

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	49.390.755
Deferred tax assets	R0040	0	0
Pension benefit surplus	R0050	0	0
Property, plant & equipment held for own use	R0060	13.518.718	13.518.718
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	91.469.074	91.469.074
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	91.469.074	91.469.074
Government Bonds	R0140	0	0
Corporate Bonds	R0150	91.469.074	91.469.074
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	557.835.917	557.835.917
Reinsurance receivables	R0370	0	0
Receivables (trade, not insurance)	R0380	97.661.837	97.661.837
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	187.955.921	187.955.921
Any other assets, not elsewhere shown	R0420	15.488.389	15.488.389
Total assets	R0500	963.929.856	1.013.320.611

Liabilities		C0010	C0020
Technical provisions - non-life	R0510	582.147.907	670.524.852
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	582.147.907	670.524.852
Technical provisions calculated as a whole	R0570	0	
Best Estimate	R0580	572.698.545	
Risk margin	R0590	9.449.363	
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	34.168.284	11.897.294
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	1.570.230	1.570.230
Reinsurance payables	R0830	0	0
Payables (trade, not insurance)	R0840	61.866.086	61.866.086
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	18.360.098	18.360.098
Total liabilities	R0900	698.112.605	764.218.559
Excess of assets over liabilities	R1000	265.817.251	249.102.051

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 Non-Life (direct business/accepted proportional reinsurance and accepted non-proportional reinsurance)

		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 loss	Health	Casualty	Marine, aviation, transport		Property
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0160
Premiums written																		
Gross - Direct Business	R0110	732.439.270	0	0	0	0	0	0	0	0	0	0						732.439.270
Gross - Proportional reinsurance accepted	R0120	0	0	0	0	0	0	0	0	0	0	0						-
Gross - Non-proportional reinsurance accepted	R0130												0	0	0	0	0	-
Reinsurers' share	R0140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Net	R0200	732.439.270	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	732.439.270
Premiums earned																		
Gross - Direct Business	R0210	612.600.939	0	0	0	0	0	0	0	0	0	0						612.600.939
Gross - Proportional reinsurance accepted	R0220	0	0	0	0	0	0	0	0	0	0	0						-
Gross - Non-proportional reinsurance accepted	R0230												0	0	0	0	0	-
Reinsurers' share	R0240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Net	R0300	612.600.939	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	612.600.939
Claims incurred																		
Gross - Direct Business	R0310	318.092.385	0	0	0	0	0	0	0	0	0	0						318.092.385
Gross - Proportional reinsurance accepted	R0320	0	0	0	0	0	0	0	0	0	0	0						-
Gross - Non-proportional reinsurance accepted	R0330												0	0	0	0	0	-
Reinsurers' share	R0340	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Net	R0400	318.092.385	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	318.092.385
Changes in other technical provisions																		
Gross - Direct Business	R0410																	-
Gross - Proportional reinsurance accepted	R0420																	-
Gross - Non-proportional reinsurance accepted	R0430																	-
Reinsurers' share	R0440																	-
Net	R0500																	-
Expenses incurred	R0550	235.325.606																235.325.606
Administrative expenses																		
Gross - Direct Business	R0610	0	0	0	0	0	0	0	0	0	0	0						-
Gross - Proportional reinsurance accepted	R0620	0	0	0	0	0	0	0	0	0	0	0						-
Gross - Non-proportional reinsurance accepted	R0630												0	0	0	0	0	-
Reinsurers' share	R0640	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Net	R0700	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Investment management expenses																		
Gross - Direct Business	R0710	0	0	0	0	0	0	0	0	0	0	0						-
Gross - Proportional reinsurance accepted	R0720	0	0	0	0	0	0	0	0	0	0	0						-
Gross - Non-proportional reinsurance accepted	R0730												0	0	0	0	0	-
Reinsurers' share	R0740												0	0	0	0	0	-
Net	R0800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Claims management expenses																		
Gross - Direct Business	R0810	51.484.545	0	0	0	0	0	0	0	0	0	0						51.484.545
Gross - Proportional reinsurance accepted	R0820	0	0	0	0	0	0	0	0	0	0	0						-
Gross - Non-proportional reinsurance accepted	R0830												0	0	0	0	0	-
Reinsurers' share	R0840	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Net	R0900	51.484.545	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	51.484.545
Acquisition expenses																		
Gross - Direct Business	R0910	0	0	0	0	0	0	0	0	0	0	0						-
Gross - Proportional reinsurance accepted	R0920	0	0	0	0	0	0	0	0	0	0	0						-
Gross - Non-proportional reinsurance accepted	R0930												0	0	0	0	0	-
Reinsurers' share	R0940												0	0	0	0	0	-
Net	R1000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Overhead expenses																		
Gross - Direct Business	R1010	183.841.061	0	0	0	0	0	0	0	0	0	0						183.841.061
Gross - Proportional reinsurance accepted	R1020	0	0	0	0	0	0	0	0	0	0	0						-
Gross - Non-proportional reinsurance accepted	R1030												0	0	0	0	0	-
Reinsurers' share	R1040												0	0	0	0	0	-
Net	R1100	183.841.061	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	183.841.061
Other expenses	R1200																	-57.876.153
Total expenses	R1300																	177.449.453

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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	129.927.502															

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																

S.23.01.01.01		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 as foreseen in article 68 of Delegated Regulation 2015/35						
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	265.091.250	265.091.250			
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	-				
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 financial and credit institutions	R0230	-				
Total basic own funds after deductions	R0290	265.817.251	265.817.251	-	-	-
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	-				
Other ancillary own funds	R0390	-				
Total ancillary own funds	R0400	-	-	-	-	-
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	265.817.251	265.817.251	-	-	-
Total available own funds to meet the MCR	R0510	265.817.251	265.817.251	-	-	
Total eligible own funds to meet the SCR	R0540	265.817.251	265.817.251	-	-	-
Total eligible own funds to meet the MCR	R0550	265.817.251	265.817.251	-	-	
SCR	R0580	127.835.405				
MCR	R0600	57.525.932				
Ratio of Eligible own funds to SCR	R0620	207,94%				
Ratio of Eligible own funds to MCR	R0640	462,08%				

S.23.01.01.02**Reconciliation reserve**

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	265.817.251
Own shares (held directly and indirectly)	R0710	-
Foreseeable dividends, distributions and charges	R0720	-
Other basic own fund items	R0730	726.001
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	265.091.250
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	19.352.316
Total Expected profits included in future premiums (EPIFP)	R0790	19.352.316

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Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.01.01

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	12.453.618	12.453.618	
Counterparty default risk	R0020	15.376.772	15.376.772	
Life underwriting risk	R0030	0	0	
Health underwriting risk	R0040	140.875.801	140.875.801	
Non-life underwriting risk	R0050	0	0	
Diversification	R0060	-19.395.804	-19.395.804	
Intangible asset risk	R0070	0	0	
Basic Solvency Capital Requirement	R0100	149.310.386	149.310.386	

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Calculation of Solvency Capital Requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	21.592.562
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-43.067.543
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	127.835.405
Capital add-on already set	R0210	
Solvency capital requirement	R0220	127.835.405
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	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	No adjustment
Net future discretionary benefits	R0460	

S.25.01.01.03

Approach to tax rate

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

S.25.01.01.04

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	572.698.545	732.439.270
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	61.341.477
SCR	R0310	127.835.405
MCR cap	R0320	57.525.932
MCR floor	R0330	31.958.851
Combined MCR	R0340	57.525.932
Absolute floor of the MCR	R0350	20.099.880
Minimum Capital Requirement	R0400	57.525.932