

S.02.01.02
Balance sheet

in EUR

	Solvency II value	
	C0010	
Assets	R0030	-
Intangible assets	R0040	1,00
Deferred tax assets	R0050	-
Pension benefit surplus	R0060	2.273.767,00
Property, plant & equipment held for own use	R0070	186.785.056,00
Investments (other than assets held for index-linked and unit-linked contracts)	R0080	0,00
Property (other than for own use)	R0090	-
Holdings in related undertakings, including participations	R0100	6.991.641,00
Equities	R0110	6.971.641,00
Equities - listed	R0120	20.000,00
Equities - unlisted	R0130	135.034.677,00
Bonds	R0140	50.340.002,00
Government Bonds	R0150	84.694.675,00
Corporate Bonds	R0160	-
Structured notes	R0170	-
Collateralised securities	R0180	44.758.738,00
Collective Investments Undertakings	R0190	-
Derivatives	R0200	-
Deposits other than cash equivalents	R0210	-
Other investments	R0220	-
Assets held for index-linked and unit-linked contracts	R0230	5.629.213,00
Loans and mortgages	R0240	-
Loans on policies	R0250	-
Loans and mortgages to individuals	R0260	5.629.213,00
Other loans and mortgages	R0270	4.842.429,00
Reinsurance recoverables from:	R0280	4.842.429,00
Non-life and health similar to non-life	R0290	4.842.429,00
Non-life excluding health	R0300	-
Health similar to non-life	R0310	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0320	-
Health similar to life	R0330	-
Life excluding health and index-linked and unit-linked	R0340	-
Life index-linked and unit-linked	R0350	-
Deposits to cedants	R0360	28.692.521,00
Insurance and intermediaries receivables	R0370	2.220,00
Reinsurance receivables	R0380	5.798.032,00
Receivables (trade, not insurance)	R0390	-
Own shares (held directly)	R0400	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0410	7.983.543,00
Cash and cash equivalents	R0420	709.197,00
Any other assets, not elsewhere shown	R0500	242.715.977,00
Total assets		
	Solvency II value	
	C0010	
Liabilities	R0510	151.598.034,00
Technical provisions – non-life	R0520	151.598.034,00
Technical provisions – non-life (excluding health)	R0530	-
TP calculated as a whole	R0540	143.948.987,00
Best Estimate	R0550	7.649.047,00
Risk margin	R0560	-
Technical provisions - health (similar to non-life)	R0570	-
TP calculated as a whole	R0580	-
Best Estimate	R0590	-
Risk margin	R0600	-
Technical provisions - life (excluding index-linked and unit-linked)	R0610	-
Technical provisions - health (similar to life)	R0620	-
TP calculated as a whole	R0630	-
Best Estimate	R0640	-
Risk margin	R0650	-
Technical provisions – life (excluding health and index-linked and unit-linked)	R0660	-
TP calculated as a whole	R0670	-
Best Estimate	R0680	-
Risk margin	R0690	-
Technical provisions – index-linked and unit-linked	R0700	-
TP calculated as a whole	R0710	-
Best Estimate	R0720	-
Risk margin	R0740	-
Contingent liabilities	R0750	2.678.405,00
Provisions other than technical provisions	R0760	216.704,00
Pension benefit obligations	R0770	319.844,00
Deposits from reinsurers	R0780	2.419.805,00
Deferred tax liabilities	R0790	-
Derivatives	R0800	-
Debts owed to credit institutions	R0810	1.835.350,00
Financial liabilities other than debts owed to credit institutions	R0820	4.513.755,00
Insurance & intermediaries payables	R0830	16.575,00
Reinsurance payables	R0840	4.429.920,00
Payables (trade, not insurance)	R0850	-
Subordinated liabilities	R0860	-
Subordinated liabilities not in BOF	R0870	-
Subordinated liabilities in BOF	R0880	1.494.761,00
Any other liabilities, not elsewhere shown	R0900	169.523.153,00
Total liabilities	R1000	73.192.824,00
Excess of assets over liabilities		

