

S.02.01.02

Balance sheet

	Solvency II value	
	C0010	
Assets	R0030	-
Intangible assets	R0040	5.146.290,00
Deferred tax assets	R0050	-
Pension benefit surplus	R0060	10.541,54
Property, plant & equipment held for own use	R0070	263.811.264,33
Investments (other than assets held for index-linked and unit-linked contracts)	R0080	-
Property (other than for own use)	R0090	-
Holdings in related undertakings, including participations	R0100	5.339.515,35
Equities	R0110	5.338.656,00
Equities - listed	R0120	859,35
Equities - unlisted	R0130	226.616.674,72
Bonds	R0140	100.851.904,43
Government Bonds	R0150	125.764.770,29
Corporate Bonds	R0160	-
Structured notes	R0170	-
Collateralised securities	R0180	31.855.074,26
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	3.932.081,00
Reinsurance recoverables from:	R0280	3.932.081,00
Non-life and health similar to non-life	R0290	3.920.302,00
Non-life excluding health	R0300	11.779,00
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	1.157,67
Deposits to cedants	R0360	866.061,00
Insurance and intermediaries receivables	R0370	1.733.832,00
Reinsurance receivables	R0380	10.557.195,61
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	5.942.780,85
Cash and cash equivalents	R0420	436.809,00
Any other assets, not elsewhere shown	R0500	292.438.013
Total assets		

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Balance sheet

	Solvency II value
	C0010
Liabilities	
Technical provisions – non-life	
Technical provisions – non-life (excluding health)	
TP calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions - health (similar to non-life)	
TP calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions - life (excluding index-linked and unit-linked)	
Technical provisions - health (similar to life)	
TP calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions – life (excluding health and index-linked and unit-linked)	
TP calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions – index-linked and unit-linked	
TP calculated as a whole	
Best Estimate	
Risk margin	
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 BOF	
Subordinated liabilities in BOF	
Any other liabilities, not elsewhere shown	
Total liabilities	
Excess of assets over liabilities	
	R0510
	R0520
	R0530
	R0540
	R0550
	R0560
	R0570
	R0580
	R0590
	R0600
	R0610
	R0620
	R0630
	R0640
	R0650
	R0660
	R0670
	R0680
	R0690
	R0700
	R0710
	R0720
	R0740
	R0750
	R0760
	R0770
	R0780
	R0790
	R0800
	R0810
	R0820
	R0830
	R0840
	R0850
	R0860
	R0870
	R0880
	R0900
	R1000

Annex 1

S.05.01.02

Premiums, claims and expenses by line of business

		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	C0200
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110	-	2.602.254,00	-	90.129.992,00	7.582.042,00	-	-	-	-	1.223.121,00	4.096.979,00	36.687,00					106.270.675,00
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-					-
Reinsurers' share	R0140	-	27.423,00	-	1.644.833,00	350.638,00	-	-	-	1.046.142,00	2.461.416,00	-	-	-	-	-	-	5.530.452,00
Net	R0200	-	2.574.831,00	-	88.484.759,00	7.231.404,00	-	-	-	176.979,00	2.235.363,00	36.687,00	-	-	-	-	-	100.740.223,00
Premiums earned																		
Gross - Direct Business	R0210	-	2.730.099,00	-	95.738.370,00	7.735.098,00	-	-	-	1.270.432,00	4.819.757,00	35.959,00						112.329.715,00
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-					-
Reinsurers' share	R0240	-	15.703,00	-	1.240.622,00	292.457,00	-	-	-	1.074.327,00	2.807.889,00	-	-	-	-	-	-	5.130.693,00
Net	R0300	-	2.714.396,00	-	94.497.748,00	7.442.641,00	-	-	-	196.102,00	2.312.168,00	35.959,00	-	-	-	-	-	107.199.017,00
Claims incurred																		
Gross - Direct Business	R0310	-	120.139,00	-	70.298.413,00	4.954.094,00	-	-	-	65.818,00	876.896,00	15.986,00						76.199.710,00
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-					-
Reinsurers' share	R0340	-	-	-	306.978,00	1.296.240,00	-	-	-	59.236,00	757.760,00	-	-	-	-	-	-	2.301.742,00
Net	R0400	-	120.139,00	-	69.991.435,00	3.657.854,00	-	-	-	6.582,00	119.136,00	15.986,00	-	-	-	-	-	73.897.968,00
Changes in other technical provisions																		
Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-	-	-	-					-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	-	-	-	-	-					-
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expenses incurred	R0550	-	609.295,00	-	27.405.954,00	1.935.621,00	-	-	-	-	756.143,00	803.876,00	9.174,00	-	-	-	-	29.707.777,00
Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29.707.777,00

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Premiums, claims and expenses by country

