

S.02.01.02
Balance sheet

in EUR

	Solvency II value	
	C0010	
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	-
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	3.297.208,00
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	182.603.402,00
Property (other than for own use)	R0080	- 0,00
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	2.475.323,00
Equities - listed	R0110	2.475.323,00
Equities - unlisted	R0120	-
Bonds	R0130	158.996.245,00
Government Bonds	R0140	77.920.139,00
Corporate Bonds	R0150	81.076.106,00
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	21.131.834,00
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	R0230	-
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	-
Reinsurance recoverables from:	R0270	7.314.050,00
Non-life and health similar to non-life	R0280	7.314.050,00
Non-life excluding health	R0290	7.314.050,00
Health similar to non-life	R0300	-
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	27.169.312,00
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	8.385.403,00
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	38.091.389,00
Any other assets, not elsewhere shown	R0420	305.961,00
Total assets	R0500	267.166.725,00
	Solvency II value	
	C0010	
Liabilities		
Technical provisions – non-life	R0510	165.402.672,00
Technical provisions – non-life (excluding health)	R0520	165.402.672,00
TP calculated as a whole	R0530	-
Best Estimate	R0540	155.551.042,00
Risk margin	R0550	9.851.630,00
Technical provisions - health (similar to non-life)	R0560	-
TP calculated as a whole	R0570	-
Best Estimate	R0580	-
Risk margin	R0590	-
Technical provisions - life (excluding index-linked and unit-linked)	R0600	-
Technical provisions - health (similar to life)	R0610	-
TP calculated as a whole	R0620	-
Best Estimate	R0630	-
Risk margin	R0640	-
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	-
TP calculated as a whole	R0660	-
Best Estimate	R0670	-
Risk margin	R0680	-
Technical provisions – index-linked and unit-linked	R0690	-
TP calculated as a whole	R0700	-
Best Estimate	R0710	-
Risk margin	R0720	-
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	1.789.607,00
Pension benefit obligations	R0760	1.047.308,00
Deposits from reinsurers	R0770	346.555,00
Deferred tax liabilities	R0780	3.504.228,00
Derivatives	R0790	-
Debts owed to credit institutions	R0800	-
Financial liabilities other than debts owed to credit institutions	R0810	-
Insurance & intermediaries payables	R0820	4.521.072,00
Reinsurance payables	R0830	55.636,00
Payables (trade, not insurance)	R0840	8.063.975,00
Subordinated liabilities	R0850	-
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	-
Any other liabilities, not elsewhere shown	R0880	2.809.786,00
Total liabilities	R0900	187.540.839,00
Excess of assets over liabilities	R1000	79.625.886,00

Annex 1
S.05.01.02
Premiums, claims and expenses by line of business

in EUR		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
Premiums written																		
Gross - Direct Business	R0110	-	-	-	44.195.986,00	36.498.533,00	-	7.333.745,00	708.424,00	-	5.735.788,00	-	-	-	-	-	-	94.472.476,00
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	R0140	-	-	-	1.420.956,00	301.603,00	-	6.438.999,00	619.939,00	-	-	-	-	-	-	-	-	
Net	R0200	-	-	-	42.775.030,00	36.196.930,00	-	894.746,00	88.485,00	-	5.735.788,00	-	-	-	-	-	-	
Premiums earned																		
Gross - Direct Business	R0210	-	-	-	43.999.192,00	36.178.188,00	-	7.136.189,00	686.524,00	-	5.634.479,00	-	-	-	-	-	-	
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	R0240	-	-	-	1.420.956,00	301.603,00	-	6.438.999,00	619.939,00	-	-	-	-	-	-	-	-	
Net	R0300	-	-	-	42.578.236,00	35.876.585,00	-	697.190,00	66.585,00	-	5.634.479,00	-	-	-	-	-	-	
Claims incurred																		
Gross - Direct Business	R0310	-	-	-	30.592.260,00	17.725.644,00	-	2.680.983,00	82.108,00	-	2.019.412,00	-	-	-	-	-	-	
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	R0340	-	-	-	2.760.662,00	-	-	2.412.729,00	248.834,00	-	-	-	-	-	-	-	-	
Net	R0400	-	-	-	27.831.598,00	17.725.644,00	-	268.254,00	166.260,00	-	2.019.412,00	-	-	-	-	-	-	
Changes in other technical provisions																		
Gross - Direct Business	R0410	-	-	-	-	-	-	8.530,00	-	-	-	-	-	-	-	-	-	
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net	R0500	-	-	-	-	-	-	8.530,00	-	-	-	-	-	-	-	-	-	
Expenses incurred	R0550	-	-	-	16.766.931,00	11.830.091,00	-	1.199.714,00	84.217,00	-	1.378.304,00	-	-	-	-	-	-	
Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

