

# Index

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## S.02.01.02

## Balance sheet

in thousand EUR		Solvency II value	
		C0010	
<b>Assets</b>		<b>R0030</b>	<b>0</b>
Intangible assets		R0040	545
Defered tax assets		R0050	0
Pension benefit surplus		R0060	0
Property, plant & equipment held for own use		R0070	514,149
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>		<b>R0080</b>	<b>1,938</b>
Property (other than for own use)		R0090	0
Holdings in related undertakings, including participations		R0100	19,114
<b>Equities</b>		<b>R0110</b>	<b>18,863</b>
Equities - listed		R0120	251
Equities - unlisted		R0130	453,231
<b>Bonds</b>		<b>R0140</b>	<b>256,986</b>
Government Bonds		R0150	156,714
Corporate Bonds		R0160	0
Structured notes		R0170	39,531
Collateralised securities		R0180	39,867
Collective Investments Undertakings		R0190	0
Derivatives		R0200	0
Deposits other than cash equivalents		R0210	0
Other investments		R0220	0
Assets held for index-linked and unit-linked contracts		R0230	0
<b>Loans and mortgages</b>		<b>R0240</b>	<b>0</b>
Loans on policies		R0250	0
Loans and mortgages to individuals		R0260	0
Other loans and mortgages		R0270	4,253
<b>Reinsurance recoverables from:</b>		<b>R0280</b>	<b>4,253</b>
Non-life and health similar to non-life		R0290	4,253
Non-life excluding health		R0300	0
Health similar to non-life		R0310	0
Life and health similar to life, excluding health and index-linked and unit-linked		R0320	0
Health similar to life		R0330	0
Life excluding health and index-linked and unit-linked		R0340	0
Life index-linked and unit-linked		R0350	-1
Deposits to cedants		R0360	23,781
Insurance and intermediaries receivables		R0370	514
Reinsurance receivables		R0380	15,737
Receivables (trade, not insurance)		R0390	0
Own shares (held directly)		R0400	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in		R0410	11,659
Cash and cash equivalents		R0420	33
Any other assets, not elsewhere shown		R0500	573,071
<b>Total assets</b>		<b>R0500</b>	<b>573,071</b>
		Solvency II value	
		C0010	
<b>Liabilities</b>		<b>R0510</b>	<b>359,880</b>
<b>Technical provisions – non-life</b>		<b>R0520</b>	<b>274,606</b>
<b>Technical provisions – non-life (excluding health)</b>		<b>R0530</b>	<b>0</b>
TP calculated as a whole		R0540	265,188
Best Estimate		R0550	9,418
Risk margin		R0560	85,274
Technical provisions - health (similar to non-life)		R0570	0
TP calculated as a whole		R0580	82,254
Best Estimate		R0590	3,021
Risk margin		R0600	0
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>		<b>R0610</b>	<b>0</b>
<b>Technical provisions - health (similar to life)</b>		<b>R0620</b>	<b>0</b>
TP calculated as a whole		R0630	0
Best Estimate		R0640	0
Risk margin		R0650	0
<b>Technical provisions – life (excluding health and index-linked and unit-linked)</b>		<b>R0660</b>	<b>0</b>
TP calculated as a whole		R0670	0
Best Estimate		R0680	0
Risk margin		R0690	0
<b>Technical provisions – index-linked and unit-linked</b>		<b>R0700</b>	<b>0</b>
TP calculated as a whole		R0710	0
Best Estimate		R0720	0
Risk margin		R0730	0
Contingent liabilities		R0740	0
Provisions other than technical provisions		R0750	3,999
Pension benefit obligations		R0760	1,438
Deposits from reinsurers		R0770	0
Deferred tax liabilities		R0780	0
Derivatives		R0790	0
Debts owed to credit institutions		R0800	0
Financial liabilities other than debts owed to credit institutions		R0810	0
Insurance & intermediaries payables		R0820	29,791
Reinsurance payables		R0830	839
Payables (trade, not insurance)		R0840	12,800
<b>Subordinated liabilities</b>		<b>R0850</b>	<b>0</b>
Subordinated liabilities not in BOF		R0860	0
Subordinated liabilities in BOF		R0870	0
Any other liabilities, not elsewhere shown		R0880	9,431
<b>Total liabilities</b>		<b>R0900</b>	<b>418,178</b>
<b>Excess of assets over liabilities</b>		<b>R1000</b>	<b>152,493</b>



