

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

	Solvency II	Statutory
	C0010	C0020
<b>Assets</b>		
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		
<b>Total assets</b>		
	Solvency II	Statutory
	C0010	C0020
<b>Liabilities</b>		
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		
<b>Total liabilities</b>		
<b>Excess of assets over liabilities</b>		



	Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				Total Non-Life obligation	
	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	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance		Non-proportional property reinsurance
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
R0010																	
R0050																	
Technical provisions calculated as a whole																	
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																	
Best estimate																	
Premium provisions																	
Gross																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	
Net Best Estimate of Premium Provisions																	
Claims provisions																	
Gross																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	
Net Best Estimate of Claims Provisions																	
Total Best estimate - gross																	
Total Best estimate - net																	
Risk margin																	
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole																	
Best estimate																	
Risk margin																	
Technical provisions - total																	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total																	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total																	
R0060		317		23,573	18,634	151	9,844	2,778	0		145	32					55,473
R0140		-92		-1,157	593	-63	783	-221									-160
R0150		410		34,730	18,041	215	9,061	2,999	0		145	32					55,633
R0160		650		104,405	16,733	4,443	17,821	14,788	125		541	91					159,596
R0240		23		9,839	154	1,077	3,821	950									15,864
R0250		626		94,565	16,579	3,366	14,000	13,838	125		541	91					143,732
R0260		967		127,978	35,366	4,594	27,064	17,566	125		686	123					215,070
R0270		1,036		119,296	34,620	3,581	23,061	16,837	125		686	123					199,365
R0280		361		5,063	3,744	221	1,208	763	9		141	165					11,676
R0290		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R0300		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R0310		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R0320		0	1,328	0	133,041	39,110	4,816	28,873	18,329	134	0	827	288	0	0	0	226,746
R0330		-70		8,682	746	1,013	4,603	729									15,705
R0340		0	1,398	0	124,359	38,364	3,803	24,269	17,600	134	0	827	288	0	0	0	211,041

Total Non-Life Business

Accident year / 

Z0020	1
-------	---

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

Year	Development year											
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior	R0100											810
N-9	R0160	59,629	28,816	9,941	6,081	3,342	2,163	606	1,099	313	356	
N-8	R0170	55,360	22,716	6,717	4,032	1,862	1,011	1,325	1,080	187		
N-7	R0180	41,497	19,467	5,812	3,723	1,827	2,307	1,697	198			
N-6	R0190	50,768	19,744	2,891	1,526	1,802	1,722	835				
N-5	R0200	36,705	13,643	3,292	1,983	2,783	2,090					
N-4	R0210	45,157	25,337	5,470	4,697	4,099						
N-3	R0220	36,893	19,657	8,722	3,729							
N-2	R0230	44,760	22,719	6,386								
N-1	R0240	49,788	31,602									
N	R0250	49,172										

	In Current year	Sum of years (cumulative)
	C0170	C0180
	R0100	810
	R0160	356
	R0170	187
	R0180	198
	R0190	835
	R0200	2,090
	R0210	4,099
	R0220	3,729
	R0230	6,386
	R0240	31,602
	R0250	49,172
Total	R0260	99,464
		781,944

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

Year	Development year											
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior	R0100											8,395
N-9	R0160	0	0	0	0	0	0	3,228	2,350	1,408	1,928	
N-8	R0170	0	0	0	0	0	6,339	4,578	2,279	2,067		
N-7	R0180	0	0	0	0	8,525	4,878	1,426	594			
N-6	R0190	0	0	0	11,359	8,065	6,999	6,647				
N-5	R0200	0	0	14,164	10,392	5,345	3,750					
N-4	R0210	0	25,620	16,995	9,714	8,541						
N-3	R0220	47,443	26,561	14,473	8,128							
N-2	R0230	47,641	19,216	12,316								
N-1	R0240	52,027	20,692									
N	R0250	58,095										

	Year end (discounted)	
	C0360	
	R0100	8,422
	R0160	1,930
	R0170	2,067
	R0180	590
	R0190	6,661
	R0200	3,759
	R0210	8,559
	R0220	8,138
	R0230	12,331
	R0240	20,717
	R0250	58,179
Total	R0260	131,353