	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	
R0010		US	GB	DE	CH	BE	
	C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written							
Gross - Direct Business	R0110	106.270.675,00	-				106.270.675,00
Gross - Proportional reinsurance accepted	R0120	-	-				-
Gross - Non-proportional reinsurance accepted	R0130	-	-				-
Reinsurers' share	R0140	5.530.452,00	-				5.530.452,00
Net	R0200	100.740.223,00	-				100.740.223,00
Premiums earned							
Gross - Direct Business	R0210	112.329.715,00	-				112.329.715,00
Gross - Proportional reinsurance accepted	R0220	-	-				-
Gross - Non-proportional reinsurance accepted	R0230	-	-				-
Reinsurers' share	R0240	5.130.698,00	-				5.130.698,00
Net	R0300	107.199.017,00	-				107.199.017,00
Claims incurred							
Gross - Direct Business	R0310	76.199.710,00	-				76.199.710,00
Gross - Proportional reinsurance accepted	R0320	-	-				-
Gross - Non-proportional reinsurance accepted	R0330	-	-				-
Reinsurers' share	R0340	2.301.742,00	-				2.301.742,00
Net	R0400	73.897.968,00	-				73.897.968,00
Changes in other technical provisions							
Gross - Direct Business	R0410	-	-				-
Gross - Proportional reinsurance accepted	R0420	-	-				-
Gross - Non-proportional reinsurance accepted	R0430	-	-				-
Reinsurers' share	R0440	-	-				-
Net	R0500	-	-				-
Expenses incurred	R0550	29.707.777,00	-				29.707.777,00
Other expenses	R1200						-
Total expenses	R1300						29.707.777,00

5.17.01.02

Non-Life Technical Provisions

		Segmentation by:														Total non-life obligation		
		Direct business and accepted proportional reinsurance																
		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	Ancillary	Miscellaneous financial loss	Non-proportional health reinsurance	Accepted non-proportional 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		
Technical provisions calculated as a whole																		
IBNR reserves	IBNR01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accepted proportional reinsurance reserves	IBNR20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accepted non-proportional reinsurance	IBNR30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total IBNR reserves from reinsurance contracts SPV and Firms Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	IBNR00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IBNR reserves	IBNR00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision provision																		
Gross - Total	IB0000	-	1,070,624.00	-	38,954,229.00	1,056,348.00	-	-	-	-	300,000.00	1,037,523.00	14,479.00	-	-	-	-	43,534,233.00
Gross - accepted non-proportional reinsurance	IB0075	-	1,070,624.00	-	38,954,229.00	1,056,348.00	-	-	-	-	300,000.00	1,037,523.00	14,479.00	-	-	-	-	43,534,233.00
Gross - accepted non-proportional reinsurance reserves	IB0080	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total recoverable from reinsurance contracts SPV and Firms Re before the adjustment for expected losses due to counterparty default	IB0100	-	11,785.00	-	406,484.00	58,408.00	-	-	-	-	504,744.00	1,204,707.00	-	-	-	-	-	2,187,748.00
Recoverables from reinsurance contracts SPV and Firms Reinsurance before adjustment for expected losses	IB0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from SPV before adjustment for expected losses	IB0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from Firms Reinsurance before adjustment for expected losses	IB0130	-	11,785.00	-	406,484.00	58,408.00	-	-	-	-	504,744.00	1,204,707.00	-	-	-	-	-	2,187,748.00
Total recoverable from reinsurance contracts SPV and Firms Re after the adjustment for expected losses due to counterparty default	IB0140	-	11,779.00	-	406,274.00	58,478.00	-	-	-	-	504,523.00	1,203,086.00	-	-	-	-	-	2,186,335.00
Net Best Estimate of Premium Provisions	IB0150	-	1,058,845.00	-	38,547,745.00	1,097,876.00	-	-	-	-	5,613.00	732,441.00	14,479.00	-	-	-	-	41,548,117.00
Claim provisions																		
Gross - Total	IB1000	-	194,452.00	-	119,456,793.00	2,046,288.00	-	-	-	-	123,953.00	1,018,187.00	7,257.00	-	-	-	-	123,246,333.00
Gross - accepted non-proportional reinsurance	IB1075	-	194,452.00	-	119,456,793.00	2,046,288.00	-	-	-	-	123,953.00	1,018,187.00	7,257.00	-	-	-	-	123,246,333.00
Gross - accepted non-proportional reinsurance reserves	IB1080	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total recoverable from reinsurance contracts SPV and Firms Re before the adjustment for expected losses due to counterparty default	IB1100	-	-	-	-	-	-	-	-	-	67,144.00	879,811.00	-	-	-	-	-	1,746,849.00
Recoverables from reinsurance contracts SPV and Firms Reinsurance before adjustment for expected losses	IB1110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from SPV before adjustment for expected losses	IB1120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from Firms Reinsurance before adjustment for expected losses	IB1130	-	-	-	-	-	-	-	-	-	67,144.00	879,811.00	-	-	-	-	-	1,746,849.00
Total recoverable from reinsurance contracts SPV and Firms Re after the adjustment for expected losses due to counterparty default	IB1140	-	-	-	-	-	-	-	-	-	67,150.00	879,559.00	-	-	-	-	-	1,746,709.00
Net Best Estimate of Claims Provisions	IB1150	-	194,452.00	-	119,006,720.00	1,408,837.00	-	-	-	-	56,244.00	136,832.00	7,257.00	-	-	-	-	121,609,101.00
Total Best estimate - gross	IB2000	-	1,263,276.00	-	158,413,488.00	3,102,016.00	-	-	-	-	624,283.00	2,095,710.00	21,496.00	-	-	-	-	160,780,000.00
Total Best estimate - net	IB2075	-	1,251,497.00	-	158,174,400.00	1,408,777.00	-	-	-	-	523,111.00	917,221.00	21,496.00	-	-	-	-	159,543,500.00
Risk margin	IB2080	-	7,605.00	-	4,714,100.00	80,480.00	-	-	-	-	4,830.00	40,070.00	290.00	-	-	-	-	4,841,310.00
Net Best Estimate of Technical Provisions	IB2090	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TP as a whole	IB2090	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk margin	IB2080	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total	IB2100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total	IB2100	-	1,272,926.00	-	163,127,178.00	5,183,116.00	-	-	-	-	629,113.00	2,095,760.00	21,986.00	-	-	-	-	171,628,999.00
Recoverable from reinsurance contracts SPV and Firms Re after the adjustment for expected losses due to counterparty default - total	IB2130	-	11,779.00	-	406,284.00	407,006.00	-	-	-	-	871,632.00	2,084,437.00	-	-	-	-	-	3,033,081.00
Technical provisions net recoverable from reinsurance contracts SPV and Firms Re total	IB2140	-	1,261,147.00	-	160,808,874.00	4,876,307.00	-	-	-	-	874,481.00	913,120.00	31,986.00	-	-	-	-	167,496,019.00

