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S.02.01.02
Balance sheet

in thousand EUR

	Solvency II value	
	C0010	
Assets	R0030	0
Intangible assets	R0040	4,788
Deferred tax assets	R0050	0
Pension benefit surplus	R0060	0
Property, plant & equipment held for own use	R0070	377,893
Investments (other than assets held for index-linked and unit-linked contracts)	R0080	0
Property (other than for own use)	R0090	24
Holdings in related undertakings, including participations	R0100	0
Equities	R0110	9
Equities - listed	R0120	-9
Equities - unlisted	R0130	372,987
Bonds	R0140	236,811
Government Bonds	R0150	136,176
Corporate Bonds	R0160	0
Structured notes	R0170	0
Collateralised securities	R0180	4,882
Collective Investments Undertakings	R0190	0
Derivatives	R0200	0
Deposits other than cash equivalents	R0210	0
Other investments	R0220	10,652
Assets held for index-linked and unit-linked contracts	R0230	0
Loans and mortgages	R0240	0
Loans on policies	R0250	0
Loans and mortgages to individuals	R0260	0
Other loans and mortgages	R0270	0
Reinsurance recoverables from:	R0280	0
Non-life and health similar to non-life	R0290	0
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	0
Deposits to cedants	R0360	927
Insurance and intermediaries receivables	R0370	0
Reinsurance receivables	R0380	15,917
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	5,576
Cash and cash equivalents	R0420	11
Any other assets, not elsewhere shown	R0500	415,764
Total assets		415,764
	Solvency II value	
	C0010	
Liabilities	R0510	0
Technical provisions – non-life	R0520	0
Technical provisions – non-life (excluding health)	R0530	0
TP calculated as a whole	R0540	0
Best Estimate	R0550	0
Risk margin	R0560	0
Technical provisions - health (similar to non-life)	R0570	0
TP calculated as a whole	R0580	0
Best Estimate	R0590	0
Risk margin	R0600	336,326
Technical provisions - life (excluding index-linked and unit-linked)	R0610	0
Technical provisions - health (similar to life)	R0620	0
TP calculated as a whole	R0630	0
Best Estimate	R0640	0
Risk margin	R0650	336,326
Technical provisions – life (excluding health and index-linked and unit-linked)	R0660	0
TP calculated as a whole	R0670	330,101
Best Estimate	R0680	6,226
Risk margin	R0690	12,596
Technical provisions – index-linked and unit-linked	R0700	0
TP calculated as a whole	R0710	12,487
Best Estimate	R0720	109
Risk margin	R0730	0
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	3
Pension benefit obligations	R0760	14
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	0
Derivatives	R0790	3,808
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	636
Reinsurance payables	R0830	0
Payables (trade, not insurance)	R0840	4,779
Subordinated liabilities	R0850	0
Subordinated liabilities not in BOP	R0860	0
Subordinated liabilities in BOP	R0870	0
Any other liabilities, not elsewhere shown	R0880	1,527
Total liabilities	R0900	359,689
Excess of assets over liabilities	R1000	56,076

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

in thousand 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 C0200
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	R0140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net	R0200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Premiums earned																		
Gross - Direct Business	R0210	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	R0240	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net	R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Claims incurred																		
Gross - Direct Business	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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																		
Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

in thousand EUR	Line of Business for: life insurance obligations						Life reinsurance obligations		Total C0300
	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	-	30.741	183	-	-	-	-	30.923
Reinsurers' share	R1420	-	-	-	-	-	-	-	-
Net	R1500	-	30.741	183	-	-	-	-	30.923
Premiums earned									
Gross	R1510	-	30.741	183	-	-	-	-	30.923
Reinsurers' share	R1520	-	-	-	-	-	-	-	-
Net	R1600	-	30.741	183	-	-	-	-	30.923
Claims incurred									
Gross	R1610	-	12.086	2.265	8	-	-	-	14.359
Reinsurers' share	R1620	-	-	-	-	-	-	-	-
Net	R1700	-	12.086	2.265	8	-	-	-	14.359
Changes in other technical provisions									
Gross	R1710	-	25.585	2.163	5	-	-	-	23.416
Reinsurers' share	R1720	-	-	-	-	-	-	-	-
Net	R1800	-	25.585	2.163	5	-	-	-	23.416
Expenses incurred									
Other expenses	R2500	-	2.600	440	685	-	-	-	3.724
Total expenses	R2600	-	2.600	440	685	-	-	-	3.724

