

S.02.01.02

Balance sheet

	Solvency II value
	C0010
Assets	
Intangible assets	R0030 -
Deferred tax assets	R0040 8.577.848,00
Pension benefit surplus	R0050 -
Property, plant & equipment held for own use	R0060 -
Investments (other than assets held for index-linked and unit-linked contracts)	R0070 214.051.036,68
Property (other than for own use)	R0080 -
Holdings in related undertakings, including participation:	R0090 112.170,16
Equities	R0100 859,35
Equities - listed	R0110 -
Equities - unlisted	R0120 859,35
Bonds	R0130 189.336.208,75
Government Bonds	R0140 126.140.813,03
Corporate Bonds	R0150 59.807.881,20
Structured notes	R0160 -
Collateralised securities	R0170 3.387.514,52
Collective Investments Undertakings	R0180 24.601.798,42
Derivatives	R0190 -
Deposits other than cash equivalents	R0200 -
Other investments	R0210 -
Assets held for index-linked and unit-linked contracts	R0220 -
Loans and mortgages	R0230 -
Loans on policies	R0240 -
Loans and mortgages to individuals	R0250 -
Other loans and mortgages	R0260 -
Reinsurance recoverables from:	R0270 16.583.968,00
Non-life and health similar to non-life	R0280 16.583.968,00
Non-life excluding health	R0290 16.531.316,00
Health similar to non-life	R0300 52.652,00
Life and health similar to life, excluding health and index-linked and unit-linked	R0310 -
Health similar to life	R0320 -
Life excluding health and index-linked and unit-linked	R0330 -
Life index-linked and unit-linked	R0340 -
Deposits to cedants	R0350 -
Insurance and intermediaries receivables	R0360 5.079.234,00
Reinsurance receivables	R0370 930.077,00
Receivables (trade, not insurance)	R0380 18.848.439,96
Own shares (held directly)	R0390 -
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400 -
Cash and cash equivalents	R0410 5.240.886,36
Any other assets, not elsewhere shown	R0420 157.438,00
Total assets	R0500 269.468.928

	Solvency II value
	C0010
Liabilities	
Technical provisions - non-life	R0510 149.538.290,00
Technical provisions - non-life (excluding health)	R0520 148.607.486,00
TP calculated as a whole	R0530 -
Best Estimate	R0540 145.728.810,00
Risk margin	R0550 2.878.676,00
Technical provisions - health (similar to non-life)	R0560 930.804,00
TP calculated as a whole	R0570 -
Best Estimate	R0580 925.444,00
Risk margin	R0590 5.360,00
Technical provisions - life (excluding index-linked and unit-linked)	R0600 -
Technical provisions - health (similar to life)	R0610 -
TP calculated as a whole	R0620 -
Best Estimate	R0630 -
Risk margin	R0640 -
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650 -
TP calculated as a whole	R0660 -
Best Estimate	R0670 -
Risk margin	R0680 -
Technical provisions - index-linked and unit-linked	R0690 -
TP calculated as a whole	R0700 -
Best Estimate	R0710 -
Risk margin	R0720 -
Other technical provisions	R0730 -
Contingent liabilities	R0740 -
Provisions other than technical provisions	R0750 608.647,00
Pension benefit obligations	R0760 28.673,00
Deposits from reinsurers	R0770 7.227.584,00
Deferred tax liabilities	R0780 -
Derivatives	R0790 -
Debts owed to credit institutions	R0800 -
Financial liabilities other than debts owed to credit institutions:	R0810 -
Insurance & intermediaries payables	R0820 4.664.755,00
Reinsurance payables	R0830 621.633,00
Payables (trade, not insurance)	R0840 4.525.189,00
Subordinated liabilities	R0850 -
Subordinated liabilities not in BOF	R0860 -
Subordinated liabilities in BOF	R0870 -
Any other liabilities, not elsewhere shown:	R0880 13.856.566,00
Total liabilities	R0900 181.071.337,00
Excess of assets over liabilities	R1000 88.397.591,00

	A	B	C	D	E	F
1						
2		S.04.05.21				
3		Premiums, claims and expenses by country				
4						
5				Home country: Non-life insurance and reinsurance obligations	Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations	
6				C0010	C0020	
7			R0010		Others	
8		Premiums written				
9		Gross - Direct Business	R0020	93.127.836,50	-	
10		Gross - Proportional reinsurance accepted	R0021	-	-	
11		Gross - Non-proportional reinsurance accepted	R0022	-	-	
12		Premiums earned				
13		Gross - Direct Business	R0030	92.164.824,96	-	
14		Gross - Proportional reinsurance accepted	R0031	-	-	
15		Gross - Non-proportional reinsurance accepted	R0032	-	-	
16		Claims incurred				
17		Gross - Direct Business	R0040	64.961.275,12	-	
18		Gross - Proportional reinsurance accepted	R0041	-	-	
19		Gross - Non-proportional reinsurance accepted	R0042	-	-	
20		Expenses incurred				
21		Gross - Direct Business	R0050	35.063.930,10	-	
22		Gross - Proportional reinsurance accepted	R0051	-	-	
23		Gross - Non-proportional reinsurance accepted	R0052	-	-	
24						
25				Home country: Life insurance and reinsurance obligations	Top 5 countries (by amount of gross premiums written): Life insurance and reinsurance obligations	
26				C0010	C0020	
27			R1010		Others	
28		Premiums written	R1020	-	-	
29		Premiums earned	R1030	-	-	
30		Claims incurred	R1040	-	-	
31		Expenses incurred	R1050	-	-	
32						