in EUR		Line of Business for: life insurance obligations						Life reinsurance obligations		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	-	-	-	-	-	-	-	-	-
Reinsurers' share	R1420	-	-	-	-	-	-	-	-	-
Net	R1500	-	-	-	-	-	-	-	-	-
Premiums earned										
Gross	R1510	-	-	-	-	-	-	-	-	-
Reinsurers' share	R1520	-	-	-	-	-	-	-	-	-
Net	R1600	-	-	-	-	-	-	-	-	-
Claims incurred										
Gross	R1610	-	-	-	-	-	-	-	-	-
Reinsurers' share	R1620	-	-	-	-	-	-	-	-	-
Net	R1700	-	-	-	-	-	-	-	-	-
Changes in other technical provisions										
Gross	R1710	-	-	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-	-	-
Net	R1800	-	-	-	-	-	-	-	-	-
Expenses incurred	R1900	-	-	-	-	-	-	-	-	-
Other expenses	R2500	-	-	-	-	-	-	-	-	-
Total expenses	R2600	-	-	-	-	-	-	-	-	-

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Premiums, claims and expenses by country

in EUR		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
R0010		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written								
Gross - Direct Business	R0110	94.472.476,00	-	-	-	-	-	94.472.476,00
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-
Reinsurers' share	R0140	8.781.497,00	-	-	-	-	-	8.781.497,00
Net	R0200	85.690.979,00	-	-	-	-	-	85.690.979,00
Premiums earned								
Gross - Direct Business	R0210	93.634.571,00	-	-	-	-	-	93.634.571,00
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-
Reinsurers' share	R0240	8.781.497,00	-	-	-	-	-	8.781.497,00
Net	R0300	84.853.074,00	-	-	-	-	-	84.853.074,00
Claims incurred								
Gross - Direct Business	R0310	53.100.407,00	-	-	-	-	-	53.100.407,00
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-
Reinsurers' share	R0340	5.422.225,00	-	-	-	-	-	5.422.225,00
Net	R0400	47.678.182,00	-	-	-	-	-	47.678.182,00
Changes in other technical provisions								
Gross - Direct Business	R0410	8.530,00	-	-	-	-	-	8.530,00
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-
Gross - Non- proportional reinsurance accepted	R0430	-	-	-	-	-	-	-
Reinsurers/share	R0440	-	-	-	-	-	-	-
Net	R0500	8.530,00	-	-	-	-	-	8.530,00
Expenses incurred	R0550	31.259.258,00	-	-	-	-	-	31.259.258,00
Other expenses	R1200	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	31.259.258,00

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
R1400		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	-	-	-	-	-	-	-
Reinsurers' share	R1420	-	-	-	-	-	-	-
Net	R1500	-	-	-	-	-	-	-
Premiums earned								
Gross	R1510	-	-	-	-	-	-	-
Reinsurers' share	R1520	-	-	-	-	-	-	-
Net	R1600	-	-	-	-	-	-	-
Claims incurred								
Gross	R1610	-	-	-	-	-	-	-
Reinsurers' share	R1620	-	-	-	-	-	-	-
Net	R1700	-	-	-	-	-	-	-
Changes in other technical provisions								
Gross	R1710	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-
Net	R1800	-	-	-	-	-	-	-
Expenses incurred	R1900	-	-	-	-	-	-	-
Other expenses	R2500	-	-	-	-	-	-	-
Total expenses	R2600	-	-	-	-	-	-	-

