

S.02.01.02
Balance sheet

	Solvency II value	
	C0010	
Assets	R0030	-
Intangible assets	R0040	12.465.850,00
Deferred tax assets	R0050	-
Pension benefit surplus	R0060	-
Property, plant & equipment held for own use	R0070	220.922.637,23
Investments (other than assets held for index-linked and unit-linked contracts)	R0080	-
Property (other than for own use)	R0090	112.099,65
Holdings in related undertakings, including participations	R0100	859,35
Equities	R0110	-
Equities - listed	R0120	859,35
Equities - unlisted	R0130	182.771.205,94
Bonds	R0140	101.719.554,79
Government Bonds	R0150	77.146.793,70
Corporate Bonds	R0160	-
Structured notes	R0170	3.904.857,45
Collateralised securities	R0180	38.038.472,29
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	4.201.311,86
Loans and mortgages	R0240	-
Loans on policies	R0250	192.144,97
Loans and mortgages to individuals	R0260	4.009.166,89
Other loans and mortgages	R0270	7.813.437,00
Reinsurance recoverables from:	R0280	7.813.437,00
Non-life and health similar to non-life	R0290	7.782.802,00
Non-life excluding health	R0300	30.635,00
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	1.158,00
Deposits to cedants	R0360	9.809.399,00
Insurance and intermediaries receivables	R0370	18.523,00
Reinsurance receivables	R0380	17.294.199,61
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	9.734.714,30
Cash and cash equivalents	R0420	236.150,00
Any other assets, not elsewhere shown	R0500	282.460.334
Total assets		

	Solvency II value	
	C0010	
Liabilities	R0510	165.320.328,00
Technical provisions - non-life	R0520	164.383.776,00
Technical provisions - non-life (excluding health)	R0530	-
TP calculated as a whole	R0540	160.736.436,00
Best Estimate	R0550	3.647.340,00
Risk margin	R0560	936.552,00
Technical provisions - health (similar to non-life)	R0570	-
TP calculated as a whole	R0580	930.246,00
Best Estimate	R0590	6.306,00
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	R0730	-
Other technical provisions	R0740	-
Contingent liabilities	R0750	694.927,00
Provisions other than technical provisions	R0760	31.033,00
Pension benefit obligations	R0770	2.125.984,00
Deposits from reinsurers	R0780	-
Deferred tax liabilities	R0790	-
Derivatives	R0800	-
Debts owed to credit institutions	R0810	-
Financial liabilities other than debts owed to credit institutions	R0820	10.225.816,00
Insurance & intermediaries payables	R0830	269.560,00
Reinsurance payables	R0840	6.235.840,00
Payables (trade, not insurance)	R0850	-
Subordinated liabilities	R0860	-
Subordinated liabilities not in BOF	R0870	-
Subordinated liabilities in BOF	R0880	12.170.176,00
Any other liabilities, not elsewhere shown	R0900	197.073.664,00
Total liabilities	R1000	85.386.670,00
Excess of assets over liabilities		

S.04.05.21

Premiums, claims and expenses by country

		Home country: Non-life insurance and reinsurance obligations	Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations
		C0010	C0020
			Others
	R0010		
Premiums written			
Gross - Direct Business	R0020	103.665.774,27	-
Gross - Proportional reinsurance accepted	R0021	-	-
Gross - Non-proportional reinsurance accepted	R0022	-	-
Premiums earned			
Gross - Direct Business	R0030	102.537.473,86	-
Gross - Proportional reinsurance accepted	R0031	-	-
Gross - Non-proportional reinsurance accepted	R0032	-	-
Claims incurred			
Gross - Direct Business	R0040	72.544.104,97	-
Gross - Proportional reinsurance accepted	R0041	-	-
Gross - Non-proportional reinsurance accepted	R0042	-	-
Expenses incurred			
Gross - Direct Business	R0050	43.193.941,64	-
Gross - Proportional reinsurance accepted	R0051	-	-
Gross - Non-proportional reinsurance accepted	R0052	-	-

		Home country: Life insurance and reinsurance obligations	Top 5 countries (by amount of gross premiums written): Life insurance and reinsurance obligations
		C0010	C0020
			Others
	R1010		
Premiums written	R1020	-	-
Premiums earned	R1030	-	-
Claims incurred	R1040	-	-
Expenses incurred	R1050	-	-