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 & + C010	In Current year		Sum of years (cumulative)			
	0	1	2	3	4	5	6	7	8	9		R0100	C0170	C0180			
	C0100	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100							
Prior	R0100																
N-9	R0160	18.812.325,55	21.658.080,93	6.303.107,81	2.843.294,84	2.227.445,91	3.199.878,10	717.658,82	619.412,00	144.595,14	45.301,84						
N-8	R0170	27.086.749,18	28.531.665,43	8.628.308,34	4.062.396,44	3.401.846,05	2.381.690,78	1.282.759,10	852.541,63								
N-7	R0180	31.912.893,83	20.546.941,87	8.713.490,50	1.650.521,69	3.099.495,21	594.003,97	637.396,09		773.150,94							
N-6	R0190	32.002.197,54	24.684.640,95	7.669.861,82	7.560.186,04	2.227.345,56	992.941,82	1.094.759,67									
N-5	R0200	38.320.839,69	26.604.959,72	12.994.835,50	5.108.279,50	4.887.554,47	2.530.140,89										
N-4	R0210	35.186.182,23	28.819.180,69	15.862.325,85	4.430.162,75	4.046.629,08											
N-3	R0220	30.408.865,35	34.028.847,78	12.424.048,74		2.297.461,59											
N-2	R0230	33.829.249,40	26.575.784,34	7.227.030,03													
N-1	R0240	29.831.001,44	23.715.125,90														
N	R0250	35.414.072,16															
	Total																

Gross undiscouted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										10 & + C0100	Year end (discounted data)					
	0,00	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00		R0100	C0160				
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290							
Prior	R0100																
N-9	R0160	48.542.867,08	22.456.734,47	18.287.322,81	13.425.863,68	6.695.798,75	2.430.240,59	1.212.490,22	683.151,93	471.288,03	323.997,46						
N-8	R0170	55.990.981,17	30.463.265,06	21.290.938,73	16.548.534,22	11.029.130,50	8.516.230,65	6.801.467,68	5.186.698,07	3.188.126,68							
N-7	R0180	52.180.002,32	32.072.886,66	19.932.944,07	11.117.556,15	6.601.856,18	5.598.736,67	4.867.590,00	2.924.130,72								
N-6	R0190	48.994.280,08	25.485.834,40	18.896.870,95	9.646.614,56	6.405.129,72	4.546.016,97	2.674.797,49									
N-5	R0200	61.171.912,43	41.025.417,48	22.549.131,49	17.249.122,07	12.870.862,42	9.372.766,87										
N-4	R0210	57.158.494,14	35.528.796,81	19.181.270,91	13.888.817,20	10.687.785,70											
N-3	R0220	46.699.294,21	23.245.327,90	11.953.495,36	10.219.251,73												
N-2	R0230	43.732.497,59	16.920.416,01	11.529.402,91													
N-1	R0240	43.911.310,04	17.142.966,19														
N	R0250	40.457.590,11															
	Total																

