

Annex I
S.02.01.02
Balance sheet

	Solvency II value	Statutory accounts value
	C0010	C0020
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	4,464
Deferred tax assets	R0040	312
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	18,047
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	220,631
Property (other than for own use)	R0080	11,330
Holdings in related undertakings, including participations	R0090	0
Equities	R0100	0
Equities - listed	R0110	0
Equities - unlisted	R0120	0
Bonds	R0130	205,239
Government Bonds	R0140	205,239
Corporate Bonds	R0150	0
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	0
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	4,062
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	9,803
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	9,803
Reinsurance recoverables from:	R0270	30,439
Non-life and health similar to non-life	R0280	30,439
Non-life excluding health	R0290	30,439
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	68,118
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	1,928
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	67,357
Any other assets, not elsewhere shown	R0420	0
Total assets	R0500	421,098

	Solvency II value	Statutory accounts value
	C0010	C0020
Liabilities		
Technical provisions – non-life	R0510	8835
Technical provisions – non-life (excluding health)	R0520	316
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	290
Risk margin	R0550	26
Technical provisions - health (similar to non-life)	R0560	8519
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	3966
Risk margin	R0590	4553
Technical provisions - life (excluding index-linked and unit-linked)	R0600	153469
Technical provisions - health (similar to life)	R0610	-1053
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	-1214
Risk margin	R0640	161
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	154522
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	153178
Risk margin	R0680	1344
Technical provisions – index-linked and unit-linked	R0690	48037
Technical provisions calculated as a whole	R0700	0
Best Estimate	R0710	47510
Risk margin	R0720	527
Other technical provisions	R0730	
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	228
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	1914
Derivatives	R0790	338
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	1335
Reinsurance payables	R0830	527
Payables (trade, not insurance)	R0840	2902
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
Total liabilities	R0900	217584
Excess of assets over liabilities	R1000	193141
		320,545
		100,553

Annex I
S.12.01.02
Life and Health SLT Technical Provisions

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 as a whole

Technical provisions calculated as a sum of BE and RM

Best Estimate

Gross Best Estimate

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Best estimate minus recoverables from reinsurance/SPV and Finite Re - total

Risk Margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate

Risk margin

Technical provisions - total

Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Link)	Health insurance (direct)		Annuities stemming from non-life insurance contracts and	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			
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
R0010																
R0020																
R0030	148020		47510	0		5158	0	0	0	200688		0	-1214	0	0	-1214
R0080	0		0			0				0			0			0
R0090	148020		47510	0		5158	0	0	0	200688		0	-1214	0	0	-1214
R0100	1304	527			40			0	0	1871	161			0	0	161
R0110	0	0			0					0	0					0
R0120	0	0			0					0						0
R0130	0	0			0					0	0					0
R0200	149324	48037			5198			0	0	202559	-1053			0	0	-1053

Annex I
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Non-life Insurance Claims Information

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 & +	
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	
Prior	R0100	R0160	R0170	R0180	R0190	R0200	R0210	R0220	R0230	R0240	R0250	8.20456
N-9	R0160	0	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										

Total	In Current year	Sum of years (cumulative)
	C0170	C0180
R0100	8.20456	8.20456
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 & +	
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	
Prior	R0100	R0160	R0170	R0180	R0190	R0200	R0210	R0220	R0230	R0240	R0250	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										

Total	Year end (discounted)
	C0360
R0100	397.380909
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

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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	R0010	210341	0	0	1808	0
Basic own funds	R0020	180035	0	0	-1627	0
Eligible own funds to meet Solvency Capital Requirement	R0050	180035	0	0	-1627	0
Solvency Capital Requirement	R0090	47209	0	0	0	0
Eligible own funds to meet Minimum Capital Requirement	R0100	180035	0	0	-1627	0
Minimum Capital Requirement	R0110	12400	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)
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 funds

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	38600	38600	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	141435	141435	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	180035	180035	0	0
R0300	0	0	0	0
R0310	0	0	0	0
R0320	0	0	0	0
R0330	0	0	0	0
R0340	0	0	0	0
R0350	0	0	0	0
R0360	0	0	0	0
R0370	0	0	0	0
R0390	0	0	0	0

Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
C0010	C0020	C0030	C0040	C0050
R0400	0	0	0	0
R0500	180035	180035	0	0
R0510	180035	180035	0	0
R0540	180035	180035	0	0
R0550	180035	180035	0	0
R0580	47209	0	0	0
R0600	12400	0	0	0
R0620	3.813602166	0	0	0
R0640	14.5189847	0	0	0

C0060	
R0700	193141
R0710	0
R0720	13106
R0730	38600
R0740	0
R0760	141435
R0770	2391
R0780	3289
R0790	5680

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Solvency Capital Requirement - for undertakings on Standard Formula

Market risk
 Counterparty default risk
 Life underwriting risk
 Health underwriting risk
 Non-life underwriting risk
 Diversification
 Intangible asset risk

Basic Solvency Capital Requirement

Calculation of Solvency Capital Requirement

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-on already set

Solvency capital requirement

Other information on SCR

Capital requirement for duration-based equity risk sub-module
 Total amount of Notional Solvency Capital Requirement for remaining part
 Total amount of Notional Solvency Capital Requirements for ring fenced funds
 Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios
 Diversification effects due to RFF nSCR aggregation for article 304

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
R0010	41329		
R0020	4975		
R0030	5677		
R0040	11938		
R0050	78		
R0060	-14458		
R0070	0		
R0100	49539		

	C0100
R0130	2457
R0140	0
R0150	-4787
R0160	0
R0200	47209
R0210	0
R0220	47209
R0400	
R0410	
R0420	
R0430	
R0440	

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	3119

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	1183	7634
R0030	2773	27251
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	6817

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	145272	
R0220	2747	
R0230	47510	
R0240	3944	
R0250		1670897

Overall MCR calculation

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

	C0070
R0300	9936
R0310	47209
R0320	21244
R0330	11802
R0340	11802
R0350	12400
	C0070
R0400	12400

Minimum Capital Requirement