## S.05.02.01

## Premiums, claims and expenses by country

in thousand 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
<b>Premiums written</b>								
Gross - Direct Business	R0110	181.824	-	-	-	-	-	181.824
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-
Reinsurers' share	R0140	11.854	-	-	-	-	-	11.854
Net	R0200	169.970	-	-	-	-	-	169.970
<b>Premiums earned</b>								
Gross - Direct Business	R0210	181.771	-	-	-	-	-	181.771
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-
Reinsurers' share	R0240	12.739	-	-	-	-	-	12.739
Net	R0300	169.032	-	-	-	-	-	169.032
<b>Claims incurred</b>								
Gross - Direct Business	R0310	90.704	-	-	-	-	-	90.704
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-
Reinsurers' share	R0340	647	-	-	-	-	-	647
Net	R0400	90.057	-	-	-	-	-	90.057
<b>Changes in other technical provisions</b>								
Gross - Direct Business	R0410	1.380	-	-	-	-	-	1.380
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-
Net	R0500	1.380	-	-	-	-	-	1.380
<b>Expenses incurred</b>	R0550	52.547	-	-	-	-	-	52.547
<b>Other expenses</b>	R1200	-	-	-	-	-	-	1.039
<b>Total expenses</b>	R1300	-	-	-	-	-	-	53.586

		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
<b>Premiums written</b>								
Gross	R1410	-	-	-	-	-	-	-
Reinsurers' share	R1420	-	-	-	-	-	-	-
Net	R1500	-	-	-	-	-	-	-
<b>Premiums earned</b>								
Gross	R1510	-	-	-	-	-	-	-
Reinsurers' share	R1520	-	-	-	-	-	-	-
Net	R1600	-	-	-	-	-	-	-
<b>Claims incurred</b>								
Gross	R1610	-	-	-	-	-	-	-
Reinsurers' share	R1620	-	-	-	-	-	-	-
Net	R1700	-	-	-	-	-	-	-
<b>Changes in other technical provisions</b>								
Gross	R1710	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-
Net	R1800	-	-	-	-	-	-	-
<b>Expenses incurred</b>	R1900	-	-	-	-	-	-	-
<b>Other expenses</b>	R2500	-	-	-	-	-	-	-
<b>Total expenses</b>	R2600	-	-	-	-	-	-	-

S.17.01.02  
Non-life Technical Provisions

in thousand EUR

Technical provisions calculated as a whole  
Total Recoverables from reinsurers/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 reinsurers/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 reinsurers/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

Recoverable from reinsurers contracts/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total

Technical provisions minus recoverables from reinsurers/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
	CO020	CO030*	CO040	CO050	CO060	CO070	CO080	CO090	CO100	CO110	CO120	CO130	CO140	CO150	CO160		CO170
R0010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0016	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0040	18.881	13.902	-	16.730	1.252	0	64.260	9.871	-	1.407	1.879	12.261	-	-	-	-	142.292
R0140	-	-	-	-	-	-	180	27	-	971	1.917	20	-	-	-	-	2.614
R0146	18.881	13.902	-	16.730	1.252	0	64.080	9.844	-	485	562	12.282	-	-	-	-	140.678
R0160	15.223	34.248	-	83.476	2.831	-	28.217	25.647	465	2.492	1.155	10.482	-	-	-	-	284.237
R0240	-	-	-	846	-	-	371	34	-	297	170	30	-	-	-	-	1.731
R0250	15.223	34.248	-	82.630	2.831	-	27.846	25.613	465	2.205	986	10.452	-	-	-	-	282.497
R0260	34.104	48.199	-	109.206	4.083	0	92.486	25.222	465	3.548	3.054	25.744	-	-	-	-	347.417
R0270	34.104	48.199	-	99.260	4.083	0	91.834	25.161	465	2.900	1.547	25.004	-	-	-	-	345.182
R0280	994	2.117	-	5.037	172	-	1.761	1.618	29	135	51	622	-	-	-	-	42.430
R0290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0320	35.008	59.266	-	105.244	4.254	0	94.247	36.832	494	4.483	3.085	26.366	-	-	-	-	359.888
R0330	-	-	-	846	-	-	551	61	-	1.259	1.407	59	-	-	-	-	4.253
R0340	35.008	59.266	-	104.397	4.254	0	93.696	36.771	494	2.825	1.599	26.316	-	-	-	-	355.627