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	171.628.099,00	-	-	110.386,00	-
Basic own funds	R0020	96.541.935,00	-	-	75.339,00	-
Eligible own funds to meet Solvency Capital Requirement	R0050	96.541.935,00	-	-	75.339,00	-
Solvency Capital Requirement	R0090	59.838.339,00	-	-	26.096,00	-
Eligible own funds to meet Minimum Capital Requirement	R0100	91.395.645,00	-	-	108.904,00	-
Minimum Capital Requirement	R0110	23.229.343,00	-	-	9.318,00	-

Annex I

S.23.01.01

Own funds

	1000				
	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	107.599.728,00	107.599.728,00	-	-
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	-	16.204.083,00	-	-
Subordinated liabilities	R0140	-	-	-	-
An amount equal to the value of net deferred tax assets	R0160	5.146.290,00	-	-	5.146.290,00
Other own fund items approved by the supervisory authority	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	R0220	-	-	-	-
Deductions					
Deductions for participations in financial and credit	R0230	-	-	-	-
Total basic own funds after deductions	R0290	96.541.935,00	91.395.645,00	-	5.146.290,00
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on	R0300	-	-	-	-
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on	R0310	-	-	-	-
Unpaid and uncalled preference shares callable on demand	R0320	-	-	-	-
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	-	-	-	-
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	-	-	-	-
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	-	-	-	-
Other ancillary own funds	R0390	-	-	-	-
	R0400	-	-	-	-
Total ancillary own funds					
Available and eligible own funds					
Total available own funds to meet the SCR	R0500	96.541.935,00	91.395.645,00	-	5.146.290,00
Total available own funds to meet the MCR	R0510	91.395.645,00	91.395.645,00	-	-
Total eligible own funds to meet the SCR	R0540	96.541.935,00	91.395.645,00	-	5.146.290,00
Total eligible own funds to meet the MCR	R0550	91.395.645,00	91.395.645,00	-	-
SCR	R0580	59.838.339,29	-	-	-
MCR	R0600	23.229.343,31	-	-	-
Ratio of Eligible own funds to SCR	R0620	1,61	-	-	-
Ratio of Eligible own funds to MCR	R0640	3,93	-	-	-
	C0060				
Reconciliation reserve					
Excess of assets over liabilities	R0700	96.541.935,00	-	-	-
Own shares (held directly and indirectly)	R0710	-	-	-	-
Foreseeable dividends, distributions and charges	R0720	-	-	-	-
Other basic own fund items	R0730	112.746.018,00	-	-	-
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-	-	-	-
Reconciliation reserve	R0760	-	16.204.083,00	-	-
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	R0770	-	-	-	-
Expected profits included in future premiums (EPIFP) -	R0780	-	100.737,00	-	-
Total Expected profits included in future premiums (EPIFP)	R0790	-	100.737,00	-	-

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	Simplifications
		C0110	C0120
Market risk	R0010	10.658.982,68	-
Counterparty default risk	R0020	924.523,93	
Life underwriting risk	R0030	-	-
Health underwriting risk	R0040	816.039,04	-
Non-life underwriting risk	R0050	50.669.394,43	-
Diversification	R0060	- 8.214.014,92	
Intangible asset risk	R0070	-	
Basic Solvency Capital Requirement	R0100	54.854.925,15	

Calculation of Solvency Capital Requirement

		Value
		C0100
Operational risk	R0130	4.983.414,14
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency Capital Requirement excluding capital add-on	R0200	59.838.339,29
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	59.838.339,29
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	-
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	-
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	-
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	-
Diversification effects due to RFF nSCR aggregation for article 304	R0440	-

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Linear formula component for non-life insurance and reinsurance obligations		MCR components
		C0010
MCRNL Result	R0010	23.229.343,31

Background information		Background information	
		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	1.253.497,00	2.574.488,00
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	156.154.684,00	88.463.832,00
Other motor insurance and proportional reinsurance	R0060	4.494.727,00	7.230.324,00
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	-	-
General liability insurance and proportional reinsurance	R0090	-	-
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	52.631,00	176.856,00
Assistance and proportional reinsurance	R0120	871.273,00	2.235.167,00
Miscellaneous financial loss insurance and proportional reinsurance	R0130	21.696,00	36.683,00
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	-

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
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	23.229.343,31
SCR	R0310	59.838.339,29
MCR cap	R0320	26.927.252,68
MCR floor	R0330	14.959.584,82
Combined MCR	R0340	23.229.343,31
Absolute floor of the MCR	R0350	3.700.000,00
Minimum Capital Requirement	R0400	23.229.343,31