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
<b>Technical provisions</b>	<b>R0010</b>	226,746	226,746	0	226,746	0	210,794	-15,951	210,794	0	-15,951
<b>Basic own funds</b>	<b>R0020</b>	145,106	145,106	0	145,106	0	145,328	222	145,328	0	222
Excess of assets over liabilities	<b>R0030</b>	161,048	161,048	0	161,048	0	161,270	222	161,270	0	222
Restricted own funds due to ring-fencing and matching portfolio	<b>R0040</b>	0	0	0	0	0	0	0	0	0	0
<b>Eligible own funds to meet Solvency Capital Requirement</b>	<b>R0050</b>	145,106	145,106	0	145,106	0	145,328	222	145,328	0	222
Tier 1	<b>R0060</b>	145,106	145,106	0	145,106	0	145,328	222	145,328	0	222
Tier 2	<b>R0070</b>	0	0	0	0	0	0	0	0	0	0
Tier 3	<b>R0080</b>	0	0	0	0	0	0	0	0	0	0
<b>Solvency Capital Requirement</b>	<b>R0090</b>	82,918	82,918	0	82,918	0	82,918	0	82,918	0	0
<b>Eligible own funds to meet Minimum Capital Requirement</b>	<b>R0100</b>	145,106	145,106	0	145,106	0	145,328	222	145,328	0	222
<b>Minimum Capital Requirement</b>	<b>R0110</b>	37,313	37,313	0	37,313	0	37,313	0	37,313	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**

**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)**

Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
C0010	C0020	C0030	C0040	C0050
R0010	66,587	66,587	0	0
R0030	0	0	0	0
R0040	0	0	0	0
R0050	0	0	0	0
R0070	0	0	0	0
R0090	0	0	0	0
R0110	0	0	0	0
R0130	78,520	78,520	0	0
R0140	0	0	0	0
R0160	0	0	0	0
R0180	0	0	0	0
R0220	0	0	0	0
R0230	0	0	0	0
R0290	145,106	145,106	0	0
R0300				
R0310				
R0320				
R0330				
R0340				
R0350				
R0360				
R0370				
R0390	0	0	0	0

Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
C0010	C0020	C0030	C0040	C0050
R0400			0	0
R0500	145,106	145,106	0	0
R0510	145,106	145,106	0	0
R0540	145,106	145,106	0	0
R0550	145,106	145,106	0	0
R0580	82,918			
R0600	37,313			
R0620	175.0%			
R0640	388.9%			

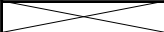
C0060	
R0700	161,048
R0710	0
R0720	15,942
R0730	66,587
R0740	0
R0760	78,520
R0770	0
R0780	4,986
R0790	4,986

**Annex I**

**S.25.01.21**

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

		<b>Gross solvency capital requirement</b>
		<b>C0110</b>
Market risk	<b>R0010</b>	22,037
Counterparty default risk	<b>R0020</b>	13,057
Life underwriting risk	<b>R0030</b>	0
Health underwriting risk	<b>R0040</b>	2,841
Non-life underwriting risk	<b>R0050</b>	68,192
Diversification	<b>R0060</b>	-21,570
Intangible asset risk	<b>R0070</b>	0
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>84,556</b>

		<b>C0100</b>
<b>Calculation of Solvency Capital Requirement</b>		
Adjustment due to RFF/MAP nSCR aggregation	<b>R0120</b>	0
Operational risk	<b>R0130</b>	7,575
Loss-absorbing capacity of technical provisions	<b>R0140</b>	0
Loss-absorbing capacity of deferred taxes	<b>R0150</b>	-9,213
<b>Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC</b>	<b>R0160</b>	<b>0</b>
Solvency Capital Requirement excluding capital add-on	<b>R0200</b>	82,918
<b>Capital add-on already set</b>	<b>R0210</b>	<b>0</b>
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>82,918</b>
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>	0

**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

	<b>C0010</b>
<b>R0010</b>	37,339

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
	<b>C0020</b>	<b>C0030</b>
<b>R0020</b>	0	0
<b>R0030</b>	1,036	6,351
<b>R0040</b>	0	0
<b>R0050</b>	119,296	86,145
<b>R0060</b>	35,719	107,092
<b>R0070</b>	3,581	1,757
<b>R0080</b>	23,061	27,482
<b>R0090</b>	16,837	4,033
<b>R0100</b>	125	0
<b>R0110</b>	0	0
<b>R0120</b>	686	3,271
<b>R0130</b>	123	2,141
<b>R0140</b>	0	0
<b>R0150</b>	0	0
<b>R0160</b>	0	0
<b>R0170</b>	0	0

**Linear formula component for life insurance and reinsurance obligations**

MCRL Result

	<b>C0040</b>
<b>R0200</b>	

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
	<b>C0050</b>	<b>C0060</b>
<b>R0210</b>		
<b>R0220</b>		
<b>R0230</b>		
<b>R0240</b>		
<b>R0250</b>		

**Overall MCR calculation**

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

	<b>C0070</b>
<b>R0300</b>	37,339
<b>R0310</b>	82,918
<b>R0320</b>	37,313
<b>R0330</b>	20,729
<b>R0340</b>	37,313
<b>R0350</b>	7,400
	<b>C0070</b>
<b>R0400</b>	37,313

**Minimum Capital Requirement**