

S.02.01.01

Balance sheet

Assets		Solvency II value	Statutory accounts value
		C0010	C0020
Goodwill	R0010		0
Deferred acquisition costs	R0020		0
Intangible assets	R0030	0	44.865.041
Deferred tax assets	R0040	0	1.067.081
Pension benefit surplus	R0050	0	0
Property, plant & equipment held for own use	R0060	17.027.782	17.027.782
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	120.033.340	120.033.340
Property (other than for own use)	R0080	0	0
Holdings in related undertakings, including participations	R0090	0	0
Equities	R0100	0	0
Equities - listed	R0110	0	0
Equities - unlisted	R0120	0	0
Bonds	R0130	120.033.340	120.033.340
Government Bonds	R0140	0	0
Corporate Bonds	R0150	120.033.340	120.033.340
Structured notes	R0160	0	0
Collateralised securities	R0170	0	0
Collective Investments Undertakings	R0180	0	0
Derivatives	R0190	0	0
Deposits other than cash equivalents	R0200	0	0
Other investments	R0210	0	0
Assets held for index-linked and unit-linked contracts	R0220	0	0
Loans and mortgages	R0230	0	0
Loans on policies	R0240	0	0
Loans and mortgages to individuals	R0250	0	0
Other loans and mortgages	R0260	0	0
Reinsurance recoverables from:	R0270	0	0
Non-life and health similar to non-life	R0280	0	0
Non-life excluding health	R0290	0	0
Health similar to non-life	R0300	0	0
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	0	0
Insurance and intermediaries receivables	R0360	400.238.776	400.238.776
Reinsurance receivables	R0370	0	0
Receivables (trade, not insurance)	R0380	67.786.244	67.786.244
Own shares (held directly)	R0390	0	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0	0
Cash and cash equivalents	R0410	155.289.842	155.289.842
Any other assets, not elsewhere shown	R0420	40.994.595	40.994.595
Total assets	R0500	801.370.580	847.302.702

Liabilities		C0010	C0020
Technical provisions - non-life	R0510	499.630.712	543.790.051
Technical provisions - non-life (excluding health)	R0520	0	0
Technical provisions calculated as a whole	R0530	0	
Best Estimate	R0540	0	
Risk margin	R0550	0	
Technical provisions - health (similar to non-life)	R0560	499.630.712	543.790.051
Technical provisions calculated as a whole	R0570	0	
Best Estimate	R0580	491.973.328	
Risk margin	R0590	7.657.384	
Technical provisions - life (excluding index-linked and unit-linked)	R0600		
Technical provisions - health (similar to life)	R0610		
Technical provisions calculated as a whole	R0620		
Best Estimate	R0630		
Risk margin	R0640		
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650		
Technical provisions calculated as a whole	R0660		
Best Estimate	R0670		
Risk margin	R0680		
Technical provisions - index-linked and unit-linked	R0690		
Technical provisions calculated as a whole	R0700		
Best Estimate	R0710		
Risk margin	R0720		
Other technical provisions	R0730		
Contingent liabilities	R0740	0	0
Provisions other than technical provisions	R0750	0	0
Pension benefit obligations	R0760	0	0
Deposits from reinsurers	R0770	0	0
Deferred tax liabilities	R0780	21.441.205	10.041.526
Derivatives	R0790	0	0
Debts owed to credit institutions	R0800	0	0
Financial liabilities other than debts owed to credit institutions	R0810	0	0
Insurance & intermediaries payables	R0820	22.514.692	22.514.692
Reinsurance payables	R0830	0	0
Payables (trade, not insurance)	R0840	40.076.900	40.076.900
Subordinated liabilities	R0850	0	0
Subordinated liabilities not in Basic Own Funds	R0860	0	0
Subordinated liabilities in Basic Own Funds	R0870	0	0
Any other liabilities, not elsewhere shown	R0880	42.287.318	42.287.318
Total liabilities	R0900	625.950.827	658.710.487
Excess of assets over liabilities	R1000	175.419.753	188.592.215

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Non-life insurance claims

Gross Claims Paid (non-cumulative) - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																
N-14	R0110																
N-13	R0120																
N-12	R0130																
N-11	R0140																
N-10	R0150																
N-9	R0160																
N-8	R0170																
N-7	R0180																
N-6	R0190																
N-5	R0200																
N-4	R0210																
N-3	R0220																
N-2	R0230																
N-1	R0240																
N	R0250	160.407.827															

Reinsurance Recoveries received (non-cumulative) - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750
Prior	R0300																
N-14	R0310																
N-13	R0320																
N-12	R0330																
N-11	R0340																
N-10	R0350																
N-9	R0360																
N-8	R0370																
N-7	R0380																
N-6	R0390																
N-5	R0400																
N-4	R0410																
N-3	R0420																
N-2	R0430																
N-1	R0440																
N	R0450	0															

Net Claims Paid (non-cumulative) - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	
		C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350	
Prior	R0500																	
N-14	R0510																	
N-13	R0520																	
N-12	R0530																	
N-11	R0540																	
N-10	R0550																	
N-9	R0560																	
N-8	R0570																	
N-7	R0580																	
N-6	R0590																	
N-5	R0600																	
N-4	R0610																	
N-3	R0620																	
N-2	R0630																	
N-1	R0640																	
N	R0650																	#REFERENCE!