S.17.01.02

Non-life Technical Provisions

in thousand EUR	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
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	R0010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM																	
Best estimate																	
Premium provisions																	
Gross	R0060	-	-	-	14.259,58	10.840,05	-	3.004,87	310,06	-	1.129,27	-	-	-	-	-	29.543,83
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Best Estimate of Premium Provisions	R0150	-	-	-	14.259,58	10.840,05	-	3.004,87	310,06	-	1.129,27	-	-	-	-	-	29.543,83
Claims provisions																	
Gross	R0160	-	-	-	112.519,14	4.931,00	-	1.247,32	1.120,74	-	6.189,02	-	-	-	-	-	126.007,21
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	7.203,80	-	-	93,39	16,86	-	-	-	-	-	-	-	7.314,05
Net Best Estimate of Claims Provisions	R0250	-	-	-	105.315,34	4.931,00	-	1.153,93	1.103,88	-	6.189,02	-	-	-	-	-	118.693,16
Total Best estimate - gross	R0260	-	-	-	126.778,72	15.771,05	-	4.252,18	1.430,80	-	7.318,29	-	-	-	-	-	155.551,04
Total Best estimate - net	R0270	-	-	-	119.574,92	15.771,05	-	4.158,80	1.413,94	-	7.318,29	-	-	-	-	-	148.236,99
Risk margin	R0280	-	-	-	8.875,85	364,79	-	297,09	14,51	-	299,38	-	-	-	-	-	9.851,63
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	R0290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total																	
Technical provisions - total	R0320	-	-	-	135.654,58	16.135,84	-	4.549,27	1.445,31	-	7.617,67	-	-	-	-	-	165.402,67
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	7.203,80	-	-	93,39	16,86	-	-	-	-	-	-	-	7.314,05
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	-	128.450,77	16.135,84	-	4.455,89	1.428,45	-	7.617,67	-	-	-	-	-	158.088,62

In thousand EUR

S.19.01.21

Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0020	AY
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Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										10 & +	In Current year		Sum of years (cumulative)				
	0	1	2	3	4	5	6	7	8	9		C010	C0110	C0170	C0180			
Prior	R0100												1.439,08					
N-9	R0160	23.626,70	8.442,60	1.791,18	1.110,47	1.007,88	718,04	374,57	543,32	359,52	226,79			R0100	1.439,08		1.439,08	
N-8	R0170	20.759,16	8.969,60	1.524,45	1.207,82	865,41	783,13	911,25	1.500,11	580,36				R0160	226,79		38.201,06	
N-7	R0180	21.570,16	8.206,34	1.727,31	741,83	699,86	777,76	525,95	393,02					R0170	580,36		37.101,31	
N-6	R0190	26.683,63	8.873,70	1.655,92	639,58	718,44	749,34	248,81						R0180	393,02		34.642,23	
N-5	R0200	22.195,98	7.139,60	1.497,22	972,05	645,82	873,32							R0190	248,81		39.569,41	
N-4	R0210	22.647,14	8.036,64	2.276,13	1.226,09	691,42								R0200	873,32		33.324,00	
N-3	R0220	22.827,85	9.254,63	2.260,93	1.266,68									R0210	691,42		34.877,42	
N-2	R0230	27.543,31	10.525,70	1.708,73										R0220	1.266,68		35.610,08	
N-1	R0240	27.848,27	10.437,68											R0230	1.708,73		39.777,73	
N	R0250	24.830,19												R0240	10.437,68		38.285,95	
														R0250	24.830,19		24.830,19	
														Total	R0260	42.696,06		357.658,45