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	-	-	-	45,528,887.00	36,662,375.00	-	9,026,968.00	831,866.00	-	6,263,852.00	-	-	-	-	-	-	
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	1,587,323.00	316,875.00	-	213,310.00	697,689.00	-	-	-	-	-	-	-	-	
Reinsurers' share	R0140	-	-	-	41,941,564.00	36,345,500.00	-	8,593,659.00	134,177.00	-	6,263,852.00	-	-	-	-	-	-	
Net	R0100	-	-	-	43,941,564.00	36,962,375.00	-	8,593,659.00	134,177.00	-	6,263,852.00	-	-	-	-	-	-	
Premiums earned																		
Gross - Direct Business	R0210	-	-	-	45,095,549.00	36,389,893.00	-	8,642,942.00	806,329.00	-	6,175,699.00	-	-	-	-	-	-	
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	1,587,323.00	316,875.00	-	213,310.00	697,689.00	-	-	-	-	-	-	-	-	
Reinsurers' share	R0240	-	-	-	43,508,226.00	36,073,018.00	-	8,209,632.00	108,640.00	-	6,175,699.00	-	-	-	-	-	-	
Net	R0200	-	-	-	45,582,775.00	36,705,913.00	-	8,856,612.00	914,969.00	-	6,175,699.00	-	-	-	-	-	-	
Claims incurred																		
Gross - Direct Business	R0310	-	-	-	24,953,875.00	20,768,525.00	-	3,641,273.00	1,457,337.00	-	4,102,836.00	-	-	-	-	-	-	
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	864,289.00	110,235.00	-	6,111.00	1,276,304.00	-	-	-	-	-	-	-	-	
Reinsurers' share	R0340	-	-	-	25,818,164.00	20,878,760.00	-	3,635,162.00	2,733,641.00	-	4,102,836.00	-	-	-	-	-	-	
Net	R0300	-	-	-	25,818,164.00	20,878,760.00	-	3,635,162.00	4,010,335.00	-	4,102,836.00	-	-	-	-	-	-	
Changes in other technical provisions																		
Gross - Direct Business	R0410	-	-	-	-	-	-	7,303.00	59,490.00	-	-	-	-	-	-	-	-	
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net	R0400	-	-	-	-	-	-	7,303.00	59,490.00	-	-	-	-	-	-	-	-	
Expenses incurred																		
Gross	R0500	-	-	-	18,302,981.00	11,043,508.00	-	4,891,105.00	9,676.00	-	1,567,610.00	-	-	-	-	-	-	
Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total expenses	R1300	-	-	-	18,302,981.00	11,043,508.00	-	4,891,105.00	9,676.00	-	1,567,610.00	-	-	-	-	-	-	

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	Annuitants stemming from non-life insurance contracts and relating to health insurance obligations	Annuitants 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	R1400	-	-	-	-	-	-	-	-
Premiums earned									
Gross	R1510	-	-	-	-	-	-	-	-
Reinsurers' share	R1520	-	-	-	-	-	-	-	-
Net	R1500	-	-	-	-	-	-	-	-
Claims incurred									
Gross	R1610	-	-	-	-	-	-	-	-
Reinsurers' share	R1620	-	-	-	-	-	-	-	-
Net	R1600	-	-	-	-	-	-	-	-
Changes in other technical provisions									
Gross	R1710	-	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-	-
Net	R1700	-	-	-	-	-	-	-	-
Expenses incurred									
Gross	R1800	-	-	-	-	-	-	-	-
Other expenses	R2500	-	-	-	-	-	-	-	-
Total expenses	R2600	-	-	-	-	-	-	-	-

S.05.02.01

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
R0010		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written								
Gross - Direct Business	R0110	98.313.948,00	-	-	-	-	-	98.313.948,00
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-
Reinsurers' share	R0140	3.035.205,00	-	-	-	-	-	3.035.205,00
Net	R0200	95.278.743,00	-	-	-	-	-	95.278.743,00
Premiums earned								
Gross - Direct Business	R0210	97.110.322,00	-	-	-	-	-	97.110.322,00
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-
Reinsurers' share	R0240	3.035.205,00	-	-	-	-	-	3.035.205,00
Net	R0300	94.075.117,00	-	-	-	-	-	94.075.117,00
Claims incurred								
Gross - Direct Business	R0310	54.923.845,00	-	-	-	-	-	54.923.845,00
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-
Reinsurers' share	R0340	307.891,00	-	-	-	-	-	307.891,00
Net	R0400	54.615.954,00	-	-	-	-	-	54.615.954,00
Changes in other technical provisions								
Gross - Direct Business	R0410	66.793,00	-	-	-	-	-	66.793,00
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-
Net	R0500	66.793,00	-	-	-	-	-	66.793,00
Expenses incurred	R0550	35.814.879,00	-	-	-	-	-	35.814.879,00
Other expenses	R1200	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	35.814.879,00

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
R1400		C0150	C0160	C0170	C0180	C0190	C0200	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	-	-	-	-	-	-	-