S.19.01.21
Non-Life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	2020/20	21
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Prize	Development year											10 & +
	0	1	2	3	4	5	6	7	8	9	10 & +	
	€'000	€'000	€'000	€'000	€'000	€'000	€'000	€'000	€'000	€'000	€'000	
Prize	0	0	0	0	0	0	0	0	0	0	0	15,856.62
N-9	12,002,197.54	24,663,466.33	17,669,881.67	7,630,169.04	2,227,344.54	992,911.67	1,091,790.67	541,305.03	611,912.66	429,346.77		
N-8	36,322,936.69	36,929,079.72	13,999,833.29	5,008,279.93	4,493,254.87	4,730,104.94	1,626,276.89	1,215,406.94	1,395,225.92			
N-7	10,184,182.21	20,011,880.69	15,846,328.87	4,430,162.73	4,046,429.08	2,846,194.62	1,379,805.90	1,566,854.09				
N-6	36,466,695.15	34,924,846.76	14,244,066.72	2,907,461.29	1,769,714.78	1,577,586.21	1,623,025.95					
N-5	33,829,249.45	36,873,784.44	2,221,030.01	1,052,894.43	2,111,564.08	1,639,312.31						
N-4	26,931,661.66	37,173,126.90	6,574,661.69	2,174,319.65	4,456,395.80							
N-3	10,414,072.24	32,241,282.79	10,741,892.21	4,826,395.80								
N-2	30,066,616.00	26,211,708.14	3,569,051.21									
N-1	36,464,997.00	30,951,153.23										
N	21,711,276.26											

Prize	In Current year		Sum of years (cumulative)
	€'000	€'000	
Prize	15,856.62	15,856.62	15,856.62
N-9	429,346.77	77,876,141.26	77,876,141.26
N-8	1,395,225.92	65,560,933.68	65,560,933.68
N-7	1,566,854.09	96,175,336.22	96,175,336.22
N-6	1,623,025.95	97,829,292.48	97,829,292.48
N-5	1,639,312.31	10,551,838.20	10,551,838.20
N-4	1,626,469.87	65,469,888.37	65,469,888.37
N-3	4,456,395.80	97,266,349.08	97,266,349.08
N-2	7,070,611.11	65,080,175.97	65,080,175.97
N-1	30,951,153.23	67,336,650.21	67,336,650.21
N	21,711,276.26	97,119,209.21	97,119,209.21
Total	82,201,512.12	777,149,209.21	777,149,209.21

Gross unadmitted Best Estimate Claims Provisions
(absolute amount)

Prize	Development year											10 & +
	0	1	2	3	4	5	6	7	8	9	10 & +	
	€'000	€'000	€'000	€'000	€'000	€'000	€'000	€'000	€'000	€'000	€'000	
Prize	0	0	0	0	0	0	0	0	0	0	0	15,236.00
N-9	48,094,280.08	55,485,634.40	18,896,870.93	9,646,614.56	6,468,129.72	4,546,016.97	2,674,797.49	2,423,135.10	2,199,796.63	1,603,283.96		
N-8	61,171,929.43	41,072,617.45	22,849,101.49	17,249,122.07	18,370,862.42	9,372,746.87	7,660,736.89	6,776,961.94	4,424,301.34			
N-7	37,133,453.42	45,829,766.61	19,131,003.91	13,868,813.20	10,067,135.35	7,962,434.14	4,093,426.38	4,035,377.91				
N-6	46,699,296.21	23,245,327.00	11,953,495.36	10,219,211.71	7,580,474.00	5,909,524.16	4,294,782.86					
N-5	43,512,407.89	48,929,416.61	11,929,493.91	8,121,118.61	4,826,115.90	5,004,826.36						
N-4	43,411,330.04	11,142,966.70	9,837,129.64	8,415,738.81	7,657,146.41							
N-3	40,671,998.11	16,109,164.29	12,666,477.72	8,946,791.42								
N-2	41,614,073.47	16,708,624.70	6,546,087.66									
N-1	49,010,464.76	19,132,762.00										
N	34,410,926.36											

Prize	Year end (discounted data)	
	€'000	€'000
Prize	15,236.00	15,236.00
N-9	1,603,283.96	1,021,491.45
N-8	4,424,301.34	1,751,411.44
N-7	6,776,961.94	4,231,090.06
N-6	4,093,426.38	2,621,761.80
N-5	4,035,377.91	4,109,214.57
N-4	5,004,826.36	9,519,897.92
N-3	7,657,146.41	7,111,134.02
N-2	9,837,129.64	8,424,424.72
N-1	19,411,442.09	9,160,931.09
N	31,091,283.49	19,810,050.00
Total	82,201,512.12	77,149,209.21

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	165.320.328,00	-	-	640.262,00	-
Basic own funds	R0020	85.386.670,00	-	-	403.135,00	-
Eligible own funds to meet Solvency Capital Requirement	R0050	79.709.072,50	-	-	563.455,60	-
Solvency Capital Requirement	R0090	45.255.010,00	-	-	128.516,00	-
Eligible own funds to meet Minimum Capital Requirement	R0100	72.920.821,00	-	-	582.733,00	-
Minimum Capital Requirement	R0110	20.095.776,00	-	-	57.832,00	-