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										10 & +	Year end (discounted data)				
	0	1	2	3	4	5	6	7	8	9		C0300	C0360			
Prior	R0100												16.028,37			
N-9	R0160	18.748,60	9.941,02	9.288,45	8.892,61	7.742,52	7.113,68	6.234,25	3.759,26	3.302,76	2.785,48			R0100	16.553,65	
N-8	R0170	23.652,32	13.249,58	11.452,13	12.499,87	11.749,19	10.218,01	6.418,08	5.136,72	4.297,16				R0160	2.834,68	
N-7	R0180	24.100,99	11.027,06	7.166,50	7.197,82	5.981,76	5.205,17	3.939,72	3.769,24					R0170	4.458,41	
N-6	R0190	23.595,02	11.262,40	8.292,64	8.220,13	6.142,06	4.621,93	4.265,71						R0180	3.944,06	
N-5	R0200	22.964,32	13.114,45	9.162,43	6.737,93	5.039,80	4.206,09							R0190	4.354,55	
N-4	R0210	25.409,93	14.508,76	11.249,67	8.165,75	7.824,34								R0200	4.366,40	
N-3	R0220	28.343,16	24.345,58	20.468,65	18.739,47									R0210	8.004,45	
N-2	R0230	23.437,16	18.446,27	13.385,51										R0220	18.672,95	
N-1	R0240	24.388,41	19.954,72											R0230	13.452,59	
N	R0250	22.959,52												R0240	18.823,25	
														R0250	23.055,58	
														Total	R0260	118.520,56

In thousand EUR

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Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0020	UWY
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Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										In Current year		Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9	10 & +	C0170	C0180
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		
Prior	R0100												
N-9	R0160	-	-	-	-	-	-	-	-	-	-		
N-8	R0170	-	-	-	-	-	-	-	-	-	-		
N-7	R0180	-	-	-	-	-	-	-	-	-	-		
N-6	R0190	-	-	-	-	-	-	-	-	-	-		
N-5	R0200	-	-	-	-	-	-	-	-	-	-		
N-4	R0210	-	-	-	-	-	-	-	-	-	-		
N-3	R0220	-	-	-	-	-	-	-	-	-	-		
N-2	R0230	-	-	-	-	-	-	-	-	-	-		
N-1	R0240	-	-	-	-	-	-	-	-	-	-		
N	R0250	-	-	-	-	-	-	-	-	-	-		
Total												R0100	-
												R0160	-
												R0170	-
												R0180	-
												R0190	-
												R0200	-
												R0210	-
												R0220	-
												R0230	-
												R0240	-
												R0250	-
												R0260	-

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10 & +	C0360	
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		
Prior	R0100												
N-9	R0160	-	-	-	-	-	-	-	-	-	-		
N-8	R0170	-	-	-	-	-	-	-	-	-	-		
N-7	R0180	-	-	-	-	-	-	-	-	-	-		
N-6	R0190	-	-	-	-	-	-	-	-	-	-		
N-5	R0200	-	-	-	-	-	-	-	-	-	-		
N-4	R0210	-	-	-	-	-	-	-	-	-	-		
N-3	R0220	-	-	-	-	-	-	-	-	-	-		
N-2	R0230	-	-	-	-	-	-	-	-	-	-		
N-1	R0240	-	-	-	-	-	-	-	-	-	-		
N	R0250	-	-	-	-	-	-	-	-	-	-		
Total												R0100	-
												R0160	-
												R0170	-
												R0180	-
												R0190	-
												R0200	-
												R0210	-
												R0220	-
												R0230	-
												R0240	-
												R0250	-
												R0260	-

in thousand EUR

S.22.01.21

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	165.402,67	-	-	909,70	-
Basic own funds	R0020	73.392,36	-	-	649,65	-
Eligible own funds to meet Solvency Capital Requirement	R0050	73.392,36	-	-	649,65	-
Solvency Capital Requirement	R0090	42.045,66	-	-	3.515,03	-
Eligible own funds to meet Minimum Capital Requirement	R0100	73.392,36	-	-	649,65	-
Minimum Capital Requirement	R0110	18.920,55	-	-	1.047,52	-