S.12.01.02
Life and Health SLT Technical Provisions

in thousand EUR

	Insurance with profit participation		Index-linked and unit-linked insurance		Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)			Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
	C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0060	Contracts without options and guarantees	Contracts with options or guarantees				C0160	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole																
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default assigned to IP as a whole	R0010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM	R0020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best Estimate																
Gross Best Estimate	R0030	329.981	-	12.487	-	-	119	-	-	342.588	-	-	-	-	-	-
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	329.981	-	12.487	-	-	119	-	-	342.588	-	-	-	-	-	-
Risk Margin	R0100	6.226	107	-	-	-	-	-	-	6.333	-	-	-	-	-	-
Amount of the transitional on Technical Provisions																
Technical Provisions calculated as a whole	R0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk margin	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total	R0200	336.207	12.596	-	119	-	-	-	-	348.923	-	-	-	-	-	-

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	348.923	-	-	3.528	-
Basic own funds	R0020	56.076	-	-	3.064	-
Eligible own funds to meet Solvency Capital Requirement	R0050	51.287	-	-	4.429	-
Solvency Capital Requirement	R0090	-	-	-	-	-
Eligible own funds to meet Minimum Capital Requirement	R0100	51.287	-	-	-	-
Minimum Capital Requirement	R0110	-	-	-	-	-

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
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2016/95						
Ordinary share capital (gross of own shares)	R0010	50.645	50.645		0	
Share premium account related to ordinary share capital	R0030	0	0		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	643	643			
Subordinated liabilities	R0140	0		0	0	0
An amount equal to the value of net deferred tax assets	R0160	4.788				4.788
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0	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	0				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0	0	0	0	0
Total basic own funds after deductions	R0290	56.076	51.287	0	0	4.788
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0			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			0	
Unpaid and uncalled preference shares callable on demand	R0320	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0			0	0
Other ancillary own funds	R0390	0			0	0
Total ancillary own funds	R0400	0			0	0
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	56.076	51.287	0	0	4.788
Total available own funds to meet the MCR	R0510	51.287	51.287	0	0	
Total eligible own funds to meet the SCR	R0540	56.076	51.287	0	0	4.788
Total eligible own funds to meet the MCR	R0550	51.287	51.287	0	0	
SCR	R0580	32.190				
MCR	R0600	12.300				
Ratio of Eligible own funds to SCR	R0620	174%				
Ratio of Eligible own funds to MCR	R0640	417%				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	56.076
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	55.433
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Reconciliation reserve	R0760	643
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	0
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0
Total Expected profits included in future premiums (EPIFP)	R0790	0

in thousand EUR

S.25.03.01

Solvency Capital Requirement - for undertakings on Full Internal Models

Component-specific information

(*) Closed list of values :

- 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 (*)	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	23.617	4
7	Deferred Taxes	0	4
6	Intangible Risk	0	4
5	Operational Risk	1.170	4
4	P&C Insurance	0	4
3	Life Insurance	9.634	4
2	Credit	3.670	4

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	38.090
Diversification	R0060	-7.900
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	30.190
Capital add-ons already set	R0210	2.000
Solvency capital requirement	R0220	32.190
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	0
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0
Total amount of Notional Solvency Capital Requirement for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0
Net future discretionary benefits	R0460	0

in thousand 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

		MCR components
		C0010
MCRNL Result	R0010	

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		
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050		
Other motor insurance and proportional reinsurance	R0060		
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		
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	12.300

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	329.981	
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230	12.487	
Other life (re)insurance and health (re)insurance obligations	R0240		
Total capital at risk for all life (re)insurance obligations	R0250		4.604

Overall MCR calculation

		C0070
Linear MCR	R0300	12.300
SCR	R0310	32.190
MCR cap	R0320	14.486
MCR floor	R0330	8.048
Combined MCR	R0340	12.300
Absolute floor of the MCR	R0350	3.700
Minimum Capital Requirement	R0400	12.300