

## S.02.01.02

## Balance sheet

	Solvency II value	
	C0010	
<b>Assets</b>		
Intangible assets	R0030	-
Deferred tax assets	R0040	5.831.534,87
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	6.880,80
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	R0070	202.606.727,71
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
<b>Equities</b>	R0100	5.011.983,02
Equities - listed	R0110	5.011.983,02
Equities - unlisted	R0120	
<b>Bonds</b>	R0130	193.845.136,72
Government Bonds	R0140	165.802.631,36
Corporate Bonds	R0150	28.042.505,36
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	3.749.607,97
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	386.066.815,01
<b>Loans and mortgages</b>	R0230	38.714,74
Loans on policies	R0240	38.714,74
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
<b>Reinsurance recoverables from:</b>	R0270	- 637.328,18
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	- 637.328,18
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	- 637.328,18
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	1.973.112,98
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	9.862.335,61
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	12.106.350,70
Any other assets, not elsewhere shown	R0420	6.513,43
<b>Total assets</b>	<b>R0500</b>	<b>617.861.658</b>

	Solvency II value	
	C0010	
<b>Liabilities</b>		
<b>Technical provisions - non-life</b>	R0510	
<b>Technical provisions - non-life (excluding health)</b>	R0520	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	
Risk margin	R0590	
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	R0600	181.783.585,47
<b>Technical provisions - health (similar to life)</b>	R0610	
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	
Risk margin	R0640	
<b>Technical provisions - life (excluding health and index-linked and unit-linked)</b>	R0650	181.783.585,47
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	179.716.737,41
Risk margin	R0680	2.066.848,06
<b>Technical provisions - index-linked and unit-linked</b>	R0690	348.555.781,75
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	340.450.563,43
Risk margin	R0720	8.105.218,32
Other technical provisions	R0730	
Contingent liabilities	R0740	296.295,54
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	409.969,27
Deposits from reinsurers	R0770	65.158,45
Deferred tax liabilities	R0780	14.911.890,73
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	519.882,57
Reinsurance payables	R0830	490.875,76
Payables (trade, not insurance)	R0840	4.457.012,19
<b>Subordinated liabilities</b>	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	6.449.695,14
<b>Total liabilities</b>	<b>R0900</b>	<b>557.940.147</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>59.921.511</b>

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

		Line of Business for: life insurance obligations					Life reinsurance obligations		Total	
		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
<b>Premiums written</b>										
Gross	R1410		26.721.405,00	111.732.742,00	1.133.101,00					139.587.248,00
Reinsurers' share	R1420				766.770,00					766.770,00
Net	R1500		26.721.405,00	111.732.742,00	366.331,00					138.820.478,00
<b>Premiums earned</b>										
Gross	R1510		26.721.405,00	111.732.742,00	1.133.101,00					139.587.248,00
Reinsurers' share	R1520				766.770,00					766.770,00
Net	R1600		26.721.405,00	111.732.742,00	366.331,00					138.820.478,00
<b>Claims incurred</b>										
Gross	R1610		15.568.354,00	39.993.757,00	272.215,00					55.834.326,00
Reinsurers' share	R1620				-38.560,00					-38.560,00
Net	R1700		15.568.354,00	39.993.757,00	310.775,00					55.872.886,00
Expenses incurred	R1900		2.777.287,00	15.297.660,00	217.377,00					18.292.324,00
Balance - other technical expenses/income	R2510									
Total technical expenses	R2600									
Total amount of surrenders	R2700		13.557.611,00	38.974.728,00						52.532.339,00

	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)				
	Insurance with profit participation	Contracts without options and guarantees		Contracts with options or guarantees	C0060	Contracts without options and guarantees	Contracts with options or guarantees				C0100	C0150	C0160	Contracts without options and guarantees				Contracts with options or guarantees	C0190	C0200	C0210
		C0020	C0030																		
Technical provisions calculated as a whole	R0010	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Technical provisions calculated as a sum of RE and RM																					
Best Estimate																					
Gross Best Estimate	R0030	179.189.152,80	-	340.459.563,43	-	1.527.584,61	-	-	-	520.167.300,84	-	-	-	-	-						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected loss	R0080	32.276,91	-	-	-	605.051,27	-	-	-	637.328,18	-	-	-	-	-						
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	179.221.429,71	-	340.459.563,43	-	2.132.635,88	-	-	-	520.909.629,02	-	-	-	-	-						
Risk Margin	R0100	1.492.027,44	8.105.218,32	-	-	574.820,62	-	-	-	10.172.066,38	-	-	-	-	-						
Technical provisions - total	R0200	179.681.180,24	348.555.781,75	-	-	2.102.405,23	-	-	-	530.339.367,22	-	-	-	-	-						