S.17.01.02
Non-life Technical Provisions

in thousand EUR

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

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

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

	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0060	-	-	-	16.884,46	12.771,97	-	3.631,52	302,82	-	1.725,53	-	-	-	-	-	-	-	35.316,31
R0140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0150	-	-	-	16.884,46	12.771,97	-	3.631,52	302,82	-	1.725,53	-	-	-	-	-	-	-	35.316,31
R0160	-	-	-	92.959,24	4.472,75	-	2.041,43	1.981,81	-	7.177,46	-	-	-	-	-	-	-	108.632,68
R0240	-	-	-	4.763,34	0,14	-	0,21	78,74	-	-	-	-	-	-	-	-	-	4.842,43
R0250	-	-	-	88.195,90	4.472,61	-	2.041,22	1.983,07	-	7.177,46	-	-	-	-	-	-	-	103.790,25
R0260	-	-	-	109.843,70	17.244,72	-	5.672,95	2.284,62	-	8.902,99	-	-	-	-	-	-	-	143.948,99
R0270	-	-	-	105.080,26	17.244,58	-	5.672,74	2.205,89	-	8.902,99	-	-	-	-	-	-	-	139.106,56
R0280	-	-	-	6.914,11	516,33	-	50,42	15,14	-	153,05	-	-	-	-	-	-	-	7.649,05
R0290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0320	-	-	-	116.757,82	17.761,05	-	5.723,37	2.299,76	-	9.056,03	-	-	-	-	-	-	-	151.598,03
R0330	-	-	-	4.763,34	0,14	-	0,21	78,74	-	-	-	-	-	-	-	-	-	4.842,43
R0340	-	-	-	111.994,48	17.760,91	-	5.723,16	2.221,03	-	9.056,03	-	-	-	-	-	-	-	146.755,60

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 & + C0110	In Current year		Sum of years (cumulative) C0180
	0 C0010	1 C0020	2 C0030	3 C0040	4 C0050	5 C0060	6 C0070	7 C0080	8 C0090	9 C0100		C0170	C0180	
Prior														
N-9	R0100	21.570,16	8.206,34	1.727,31	741,83	699,86	777,76	525,95	393,02	501,00	354,31	541,72	541,72	
N-8	R0170	26.683,63	8.873,70	1.655,92	639,58	718,44	749,34	248,81	442,66	322,44		354,31	35.497,54	
N-7	R0180	22.195,98	7.139,60	1.497,22	972,05	645,82	873,32	547,75	535,92			322,44	40.334,51	
N-6	R0190	22.647,14	8.036,64	2.276,13	1.226,09	691,42	696,65	675,23				501,00	34.407,67	
N-5	R0200	22.827,85	9.254,63	2.266,93	1.266,68	1.159,06	675,54					354,31	36.249,30	
N-4	R0210	27.543,31	10.525,70	1.708,73	1.402,36	1.301,52						541,72	37.444,68	
N-3	R0220	27.848,27	10.437,68	2.020,24	1.734,71							541,72	42.481,60	
N-2	R0230	24.830,19	8.022,26	1.697,56								541,72	42.040,90	
N-1	R0240	33.869,79	14.026,94									541,72	47.896,73	
N	R0250	30.527,41										541,72	34.550,01	
	Total											541,72	381.972,05	

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										10 & + C0300	Year end (discounted data)	
	0 C0200	1 C0210	2 C0220	3 C0230	4 C0240	5 C0250	6 C0260	7 C0270	8 C0280	9 C0290		C0360	C0300
Prior	R0100												
N-9	R0160	24.100,99	11.027,06	7.166,50	7.197,82	5.981,76	5.205,17	3.939,72	3.769,24	3.447,07	2.794,10	18.054,21	14.775,70
N-8	R0170	23.595,02	11.262,40	8.292,64	8.220,13	6.142,06	4.621,93	4.265,71	4.262,24	3.671,38			2.357,95
N-7	R0180	22.964,32	13.114,45	9.162,43	6.737,93	5.039,80	4.206,09	4.037,56	3.610,10				2.957,20
N-6	R0190	25.409,93	14.508,76	11.249,67	8.165,75	7.824,34	7.084,66	6.290,32					3.052,13
N-5	R0200	28.343,16	24.345,58	20.468,65	18.739,47	18.271,69	17.925,18						4.949,28
N-4	R0210	23.437,16	18.446,27	13.385,51	11.443,26	9.438,18							12.121,98
N-3	R0220	24.388,41	19.954,72	16.683,93	14.472,26								7.419,57
N-2	R0230	22.959,52	13.717,64	9.786,96									11.127,73
N-1	R0240	25.635,41	17.413,41										8.027,84
N	R0250	28.535,32											13.800,86
	Total												26.086,91

