

## 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	40.025.864
Deferred tax assets	R0040	0	0
Pension benefit surplus	R0050	0	0
Property, plant & equipment held for own use	R0060	16.952.114	16.952.114
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	395.918.777	395.918.777
Reinsurance receivables	R0370	0	0
Receivables (trade, not insurance)	R0380	107.826.254	107.826.254
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	150.908.741	150.908.741
Any other assets, not elsewhere shown	R0420	17.347.770	17.347.770
<b>Total assets</b>	<b>R0500</b>	<b>808.986.995</b>	<b>849.012.859</b>

<b>Liabilities</b>		<b>C0010</b>	<b>C0020</b>
Technical provisions - non-life	<b>R0510</b>	499.630.712	551.447.435
Technical provisions - non-life (excluding health)	<b>R0520</b>	0	0
Technical provisions calculated as a whole	<b>R0530</b>	0	
Best Estimate	<b>R0540</b>	0	
Risk margin	<b>R0550</b>	0	
Technical provisions - health (similar to non-life)	<b>R0560</b>	499.630.712	551.447.435
Technical provisions calculated as a whole	<b>R0570</b>	0	
Best Estimate	<b>R0580</b>	491.973.328	
Risk margin	<b>R0590</b>	7.657.384	
Technical provisions - life (excluding index-linked and unit-linked)	<b>R0600</b>		
Technical provisions - health (similar to life)	<b>R0610</b>		
Technical provisions calculated as a whole	<b>R0620</b>		
Best Estimate	<b>R0630</b>		
Risk margin	<b>R0640</b>		
Technical provisions - life (excluding health and index-linked and unit-linked)	<b>R0650</b>		
Technical provisions calculated as a whole	<b>R0660</b>		
Best Estimate	<b>R0670</b>		
Risk margin	<b>R0680</b>		
Technical provisions - index-linked and unit-linked	<b>R0690</b>		
Technical provisions calculated as a whole	<b>R0700</b>		
Best Estimate	<b>R0710</b>		
Risk margin	<b>R0720</b>		
Other technical provisions	<b>R0730</b>		
Contingent liabilities	<b>R0740</b>	0	0
Provisions other than technical provisions	<b>R0750</b>	0	0
Pension benefit obligations	<b>R0760</b>	0	0
Deposits from reinsurers	<b>R0770</b>	0	0
Deferred tax liabilities	<b>R0780</b>	29.806.319	18.406.640
Derivatives	<b>R0790</b>	0	0
Debts owed to credit institutions	<b>R0800</b>	0	0
Financial liabilities other than debts owed to credit institutions	<b>R0810</b>	0	0
Insurance & intermediaries payables	<b>R0820</b>	1.177.958	1.177.958
Reinsurance payables	<b>R0830</b>	0	0
Payables (trade, not insurance)	<b>R0840</b>	43.025.161	43.025.161
Subordinated liabilities	<b>R0850</b>	0	0
Subordinated liabilities not in Basic Own Funds	<b>R0860</b>	0	0
Subordinated liabilities in Basic Own Funds	<b>R0870</b>	0	0
Any other liabilities, not elsewhere shown	<b>R0880</b>	18.864.331	18.864.331
<b>Total liabilities</b>	<b>R0900</b>	592.504.480	632.921.524
<b>Excess of assets over liabilities</b>	<b>R1000</b>	216.482.515	216.091.335