Annex 1
S.85.01.02
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 risks	Health	Casualty	Marine, aviation, transport	Property		
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200	
Premiums written																		
Gross - Direct Business	R0110	1.965.840,00		61.735.383,00	19.646.755,00		1.225.240,00	13.687,00		1.193.333,00	6.119.779,00	1.227.820,00						93.127.837,00
Gross - Proportional reinsurance accepted	R0130																	
Gross - Non-proportional reinsurance accepted	R0130																	
Gross	R0140	688.944,00		21.224.162,00	8.998.133,00		432.394,00	8.013,00		1.081.678,00	4.194.546,00	1.124.870,00						36.254.434,00
Reinsurers' share	R0200	1.277.796,00		40.011.221,00	12.648.622,00		792.446,00	8.674,00		105.455,00	1.925.239,00	102.950,00						56.872.403,00
Net	R0210																	
Premiums earned																		
Gross - Direct Business	R0210	1.881.201,00		60.093.676,00	19.933.547,00		385.119,00	11.961,00		1.092.776,00	6.648.091,00	1.497.851,00						92.164.824,00
Gross - Proportional reinsurance accepted	R0230																	
Gross - Non-proportional reinsurance accepted	R0230																	
Gross	R0240	688.116,00		21.228.388,00	8.998.676,00		432.394,00	8.013,00		991.276,00	4.034.221,00	1.186.241,00						36.067.210,00
Reinsurers' share	R0300	1.193.025,00		38.964.888,00	12.954.868,00		47.675,00	6.948,00		101.500,00	2.614.454,00	399.606,00						56.097.614,00
Net	R0310																	
Claims incurred																		
Gross - Direct Business	R0310	16.513,00		56.151.828,00	7.472.541,00		58.725,00	695,00		42.019,00	1.125.105,00	83.849,00						64.961.275,00
Gross - Proportional reinsurance accepted	R0330																	
Gross - Non-proportional reinsurance accepted	R0330																	
Gross	R0340	41.083,00		21.366.674,00	3.351.393,00		33.007,00	631,00		31.011,00	1.260.416,00	92.417,00						26.740.489,00
Reinsurers' share	R0400	24.575,00		34.365.154,00	4.119.148,00		25.688,00	64,00		9.592,00	245.513,00	9.568,00						38.220.786,00
Net	R0410																	
Expenses incurred	R0550	778.139,00		12.638.019,00	10.631.854,00		401.703,00	3.036,00		480.714,00	1.180.131,00	470.447,00						23.228.615,00
Balance - other technical expenses/income	R1210																	-1.213.706,00
Total technical expenses	R1300																	24.014.885,00

	Segmentation by														Total Non-Life liabilities		
	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 expense insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance		Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance
Technical provisions calculated as a whole	€ 6.110	€ 6.110	€ 6.110	€ 6.110	€ 6.110	€ 6.110	€ 6.110	€ 6.110	€ 6.110	€ 6.110	€ 6.110	€ 6.110	€ 6.110	€ 6.110	€ 6.110	€ 6.110	€ 6.110
Fair recoverables from reinsurers (SPV and Finc Re after the adjustment for expected losses due to counterparty default assessed in TP on a whole)																	
Technical provisions calculated as a sum of BE and RE																	
Sub-entities																	
Provision provisions																	
Lines	149.626.00			23.304.656.00	22.207.117.00		364.670.00	1.264.00		461.044.00	1.094.167.00	1.204.000.00					3.708.434.00
Lines recoverable from reinsurers (SPV and Finc Re after the adjustment for expected losses due to counterparty default)										702.644.00	1.079.117.00	752.120.00					2.534.124.00
Net Risk Amount of Provision Provisions	149.626.00			23.304.656.00	22.207.117.00		364.670.00	1.264.00		758.399.00	1.094.167.00	451.880.00					1.174.310.00
Sub-entities																	
Provision provisions																	
Lines	175.114.00			60.971.144.00	4.999.000.00		62.114.00	129.000.00		146.441.00	1.174.00						84.561.600.00
Lines recoverable from reinsurers (SPV and Finc Re after the adjustment for expected losses due to counterparty default)										106.200.00	107.260.00	6.000.00					34.200.440.00
Net Risk Amount of Provision Provisions	175.114.00			60.971.144.00	4.999.000.00		62.114.00	129.000.00		40.241.00	1.174.00	5.740.00					50.361.160.00
Total Risk Amount - gross	324.740.00			114.275.799.00	27.206.117.00		926.784.00	1,264.00		1,214,440.00	2,268,167.00	1,205,880.00					3,812,794.00
Total Risk Amount - net	149,626.00			60,971,144.00	22,207,117.00		364,670.00	1,264.00		651,758.00	1,094,167.00	451,880.00					1,708,434.00
Sub-entities																	
Technical provisions - total	300.004.00			117.446.920.00	24.207.120.00		900.244.00	1,264.00		1,061.140.00	1,434,412.00	1,218,920.00					3,615,200.00
Recoverable from reinsurers (SPV and Finc Re after the adjustment for expected losses due to counterparty default) - on	150.378.00			46.474.976.00	19,999,993.00		335,574.00	129.000.00		598,444.00	1,076,367.00	752,120.00					1,834,164.00
Technical provisions minus recoverables from reinsurers (SPV and Finc Re - net)	149,626.00			70,971,944.00	24,207,127.00		564,670.00	1,264.00		462,696.00	358,045.00	466,800.00					1,781,036.00