S.23.01.04.01		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Own funds		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector						
Ordinary share capital (gross of own shares)	R0010	158.078.556	158.078.556			
Non-available called but not paid in ordinary share capital at group level	R0020	-				
Share premium account related to ordinary share capital	R0030	-	-			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	-	-			
Subordinated mutual member accounts	R0050	-				
Non-available subordinated mutual member accounts at group level	R0060	-				
Surplus funds	R0070	-				
Non-available surplus funds at group level	R0080	-				
Preference shares	R0090	-				
Non-available preference shares at group level	R0100	-				
Share premium account related to preference shares	R0110	-				
Non-available share premium account related to preference shares at group level	R0120	-				
Reconciliation reserve	R0130	-658.803	-658.803			
Subordinated liabilities	R0140	-				
Non-available subordinated liabilities at group level	R0150	-				
An amount equal to the value of net deferred tax assets	R0160	-				-
The amount equal to the value of net deferred tax assets not available at the group level	R0170	-				
Other items approved by supervisory authority as basic own funds not specified above	R0180	-				
Non available own funds related to other own funds items approved by supervisory authority	R0190	-				
Minority interests (if not reported as part of a specific own fund item)	R0200	-				
Non-available minority interests at group level	R0210	-				
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					
Deductions						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230	-				
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240	-				
Deductions for participations where there is non-availability of information (Article 229)	R0250	-				
Deduction for participations included by using D&A when a combination of methods is used	R0260	-				
Total of non-available own fund items	R0270	-				
Total deductions	R0280	-	-	-	-	-
Total basic own funds after deductions	R0290	157.419.753	157.419.753	-	-	-

Ancillary own funds						
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	-				
Non available ancillary own funds at group level	R0380	-				
Other ancillary own funds	R0390	-				
Total ancillary own funds	R0400	-			-	-
Own funds of other financial sectors						
Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies - total	R0410	-				
Institutions for occupational retirement provision	R0420	-				
Non regulated entities carrying out financial activities	R0430	-				
Total own funds of other financial sectors	R0440	-				
Own funds when using the D&A, exclusively or in combination of method 1						
Own funds aggregated when using the D&A and combination of method	R0450	-				
Own funds aggregated when using the D&A and combination of method net of IGT	R0460	-				
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	157.419.753	157.419.753	-	-	-
Total available own funds to meet the minimum consolidated group SCR	R0530	157.419.753	157.419.753	-	-	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	157.419.753	157.419.753			
Total eligible own funds to meet the minimum consolidated group SCR	R0570	157.419.753	157.419.753	-		
Consolidated Group SCR	R0590	102.143.397				
Minimum consolidated Group SCR	R0610	45.964.529				
Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)	R0630	154,12%				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	342,48%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	157.419.753	157.419.753	-	-	-
SCR for entities included with D&A method	R0670					
Group SCR	R0680	102.143.397				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	154,12%				

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Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	175.419.753
Own shares (held directly and indirectly)	R0710	-
Foreseeable dividends, distributions and charges	R0720	18.000.000
Other basic own fund items	R0730	158.078.556
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Other non available own funds	R0750	
Reconciliation reserve	R0760	-658.803
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	40.417.044
Total Expected profits included in future premiums (EPIFP)	R0790	40.417.044

S.25.01.04
Solvency Capital Requirement - for groups on Standard Formula
S.25.01.04.01
Basic Solvency Capital Requirement

Article 112	Z0010	No
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		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	3.154.913	3.154.913	
Counterparty default risk	R0020	4.602.673	4.602.673	
Life underwriting risk	R0030	0	0	
Health underwriting risk	R0040	102.027.722	102.027.722	
Non-life underwriting risk	R0050	0	0	
Diversification	R0060	-5.651.744	-5.651.744	
Intangible asset risk	R0070	0	0	
Basic Solvency Capital Requirement	R0100	104.133.563	104.133.563	

S.25.01.01.02
Calculation of Solvency Capital Requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	26.819.510
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-28.809.676
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	102.143.397
Capital add-on already set	R0210	
Solvency capital requirement	R0220	102.143.397
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
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	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	No adjustment
Net future discretionary benefits	R0460	
Minimum consolidated group solvency capital requirement	R0470	45.964.529
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	
Overall SCR		
SCR for undertakings included via D and A	R0560	
Solvency capital requirement	R0570	102.143.397

S.28.01.01
Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

S.28.01.01.01
Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCRNL Result	R0010	65.322.312

S.28.01.01.02
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	491.973.328	897.863.097
Income protection insurance and proportional reinsurance	R0030	0	0
Workers' compensation insurance and proportional reinsurance	R0040	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	0	0
Other motor insurance and proportional reinsurance	R0060	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	0	0
General liability insurance and proportional reinsurance	R0090	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	0	0
Legal expenses insurance and proportional reinsurance	R0110	0	0
Assistance and proportional reinsurance	R0120	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0	0
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

S.28.01.01.03
Linear formula component for life insurance and reinsurance obligations

		C0040
MCRL Result	R0200	0

S.28.01.01.04
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	0	0
Obligations with profit participation - future discretionary benefits	R0220	0	0
Index-linked and unit-linked insurance obligations	R0230	0	0
Other life (re)insurance and health (re)insurance obligations	R0240	0,00	0
Total capital at risk for all life (re)insurance obligations	R0250	0	0

S.28.01.01.05**Overall MCR calculation**

		C0070
Linear MCR	R0300	65.322.312
SCR	R0310	101.333.426
MCR cap	R0320	45.600.042
MCR floor	R0330	25.333.357
Combined MCR	R0340	45.600.042
Absolute floor of the MCR	R0350	18.597.250
Minimum Capital Requirement	R0400	45.600.042