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Impact of long term guarantees and transitional measures

		Amount with Long Term Guarantees measures and transitionally	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
		C 0010	C 0030	C 0050	C 0070	C 0090
Technical provisions	R010	530,339,367.23			377,874.78	
Basic own funds	R001	59,921,510.00			198,261.00	
Eligible own funds to meet Solvency Capital Requirement	R050	59,921,510.00			198,261.00	
Solvency Capital Requirement	R000	17,211,276.58			6,586.42	
Eligible own funds to meet Minimum Capital Requirement	R010	59,921,510.00			198,261.00	
Minimum Capital Requirement	R011	7,085,178.94			109,881.06	



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Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	Simplifications	USP
		C0110	C0120	C0090
Market risk	R0010	16.140.996,11	-	-
Counterparty default risk	R0020	1.240.854,65	-	-
Life underwriting risk	R0030	16.412.543,19	-	-
Health underwriting risk	R0040	-	-	-
Non-life underwriting risk	R0050	-	-	-
Diversification	R0060	-7.639.135,34	-	-
Intangible asset risk	R0070	-	-	-
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>26.155.258,61</b>		

Calculation of Solvency Capital Requirement

		Value
		C0100
Operational risk	R0130	1.670.238,91
Loss-absorbing capacity of technical provisions	R0140	-5.178.946,76
Loss-absorbing capacity of deferred taxes	R0150	-5.435.172,18
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
<b>Solvency Capital Requirement excluding capital add-on</b>	<b>R0200</b>	<b>17.211.378,58</b>
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	17.211.378,58
<b>Other information on SCR</b>		
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	No

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	-5.435.172,18
LAC DT justified by reversion of deferred tax liabilities	R0650	-5.435.172,18
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
		<b>C0010</b>
MCRNL Result	<b>R0010</b>	

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
	<b>C0020</b>	<b>C0030</b>
Medical expense insurance and proportional reinsurance	<b>R0020</b>	
Income protection insurance and proportional reinsurance	<b>R0030</b>	
Workers' compensation insurance and proportional reinsurance	<b>R0040</b>	
Motor vehicle liability insurance and proportional reinsurance	<b>R0050</b>	
Other motor insurance and proportional reinsurance	<b>R0060</b>	
Marine, aviation and transport insurance and proportional reinsurance	<b>R0070</b>	
Fire and other damage to property insurance and proportional reinsurance	<b>R0080</b>	
General liability insurance and proportional reinsurance	<b>R0090</b>	
Credit and suretyship insurance and proportional reinsurance	<b>R0100</b>	
Legal expenses insurance and proportional reinsurance	<b>R0110</b>	
Assistance and proportional reinsurance	<b>R0120</b>	
Miscellaneous financial loss insurance and proportional reinsurance	<b>R0130</b>	
Non-proportional health reinsurance	<b>R0140</b>	
Non-proportional casualty reinsurance	<b>R0150</b>	
Non-proportional marine, aviation and transport reinsurance	<b>R0160</b>	
Non-proportional property reinsurance	<b>R0170</b>	

Linear formula component for life insurance and reinsurance obligations		<b>C0040</b>
MCRL Result	<b>R0200</b>	7.085.178,94

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
	<b>C0050</b>	<b>C0060</b>
Obligations with profit participation - guaranteed benefits	<b>R0210</b>	154.514.980,50
Obligations with profit participation - future discretionary benefits	<b>R0220</b>	23.706.449,20
Index-linked and unit-linked insurance obligations	<b>R0230</b>	340.450.563,43
Other life (re)insurance and health (re)insurance obligations	<b>R0240</b>	2.132.635,88
Total capital at risk for all life (re)insurance obligations	<b>R0250</b>	247.029.603,29

Overall MCR calculation		<b>C0070</b>
Linear MCR	<b>R0300</b>	7.085.178,94
SCR	<b>R0310</b>	17.211.378,58
MCR cap	<b>R0320</b>	7.745.120,36
MCR floor	<b>R0330</b>	4.302.844,65
Combined MCR	<b>R0340</b>	7.085.178,94
Absolute floor of the MCR	<b>R0350</b>	4.000.000,00
<b>Minimum Capital Requirement</b>	<b>R0400</b>	7.085.178,94