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	<b>R0010</b>	359.880	-	-	2.381	-
Basic own funds	<b>R0020</b>	152.493	-	-	1.650	-
Eligible own funds to meet Solvency Capital Requirement	<b>R0050</b>	151.948	-	-	2.385	-
Solvency Capital Requirement	<b>R0090</b>	-	-	-	-	-
Eligible own funds to meet Minimum Capital Requirement	<b>R0100</b>	151.948	-	-	-	-
Minimum Capital Requirement	<b>R0110</b>	-	-	-	-	-

in thousand EUR

S.23.01.01

Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other</b>						
Ordinary share capital (gross of own shares)	R0010	39.000	39.000		0	
Share premium account related to ordinary share capital	R0030	95	95		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0		0	
Subordinated mutual member accounts	R0050	0		0	0	0
Surplus funds	R0070	0	0			
Preference shares	R0090	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Reconciliation reserve	R0130	112.852	112.852			
Subordinated liabilities	R0140	0		0	0	0
An amount equal to the value of net deferred tax assets	R0160	545				545
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0	0
<b>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</b>						
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					
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230					
<b>Total basic own funds after deductions</b>	R0290	152.493	151.948	0	0	545
<b>Ancillary own funds</b>						
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					
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					
<b>Total ancillary own funds</b>	R0400					
<b>Available and eligible own funds</b>						
<b>Total available own funds to meet the SCR</b>	R0500	152.493	151.948	0	0	545
<b>Total available own funds to meet the MCR</b>	R0510	151.948	151.948	0	0	
<b>Total eligible own funds to meet the SCR</b>	R0540	152.493	151.948	0	0	545
<b>Total eligible own funds to meet the MCR</b>	R0550	151.948	151.948	0	0	
<b>SCR</b>	R0580	123.130				
<b>MCR</b>	R0600	49.608				
<b>Ratio of Eligible own funds to SCR</b>	R0620	124%				
<b>Ratio of Eligible own funds to MCR</b>	R0640	307%				

**Reconciliation reserve**

		C0060
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	R0700	152.493
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	39.641
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
<b>Reconciliation reserve</b>	R0760	112.852
<b>Expected profits</b>		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790	



in thousand EUR

S.25.01.01

Solvency Capital Requirement - for undertakings on Standard Formula

(\*) Closed list :  
1 : Article 112(7) reporting  
2 : Regular reporting

Article 112 (*)	Z0010	2
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Basic Solvency Capital Requirement

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	44.280	44.280	0
Counterparty default risk	R0020	3.408	3.408	0
Life underwriting risk	R0030	0	0	0
Health underwriting risk	R0040	36.287	36.287	0
Non-life underwriting risk	R0050	78.297	78.297	0
Diversification	R0060	-51.095	-51.095	
Intangible asset risk	R0070	0	0	
<b>Basic Solvency Capital Requirement</b>	R0100	111.179	111.179	

Calculation of Solvency Capital Requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	0
Operational risk	R0130	11.952
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	0
Capital requirement for business operated in accordance with Art. 4 of	R0160	0
<b>Solvency Capital Requirement excluding capital add-on</b>	R0200	123.130
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	123.130
<b>Other information on SCR</b>		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining	R0410	0
Total amount of Notional Solvency Capital Requirements for ring fence	R0420	0
Total amount of Notional Solvency Capital Requirements for matching	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4
Net future discretionary benefits	R0460	0

(\*) Closed list of values :  
1 (Full recalculation),  
2 (Simplification at risk sub-module level)  
3 (Simplification at risk module level)  
4 (No adjustment)

in thousand EUR

S.28.01.01

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

		MCR components
		C0010
MCRNL Result	R0010	49.508

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	34.104	15.826
Income protection insurance and proportional reinsurance	R0030	48.149	42.049
Workers' compensation insurance and proportional reinsurance	R0040	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	99.360	47.715
Other motor insurance and proportional reinsurance	R0060	4.083	4.482
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	4
Fire and other damage to property insurance and proportional reinsurance	R0080	92.523	29.047
General liability insurance and proportional reinsurance	R0090	35.161	16.997
Credit and suretyship insurance and proportional reinsurance	R0100	465	0
Legal expenses insurance and proportional reinsurance	R0110	2.690	1.529
Assistance and proportional reinsurance	R0120	1.547	1.289
Miscellaneous financial loss insurance and proportional reinsurance	R0130	25.694	10.806
Non-proportional health reinsurance	R0140	0	0
Non-proportional casualty reinsurance	R0150	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0
Non-proportional property reinsurance	R0170	0	0

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	49.508
SCR	R0310	123.130
MCR cap	R0320	55.409
MCR floor	R0330	30.783
Combined MCR	R0340	49.508
Absolute floor of the MCR	R0350	0
<b>Minimum Capital Requirement</b>	R0400	49.508