 304
 Method used to calculate the adjustment due to RFF/MAP nSCR aggregation
 Net future discretionary benefits

	Gross solvency capital requirement
	C0110
R0120	
R0130	7,192
R0140	-48
R0150	-14,053
R0160	0
R0200	126,474
R0210	0
R0211	
R0212	
R0213	
R0214	
R0220	126,474
R0400	
R0410	
R0420	
R0430	
R0440	
R0450	No adjustment
R0460	144

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	3,118

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	7,383	38,557
R0030	919	9,670
R0040	0	0
R0050	190	0
R0060	0	0
R0070	0	0
R0080	0	0
R0090	0	0
R0100	0	0
R0110	0	0
R0120	0	0
R0130	0	0
R0140	0	0
R0150	0	0
R0160	0	0
R0170	0	0

Linear formula component for life insurance and reinsurance obligations

MCRRL Result

	C0040
R0200	15,782

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	167,973	
R0220	344	
R0230	730,747	
R0240	0	
R0250		6,385,295

Overall MCR calculation

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

	C0070
R0300	18,900
R0310	126,474
R0320	56,913
R0330	31,619
R0340	31,619
R0350	13,104
R0400	31,619