In thousand EUR

S.19.01.21
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		
Prior	R0100	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	-	-	
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	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	C0300	
Prior	R0100	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	-	
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	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	151.598,03	-	0,00	1.652,39	-
Basic own funds	R0020	69.449,81	-	-	1.189,30	-
Eligible own funds to meet Solvency Capital Requirement	R0050	69.449,81	-	-	1.189,30	-
Solvency Capital Requirement	R0090	40.934,64	-	-	2.992,13	-
Eligible own funds to meet Minimum Capital Requirement	R0100	69.449,81	-	-	1.189,30	-
Minimum Capital Requirement	R0110	18.420,59	-	-	1.346,46	-

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	0,00	0,00			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0				
Subordinated mutual member accounts	R0050	0				
Surplus funds	R0070	0				
Preference shares	R0090	0				
Share premium account related to preference shares	R0110	0				
Reconciliation reserve	R0130	60.249.805,00	60.249.805,00			
Subordinated liabilities	R0140	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	0				
Total basic own funds after deductions	R0290	69.449.805,00	69.449.805,00	0	0	0
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0				
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	0				
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	0				
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	69.449.805,00	69.449.805,00	0	0	0
Total available own funds to meet the MCR	R0510	69.449.805,00	69.449.805,00	0	0	
Total eligible own funds to meet the SCR	R0540	69.449.805,00	69.449.805,00			
Total eligible own funds to meet the MCR	R0550	69.449.805,00	69.449.805,00			
SCR	R0580	40.934.637,00				
MCR	R0600	18.420.586,00				
Ratio of Eligible own funds to SCR	R0620	1,70				
Ratio of Eligible own funds to MCR	R0640	3,77				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	73.192.824,00
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	3.743.019,00
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	60.249.805,00
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	2.033.201,00
Total Expected profits included in future premiums (EPIFP)	R0790	2.033.201,00

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	11.074.032,93	4
2	Credit Risk	3.267.550,84	4
3	Life Insurance Risk	0,00	4
5	P&C Insurance Risk	35.906.471,82	4
6	Intangible risk	0,00	4
7	Operational Risk	3.237.427,57	4

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	53.485.483,16
Diversification	R0060	-12.550.846,64
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	40.934.636,52
Capital add-ons already set	R0210	0,00
Solvency capital requirement	R0220	40.934.636,52
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

MCRNL Result	C0010		Net (of reinsurance/SPV) best estimate and TP calculated as a whole		Net (of reinsurance) written premiums in the last 12 months	
	R0010		C0020		C0030	
Medical expense insurance and proportional reinsurance			R0020	0,00		0,00
Income protection insurance and proportional reinsurance			R0030	0,00		0,00
Workers' compensation insurance and proportional reinsurance			R0040	0,00		0,00
Motor vehicle liability insurance and proportional reinsurance			R0050	105.080.364,75		43.941.564,37
Other motor insurance and proportional reinsurance			R0060	17.244.580,29		36.345.499,64
Marine, aviation and transport insurance and proportional reinsurance			R0070	0,00		0,00
Fire and other damage to property insurance and proportional reinsurance			R0080	5.672.735,78		8.593.648,80
General liability insurance and proportional reinsurance			R0090	2.205.888,91		134.177,77
Credit and suretyship insurance and proportional reinsurance			R0100	0,00		0,00
Legal expenses insurance and proportional reinsurance			R0110	8.902.986,98		6.263.852,23
Assistance and proportional reinsurance			R0120	0,00		0,00
Miscellaneous financial loss insurance and proportional reinsurance			R0130	0,00		0,00
Non-proportional health reinsurance			R0140	0,00		0,00
Non-proportional casualty reinsurance			R0150	0,00		0,00
Non-proportional marine, aviation and transport reinsurance			R0160	0,00		0,00
Non-proportional property reinsurance			R0170	0,00		0,00

Linear formula component for life insurance and reinsurance obligations

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

Overall MCR calculation

	C0070	
Linear MCR	R0300	19.923.590,49
SCR	R0310	40.934.636,52
MCR cap	R0320	18.420.586,43
MCR floor	R0330	10.233.659,13
Combined MCR	R0340	18.420.586,43
Absolute floor of the MCR	R0350	4.000.000,00
Minimum Capital Requirement	R0400	18.420.586,43