S.19.01.01

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.23.01.01.01		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Own funds		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010	726.001	726.001			
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	-				
Surplus funds	R0070	-				
Preference shares	R0090	-				
Share premium account related to preference shares	R0110	-				
Reconciliation reserve	R0130	175.756.514	175.756.514			
Subordinated liabilities	R0140	-				
An amount equal to the value of net deferred tax assets	R0160	-				-
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	-				
<b>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</b>						
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					
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230	-				
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>176.482.515</b>	<b>176.482.515</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Ancillary own funds</b>						
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	-				
Other ancillary own funds	R0390	-				
<b>Total ancillary own funds</b>	<b>R0400</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Available and eligible own funds</b>						
Total available own funds to meet the SCR	R0500	176.482.515	176.482.515	-	-	-
Total available own funds to meet the MCR	R0510	176.482.515	176.482.515	-	-	
Total eligible own funds to meet the SCR	R0540	176.482.515	176.482.515	-	-	-
Total eligible own funds to meet the MCR	R0550	176.482.515	176.482.515	-	-	
<b>SCR</b>	<b>R0580</b>	<b>101.333.426</b>				
<b>MCR</b>	<b>R0600</b>	<b>45.600.042</b>				
<b>Ratio of Eligible own funds to SCR</b>	<b>R0620</b>	<b>174,16%</b>				
<b>Ratio of Eligible own funds to MCR</b>	<b>R0640</b>	<b>387,02%</b>				



**S.23.01.01.02****Reconciliation reserve**

		<b>C0060</b>
<b>Reconciliation reserve</b>		<del>                    </del>
Excess of assets over liabilities	<b>R0700</b>	216.482.515
Own shares (held directly and indirectly)	<b>R0710</b>	-
Foreseeable dividends, distributions and charges	<b>R0720</b>	40.000.000
Other basic own fund items	<b>R0730</b>	726.001
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	<b>R0740</b>	
<b>Reconciliation reserve</b>	<b>R0760</b>	175.756.514
<b>Expected profits</b>		<del>                    </del>
Expected profits included in future premiums (EPIFP) - Life business	<b>R0770</b>	
Expected profits included in future premiums (EPIFP) - Non-life business	<b>R0780</b>	40.417.044
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>	40.417.044

**S.25.01.01**

**Solvency Capital Requirement - for undertakings on Standard Formula**

**S.25.01.01.01**

**Basic Solvency Capital Requirement**

Article 112	<b>Z0010</b>	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	<b>R0010</b>	3.154.913	3.154.913	
Counterparty default risk	<b>R0020</b>	4.472.926	4.472.926	
Life underwriting risk	<b>R0030</b>	0	0	
Health underwriting risk	<b>R0040</b>	102.027.722	102.027.722	
Non-life underwriting risk	<b>R0050</b>	0	0	
Diversification	<b>R0060</b>	-5.560.422	-5.560.422	<del>XXXX</del>
Intangible asset risk	<b>R0070</b>	0	0	<del>XXXX</del>
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	104.095.139	104.095.139	<del>XXXX</del>

**S.25.01.01.02**

**Calculation of Solvency Capital Requirement**

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	<b>R0120</b>	
Operational risk	<b>R0130</b>	25.819.510
Loss-absorbing capacity of technical provisions	<b>R0140</b>	
Loss-absorbing capacity of deferred taxes	<b>R0150</b>	-28.581.223
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	<b>R0160</b>	
<b>Solvency Capital Requirement excluding capital add-on</b>	<b>R0200</b>	101.333.426
Capital add-on already set	<b>R0210</b>	
<b>Solvency capital requirement</b>	<b>R0220</b>	101.333.426
<b>Other information on SCR</b>		<del>XXXX</del>
Capital requirement for duration-based equity risk sub-module	<b>R0400</b>	0
Total amount of Notional Solvency Capital Requirements for remaining part	<b>R0410</b>	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	<b>R0420</b>	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	<b>R0430</b>	
Diversification effects due to RFF nSCR aggregation for article 304	<b>R0440</b>	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	<b>R0450</b>	No adjustment
Net future discretionary benefits	<b>R0460</b>	

**S.25.01.01.03**

**Approach to tax rate**

Article 112	<b>Z0010</b>	No
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		Yes/No
		C0109
Approach based on average tax rate	<b>R0590</b>	Approach not based on average tax rate



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

**S.28.01.01.05****Overall MCR calculation**

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