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	9.200.000,00	9.200.000,00			
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	64.192.359,00	64.192.359,00			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
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	73.392.359,00	73.392.359,00			
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	0,00				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0,00				
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	0,00				
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	0,00				
Other ancillary own funds	R0390	0,00				
Total ancillary own funds	R0400	0,00			0,00	0,00
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	73.392.359,00	73.392.359,00			
Total available own funds to meet the MCR	R0510	73.392.359,00	73.392.359,00			
Total eligible own funds to meet the SCR	R0540	73.392.359,00	73.392.359,00			
Total eligible own funds to meet the MCR	R0550	73.392.359,00	73.392.359,00			
SCR	R0580	42.045.664,00				
MCR	R0600	18.920.549,00				
Ratio of Eligible own funds to SCR	R0620	1,75				
Ratio of Eligible own funds to MCR	R0640	3,88				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	79.625.886,00
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	6.233.527,00
Other basic own fund items	R0730	9.200.000,00
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	64.192.359,00
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	3.773.798,00
Total Expected profits included in future premiums (EPIFP)	R0790	3.773.798,00

Annex I

Solvency Capital Requirement - for undertakings on Full Internal Models

Component-specific information

S.25.03.01

In EUR

- *
 1 (Market risk) 4 (Health underwriting risk) 7 (Operational risk)
 2 (Counterparty default risk) 5 (Non-life underwriting risk) 8 (LAC Technical Provisions (negative amount))
 3 (Life underwriting risk) 6 (Intangible asset risk) 9 (LAC Deferred Taxes (negative amount))

- *
 1 (Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component)
 2 (Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component)
 3 (Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component)
 4 (No embedded consideration of future management actions)

Unique number of component* MANDATORY	Components Description	Calculation of the Solvency Capital Requirement	Consideration of the future management actions regarding technical provisions and/or deferred taxes (*)
C0010	C0020	C0030	C0060
1	Market Risk	9.744.529,00	4
2	Credit Risk	5.735.447,57	4
3	Life Insurance Risk	0,00	4
5	P&C Insurance Risk	37.400.314,20	4
7	Operational Risk	3.969.777,67	4
6	Intangible risk	0,00	4

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	56.850.068,44
Diversification	R0060	-11.300.545,77
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0,00
Solvency capital requirement excluding capital add-on	R0200	42.045.664,25
Capital add-ons already set	R0210	0,00
Solvency capital requirement	R0220	42.045.664,25
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirement for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Net future discretionary benefits	R0460	

Annex I

In EUR

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

	C0010			
MCRNL Result	R0010	19.903.107,97		
			Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
			C0020	C0030
Medical expense insurance and proportional reinsurance	R0020			
Income protection insurance and proportional reinsurance	R0030			
Workers' compensation insurance and proportional reinsurance	R0040			
Motor vehicle liability insurance and proportional reinsurance	R0050	119.574.921,26	42.775.029,17	
Other motor insurance and proportional reinsurance	R0060	15.771.047,60	36.196.930,46	
Marine, aviation and transport insurance and proportional reinsurance	R0070			
Fire and other damage to property insurance and proportional reinsurance	R0080	4.158.794,72	894.745,56	
General liability insurance and proportional reinsurance	R0090	1.413.936,68	88.485,38	
Credit and suretyship insurance and proportional reinsurance	R0100			
Legal expenses insurance and proportional reinsurance	R0110	7.318.291,18	5.735.787,63	
Assistance and proportional reinsurance	R0120			
Miscellaneous financial loss insurance and proportional reinsurance	R0130			
Non-proportional health reinsurance	R0140			
Non-proportional casualty reinsurance	R0150			
Non-proportional marine, aviation and transport reinsurance	R0160			
Non-proportional property reinsurance	R0170			

Linear formula component for life insurance and reinsurance obligations

	C0040			
MCRL Result	R0200	0,00		
			Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
			C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210			
Obligations with profit participation - future discretionary benefits	R0220			
Index-linked and unit-linked insurance obligations	R0230			
Other life (re)insurance and health (re)insurance obligations	R0240			
Total capital at risk for all life (re)insurance obligations	R0250			

Overall MCR calculation

	C0070	
Linear MCR	R0300	19.903.107,97
SCR	R0310	42.045.664,25
MCR cap	R0320	18.920.548,91
MCR floor	R0330	10.511.416,06
Combined MCR	R0340	18.920.548,91
Absolute floor of the MCR	R0350	3.700.000,00
Minimum Capital Requirement	R0400	18.920.548,91