

**Annex I**  
**S.02.01.02**  
**Balance sheet**

	Solvency II	Statutory
	value	accounts
	C0010	value
	C0010	C0020
<b>Assets</b>		
Goodwill	<del>R0010</del>	2,023
Deferred acquisition costs	<del>R0020</del>	4,530
Intangible assets	R0030	11,210
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	9,949
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	326,857
Property (other than for own use)	R0080	12,768
Holdings in related undertakings, including participations	R0090	115,425
Equities	R0100	188
Equities - listed	R0110	
Equities - unlisted	R0120	188
Bonds	R0130	197,862
Government Bonds	R0140	124,977
Corporate Bonds	R0150	72,885
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	
Derivatives	R0190	
Deposits other than cash equivalents	R0200	615
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	80,756
Loans and mortgages	R0230	1,861
Loans on policies	R0240	881
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	980
Reinsurance recoverables from:	R0270	989
Non-life and health similar to non-life	R0280	989
Non-life excluding health	R0290	
Health similar to non-life	R0300	989
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	8,663
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	580
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	2,624
Any other assets, not elsewhere shown	R0420	175
<b>Total assets</b>	<b>R0500</b>	<b>450,220</b>
	Solvency II	Statutory
	value	accounts
	C0010	value
	C0010	C0020
<b>Liabilities</b>		
Technical provisions – non-life	R0510	6,731
Technical provisions – non-life (excluding health)	R0520	264
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	6,467
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	
Risk margin	R0590	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	167,640
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	
Risk margin	R0640	
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	167,640
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	
Risk margin	R0680	
Technical provisions – index-linked and unit-linked	R0690	80,879
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	276
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	533
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	876
Insurance & intermediaries payables	R0820	3,181
Reinsurance payables	R0830	1,270
Payables (trade, not insurance)	R0840	3,720
Subordinated liabilities	R0850	0
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	0
Any other liabilities, not elsewhere shown	R0880	0
<b>Total liabilities</b>	<b>R0900</b>	<b>265,107</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>185,114</b>



	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Annuities stemming from non-life insurance	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)		Annuities stemming from non-life insurance	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)		
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees				Contracts with options or guarantees	Contracts without options and guarantees				Contracts with options or guarantees	
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
<b>Technical provisions calculated as a whole</b>	R0010	80,983								80,983						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty	R0020															
<b>Technical provisions calculated as a sum of BE and RM Best Estimate</b>																
<b>Gross Best Estimate</b>	R0030	165,752		1,043		1,145				167,940			-440			-440
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty	R0080															
Best estimate minus recoverables from reinsurance/SPV	R0090	165,752		1,043	0	1,145	0	0	0	167,940		0	-440	0	0	-440
<b>Risk Margin</b>	R0100	1,981	433			299				2,713	88					88
<b>Amount of the transitional on Technical Provisions</b>																
Technical Provisions calculated as a whole	R0110															
Best estimate	R0120															
Risk margin	R0130															
<b>Technical provisions - total</b>	R0200	167,734	82,459			1,444				251,636	-352					-352



Total Non-Life Business

Accident year / 

Z0020	1
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Gross Claims Paid (non-cumulative)  
(absolute amount)

Year	Development year											
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior	R0100											8.20456
N-9	R0160	0	0	0	0	0	0	0	0	0		
N-8	R0170	1374.6148	1187.8513	38.05956	4.82416	10.2241	10.65892	10.25699	0	0		
N-7	R0180	3081.2965	1319.6231	256.68577	201.12839	150.49	1.41015	58.07639	0			
N-6	R0190	4223.904	1325.0508	338.34779	10.85446	0.40592	9.85439	5.2406				
N-5	R0200	4100.4289	1458.0701	130.38454	57.90706	3.58792	0.13					
N-4	R0210	4795.4617	1910.4006	153.64836	164.35012	10.1						
N-3	R0220	4784.4227	1442.7263	157.22647	60.72844							
N-2	R0230	6470.1875	2357.7054	82.21133								
N-1	R0240	6530.797	1899.7482									
N	R0250	7021.7112										

In Current year	C0170	Sum of years (cumulative) C0180	
			R0100
R0160	0	0	
R0170	0	2636.48978	
R0180	0	5068.71033	
R0190	5.2406	5913.65796	
R0200	0.13	5750.50855	
R0210	10.1	7033.960701	
R0220	60.72844	6445.10393	
R0230	82.21133	8910.104196	
R0240	1899.74818	8430.54515	
R0250	7021.71116	7021.71116	
Total	R0260	9088.07427	57218.99632

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

Year	Development year											
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior	R0100											394.2669
N-9	R0160	0	0	0	0	0	0	0	0	0		
N-8	R0170	0	0	0	0	0	87.156491	0	0	258.42565		
N-7	R0180	0	0	0	0	1.217397	0	0	39.019133			
N-6	R0190	0	0	0	7.4975	3.8036122	2.6378587	55.233118				
N-5	R0200	0	0	39.871322	5.0096726	-0.8309445	106.00092					
N-4	R0210	0	236.18197	140.90935	6.8045942	26.702739						
N-3	R0220	1463.7001	157.7521	-65.316151	107.87506							
N-2	R0230	1816.4048	64.516173	-184.51524								
N-1	R0240	743.94329	424.09103									
N	R0250	5079.7297										

