

S.02.01.02
Balance sheet

in EUR

	Solvency II value	
	C0010	
Assets	R0030	-
Intangible assets	R0040	-
Deferred tax assets	R0050	-
Pension benefit surplus	R0060	875.922,00
Property, plant & equipment held for own use	R0070	178.045.918,00
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	-
Equities	R0110	-
Equities - listed	R0120	-
Equities - unlisted	R0130	156.286.719,00
Bonds	R0140	83.897.823,00
Government Bonds	R0150	72.388.896,00
Corporate Bonds	R0160	-
Structured notes	R0170	-
Collateralised securities	R0180	21.759.199,00
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	-
Loans and mortgages	R0240	-
Loans on policies	R0250	-
Loans and mortgages to individuals	R0260	-
Other loans and mortgages	R0270	5.207.817,00
Reinsurance recoverables from:	R0280	5.207.817,00
Non-life and health similar to non-life	R0290	5.207.817,00
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	27.731.612,00
Insurance and intermediaries receivables	R0370	13.888,00
Reinsurance receivables	R0380	8.119.783,00
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	23.946.275,00
Cash and cash equivalents	R0420	260.433,00
Any other assets, not elsewhere shown	R0500	244.201.648,00
Total assets		
	Solvency II value	
	C0010	
Liabilities	R0510	151.978.650,00
Technical provisions – non-life	R0520	151.978.650,00
Technical provisions – non-life (excluding health)	R0530	-
TP calculated as a whole	R0540	142.476.217,00
Best Estimate	R0550	9.502.433,00
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	1.725.579,00
Provisions other than technical provisions	R0760	764.444,00
Pension benefit obligations	R0770	334.509,00
Deposits from reinsurers	R0780	4.737.527,00
Deferred tax liabilities	R0790	-
Derivatives	R0800	-
Debts owed to credit institutions	R0810	-
Financial liabilities other than debts owed to credit institutions	R0820	2.779.220,00
Insurance & intermediaries payables	R0830	240.567,00
Reinsurance payables	R0840	4.503.136,00
Payables (trade, not insurance)	R0850	-
Subordinated liabilities	R0860	-
Subordinated liabilities not in BOF	R0870	-
Subordinated liabilities in BOF	R0880	4.614.588,00
Any other liabilities, not elsewhere shown	R0900	171.678.220,00
Total liabilities	R1000	72.523.428,00
Excess of assets over liabilities		

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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	
R0010		C0080	C0090	C0100	C0110	C0120	C0130	C0140	
Premiums written									
Gross - Direct Business	R0110	92.162.404,00	-	-	-	-	-	92.162.404,00	
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	
Reinsurers' share	R0140	8.263.251,00	-	-	-	-	-	8.263.251,00	
Net	R0200	83.899.153,00	-	-	-	-	-	83.899.153,00	
Premiums earned									
Gross - Direct Business	R0210	90.717.514,00	-	-	-	-	-	90.717.514,00	
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	
Reinsurers' share	R0240	8.263.251,00	-	-	-	-	-	8.263.251,00	
Net	R0300	82.454.263,00	-	-	-	-	-	82.454.263,00	
Claims incurred									
Gross - Direct Business	R0310	54.965.901,00	-	-	-	-	-	54.965.901,00	
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0330	46.106,00	-	-	-	-	-	46.106,00	
Reinsurers' share	R0340	5.353.212,00	-	-	-	-	-	5.353.212,00	
Net	R0400	49.658.795,00	-	-	-	-	-	49.658.795,00	
Changes in other technical provisions									
Gross - Direct Business	R0410	58.982,00	-	-	-	-	-	58.982,00	
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	
Reinsurers' share	R0440	-	-	-	-	-	-	-	
Net	R0500	58.982,00	-	-	-	-	-	58.982,00	
Expenses incurred	R0550	32.698.542,00	-	-	-	-	-	32.698.542,00	
Other expenses	R1200	-	-	-	-	-	-	-	
Total expenses	R1300	-	-	-	-	-	-	32.698.542,00	

		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	-	-	-	-	-	-	-	

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										10 & +	In Current year		Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9		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										10 & +	Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		C0300	C0360	
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	151.978,65	-	-	759,31	-
Basic own funds	R0020	69.695,43	-	-	547,31	-
Eligible own funds to meet Solvency Capital Requirement	R0050	69.695,43	-	-	547,31	-
Solvency Capital Requirement	R0090	-	-	-	2.682,23	-
Eligible own funds to meet Minimum Capital Requirement	R0100	69.695,43	-	-	547,31	-
Minimum Capital Requirement	R0110	-	-	-	1.021,01	-

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	60.495.428,00	60.495.428,00			
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	69.695.428,00	69.695.428,00			
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	69.695.428,00	69.695.428,00			
Total available own funds to meet the MCR	R0510	69.695.428,00	69.695.428,00			
Total eligible own funds to meet the SCR	R0540	69.695.428,00	69.695.428,00			
Total eligible own funds to meet the MCR	R0550	69.695.428,00	69.695.428,00			
SCR	R0580	39.683.073,00				
MCR	R0600	17.857.383,00				
Ratio of Eligible own funds to SCR	R0620	1,76				
Ratio of Eligible own funds to MCR	R0640	3,90				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	72.523.428,00
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	2.828.000,00
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	60.495.428,00
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	4.392.567,00
Total Expected profits included in future premiums (EPIFP)	R0790	4.392.567,00

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	8.528.736,69	4
2	Credit Risk	5.766.301,13	4
3	Life Insurance Risk	0,00	4
5	P&C Insurance Risk	36.872.247,95	4
7	Operational Risk	3.817.266,25	4
6	Intangible risk	0,00	4

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	54.984.552,02
Diversification	R0060	-10.563.976,87
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	39.683.072,64
Capital add-ons already set	R0210	0,00
Solvency capital requirement	R0220	39.683.072,64
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 18.820.969,53

	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		
R0030		
R0040		
R0050	108.968.432,18	42.182.447,88
R0060	16.191.945,78	35.429.308,54
R0070		
R0080	3.234.294,60	816.334,79
R0090	1.248.701,10	81.929,81
R0100		
R0110	7.625.027,24	5.389.132,10
R0120		
R0130		
R0140		
R0150		
R0160		
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
R0210		
R0220		
R0230		
R0240		
R0250		

Overall MCR calculation

	C0070
Linear MCR	R0300 18.820.969,53
SCR	R0310 39.683.072,64
MCR cap	R0320 17.857.382,69
MCR floor	R0330 9.920.768,16
Combined MCR	R0340 17.857.382,69
Absolute floor of the MCR	R0350 2.500.000,00
Minimum Capital Requirement	R0400 17.857.382,69