Annex I
S.23.01.01
Own funds

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)
Share premium account related to ordinary share capital
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings
Subordinated mutual member accounts
Surplus funds
Preference shares
Share premium account related to preference shares
Reconciliation reserve
Subordinated liabilities
An amount equal to the value of net deferred tax assets
Other own fund items approved by the supervisory authority as basic own funds not specified above

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

Deductions

Deductions for participations in financial and credit institutions

Total basic own funds after deductions

Ancillary own funds

Unpaid and uncalled ordinary share capital callable on demand
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand
Unpaid and uncalled preference shares callable on demand
A legally binding commitment to subscribe and pay for subordinated liabilities on demand
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC
Other ancillary own funds

Total ancillary own funds

Available and eligible own funds

Total available own funds to meet the SCR
Total available own funds to meet the MCR
Total eligible own funds to meet the SCR
Total eligible own funds to meet the MCR

SCR

MCR

Ratio of Eligible own funds to SCR

Ratio of Eligible own funds to MCR

Reconciliation reserve

Excess of assets over liabilities
Own shares (held directly and indirectly)
Foreseeable dividends, distributions and charges
Other basic own fund items
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

Reconciliation reserve

Expected profits

Expected profits included in future premiums (EPIFP) - Life business
Expected profits included in future premiums (EPIFP) - Non-life business

Total Expected profits included in future premiums (EPIFP)

	Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
R0010	107.599.728,00	107.599.728,00			
R0030					
R0040					
R0050					
R0070					
R0090					
R0110					
R0130	-34.678.908,00	-34.678.908,00			
R0140					
R0160	12.465.850,00				12.465.850,00
R0180					
R0220					
R0230					
R0290	85.386.670,00	72.920.820,00			12.465.850,00
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390					
R0400					
R0500	85.386.670,00	72.920.820,00			12.465.850,00
R0510	72.920.821,00	72.920.820,00			
R0540	79.709.072,50	72.920.820,00			6.788.251,50
R0550	72.920.821,00	72.920.820,00			
R0580	45.255.010,00				
R0600	20.095.776,00				
R0620	1,76				
R0640	3,63				
C0060					
R0700	85.386.670,00				
R0710					
R0720					
R0730	120.065.577,00				
R0740					
R0760	-34.678.908,00				
R0770					
R0780	-83.347,00				
R0790	-83.347,00				

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	Simplifications	USP
		C0110	C0120	C0090
Market risk	R0010	7.487.395,86	-	-
Counterparty default risk	R0020	2.122.097,71	-	-
Life underwriting risk	R0030	-	-	-
Health underwriting risk	R0040	458.541,61	-	-
Non-life underwriting risk	R0050	36.710.857,98	-	-
Diversification	R0060	-6.356.772,87	-	-
Intangible asset risk	R0070	-	-	-
Basic Solvency Capital Requirement	R0100	40.422.120,30		

Calculation of Solvency Capital Requirement

		Value
		C0100
Operational risk	R0130	4.832.889,99
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	45.255.010,29
Capital add-on already set	R0210	-
of which, capital add-ons already set - Article 37 (1) Type a	R0211	-
of which, capital add-ons already set - Article 37 (1) Type b	R0212	-
of which, capital add-ons already set - Article 37 (1) Type c	R0213	-
of which, capital add-ons already set - Article 37 (1) Type d	R0214	-
Solvency capital requirement	R0220	45.255.010,29
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	-

Approach to tax rate

		Yes / No
		C0109
Approach based on average tax rate	R0590	Yes

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	-
LAC DT justified by reversion of deferred tax liabilities	R0650	-
LAC DT justified by reference to probable future taxable economic profit	R0660	-
LAC DT justified by carry back, current year	R0670	-
LAC DT justified by carry back, future years	R0680	-
Maximum LAC DT	R0690	-

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		20.095.775,32

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	-	23,00
Income protection insurance and proportional reinsurance	R0030	899.611,00	1.455.514,00
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	122.859.664,00	48.654.425,00
Other motor insurance and proportional reinsurance	R0060	25.802.421,00	24.164.009,00
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	3.377,00	89.701,00
General liability insurance and proportional reinsurance	R0090	-	2.612,00
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	40.035,00	59.168,00
Assistance and proportional reinsurance	R0120	2.860.503,00	3.343.143,00
Miscellaneous financial loss insurance and proportional reinsurance	R0130	1.387.634,00	-
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		20.095.775,32
SCR	R0310		45.255.010,29
MCR cap	R0320		20.364.754,63
MCR floor	R0330		11.313.752,57
Combined MCR	R0340		20.095.775,32
Absolute floor of the MCR	R0350		4.000.000,00
Minimum Capital Requirement	R0400		20.095.775,32