Year end (discounted)	C0360	
		R0100
R0160	0	
R0170	264.4285615	
R0180	39.9254996	
R0190	56.51611514	
R0200	108.4607294	
R0210	27.32154702	
R0220	110.3782741	
R0230	-188.8265723	
R0240	433.9308298	
R0250	5178.092841	
Total	R0260	6427.608735

Impact of long term guarantees and transitional measures

		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	<b>R0010</b>	256,642	0	0	662	0
Basic own funds	<b>R0020</b>	208,091	0	0	-370	0
Eligible own funds to meet Solvency Capital Requirement	<b>R0050</b>	208,091	0	0	-370	0
Solvency Capital Requirement	<b>R0090</b>	53,054	0	0	0	0
Eligible own funds to meet Minimum Capital Requirement	<b>R0100</b>	208,091	0	0	-370	0
Minimum Capital Requirement	<b>R0110</b>	13,263	0	0	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)	R0010	38,600	38,600			
Share premium account related to ordinary share capital	R0030	0	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	0
Surplus funds	R0070	0	0			
Preference shares	R0090	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Reconciliation reserve	R0130	169,491	169,491			
Subordinated liabilities	R0140	0		0	0	0
An amount equal to the value of net deferred tax assets	R0160	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0	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	0				
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**Deductions**

Deductions for participations in financial and credit institutions	R0230	0	0	0	0	
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**Total basic own funds after deductions**

	R0290	208,091	208,091	0	0	0
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**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**

**Available and eligible own funds**

Total available own funds to meet the SCR	R0500	208,091	208,091	0	0	0
Total available own funds to meet the MCR	R0510	208,091	208,091	0	0	
Total eligible own funds to meet the SCR	R0540	208,091	208,091	0	0	0
Total eligible own funds to meet the MCR	R0550	208,091	208,091	0	0	

**SCR**

**MCR**

**Ratio of Eligible own funds to SCR**

**Ratio of Eligible own funds to MCR**

	R0400				0	0
	R0500	208,091	208,091	0	0	0
	R0510	208,091	208,091	0	0	
	R0540	208,091	208,091	0	0	0
	R0550	208,091	208,091	0	0	
	R0580	53,054				
	R0600	13,263				
	R0620	392.2%				
	R0640	1568.9%				

**Reconciliation reserve**

Excess of assets over liabilities	R0700	214,653				
Own shares (held directly and indirectly)	R0710	0				
Foreseeable dividends, distributions and charges	R0720	6,562				
Other basic own fund items	R0730	38,600				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0				

**Reconciliation reserve**

**Expected profits**

Expected profits included in future premiums (EPIFP) - Life business	R0770	5,117				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	4,608				

**Total Expected profits included in future premiums (EPIFP)**

	R0760	169,491				
	R0770	5,117				
	R0780	4,608				
	R0790	9,725				

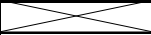
**Annex I**

**S.25.01.21**

**Solvency Capital Requirement - for undertakings on Standard Formula**

	<b>Gross solvency capital requirement C0110</b>
Market risk	<b>R0010</b> 49,862
Counterparty default risk	<b>R0020</b> 480
Life underwriting risk	<b>R0030</b> 5,901
Health underwriting risk	<b>R0040</b> 9,370
Non-life underwriting risk	<b>R0050</b> 78
Diversification	<b>R0060</b> -10,600
Intangible asset risk	<b>R0070</b> 0
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b> 55,091

**Calculation of Solvency Capital Requirement**

	<b>C0100</b>
Adjustment due to RFF/MAP nSCR aggregation	<b>R0120</b> 0
Operational risk	<b>R0130</b> 2,413
Loss-absorbing capacity of technical provisions	<b>R0140</b> -502
Loss-absorbing capacity of deferred taxes	<b>R0150</b> -4,869
<b>Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC</b>	<b>R0160</b> 0
Solvency Capital Requirement excluding capital add-on	<b>R0200</b> 53,054
<b>Capital add-on already set</b>	<b>R0210</b> 0
<b>Solvency capital requirement</b>	<b>R0220</b> 53,054
Other information on SCR	
Capital requirement for duration-based equity risk sub-module	<b>R0400</b>
Total amount of Notional Solvency Capital Requirements for remaining part	<b>R0410</b>
Total amount of Notional Solvency Capital Requirements for ring fenced funds	<b>R0420</b>
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	<b>R0430</b>
Diversification effects due to RFF nSCR aggregation for article 304	<b>R0440</b>
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	<b>R0450</b> No adjustment
Net future discretionary benefits	<b>R0460</b> 502



**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	2,894

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	1,805	10,696
R0030	332	26,842
R0040	0	0
R0050	290	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**

MCRL Result

	C0040
R0200	9,556

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	165,250	
R0220	502	
R0230	82,026	
R0240	705	
R0250		4,112,903

**Overall MCR calculation**

Linear MCR  
SCR  
MCR cap  
MCR floor  
Combined MCR  
Absolute floor of the MCR

	C0070
R0300	12,450
R0310	53,054
R0320	23,874
R0330	13,263
R0340	13,263
R0350	12,400
R0400	13,263

**Minimum Capital Requirement**