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	149.538.290,00	-	-	347.799,00	-
Basic own funds	R0020	88.397.591,00	-	-	194.124,00	-
Eligible own funds to meet Solvency Capital Requirement	R0050	85.606.276,65	-	-	280.266,85	-
Solvency Capital Requirement	R0090	38.576.891,00	-	-	57.973,00	-
Eligible own funds to meet Minimum Capital Requirement	R0100	79.819.743,00	-	-	288.962,00	-
Minimum Capital Requirement	R0110	16.250.680,00	-	-	24.707,00	-

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/

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 C000	Tier 1 - unrestricted C020	Tier 1 - restricted C020	Tier 2 C040	Tier 3 C050
R0010	107.599.728,00	107.599.728,00			
R0630					
R0040					
R0050					
R0070					
R0090					
R0110					
R0130	-27.779.985,00	-27.779.985,00			
R0140					
R0160	8.577.848,00				8.577.848,00
R0180					
R0220					
R0230					
R0290	88.397.591,00	79.819.743,00			8.577.848,00
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390					
R0400					
R0500	88.397.591,00	79.819.743,00			8.577.848,00
R0510	79.819.743,00	79.819.743,00			
R0540	85.606.276,65	79.819.743,00			5.786.533,65
R0550	79.819.743,00	79.819.743,00			
R0580	28.576.891,00				
R0600	16.250.680,00				
R0620	2,22				
R0640	4,91				
C0060					
R0700	88.397.591,00				
R0710					
R0720					
R0730	116.177.576,00				
R0740					
R0760	-27.779.985,00				
R0770					
R0780	-335.026,00				
R0790	-335.026,00				

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	Simplifications	USP
		C0110	C0120	C0090
Market risk	R0010	5.258.636,21	-	-
Counterparty default risk	R0020	1.190.411,44	-	-
Life underwriting risk	R0030	-	-	-
Health underwriting risk	R0040	385.521,23	-	-
Non-life underwriting risk	R0050	31.836.661,00	-	-
Diversification	R0060	-4.483.915,40	-	-
Intangible asset risk	R0070	-	-	-
Basic Solvency Capital Requirement	R0100	34.187.314,49		

Calculation of Solvency Capital Requirement

		Value
		C0100
Operational risk	R0130	4.389.576,89
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	38.576.891,38
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	38.576.891,38
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	16.250.679,49

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	872.792,00
Workers' compensation insurance and proportional reinsurance	R0040	-
Motor vehicle liability insurance and proportional reinsurance	R0050	101.927.551,00
Other motor insurance and proportional reinsurance	R0060	23.237.892,00
Marine, aviation and transport insurance and proportional reinsurance	R0070	-
Fire and other damage to property insurance and proportional reinsurance	R0080	927.671,00
General liability insurance and proportional reinsurance	R0090	1.286,00
Credit and suretyship insurance and proportional reinsurance	R0100	-
Legal expenses insurance and proportional reinsurance	R0110	-
Assistance and proportional reinsurance	R0120	2.042.458,00
Miscellaneous financial loss insurance and proportional reinsurance	R0130	1.077.314,00
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	16.250.679,49
SCR	R0310	38.576.891,38
MCR cap	R0320	17.359.601,12
MCR floor	R0330	9.644.222,84
Combined MCR	R0340	16.250.679,49
Absolute floor of the MCR	R0350	4.000.000,00
Minimum Capital Requirement	R0400	16.250.679,49