

S.02.01.02

Balance sheet

	Solvency II value	
		C0010
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	2.832.006
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	2.054.186
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	166.697.869
Property (other than for own use)	R0080	6.186.948
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	4.578.653
Equities - listed	R0110	4.578.653
Equities - unlisted	R0120	-
Bonds	R0130	153.982.699
Government Bonds	R0140	102.754.440
Corporate Bonds	R0150	51.228.259
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	1.949.569
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	1.846.411
Loans on policies	R0240	731.673
Loans and mortgages to individuals	R0250	118.260
Other loans and mortgages	R0260	996.478
Reinsurance recoverables from:	R0270	13.604.243
Non-life and health similar to non-life	R0280	13.207.626
Non-life excluding health	R0290	13.205.895
Health similar to non-life	R0300	1.731
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	396.617
Health similar to life	R0320	396.617
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	1.644.175
Reinsurance receivables	R0370	286.107
Receivables (trade, not insurance)	R0380	5.873.714
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	46.474.906
Any other assets, not elsewhere shown	R0420	311.306
Total assets	R0500	241.624.923

	Solvency II	
	C0010	
Liabilities		
Technical provisions – non-life	R0510	78.481.591
Technical provisions – non-life (excluding health)	R0520	78.361.113
TP calculated as a whole	R0530	-
Best Estimate	R0540	72.733.089
Risk margin	R0550	5.628.024
Technical provisions - health (similar to non-life)	R0560	120.478
TP calculated as a whole	R0570	-
Best Estimate	R0580	111.825
Risk margin	R0590	8.653
Technical provisions - life (excluding index-linked and unit-linked)	R0600	87.376.174
Technical provisions - health (similar to life)	R0610	866.676
TP calculated as a whole	R0620	-
Best Estimate	R0630	811.303
Risk margin	R0640	55.373
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	86.509.498
TP calculated as a whole	R0660	-
Best Estimate	R0670	84.997.258
Risk margin	R0680	1.512.240
Technical provisions – index-linked and unit-linked	R0690	-
TP calculated as a whole	R0700	-
Best Estimate	R0710	-
Risk margin	R0720	-
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	30.629
Pension benefit obligations	R0760	8.694.336
Deposits from reinsurers	R0770	6.157.906
Deferred tax liabilities	R0780	-0
Derivatives	R0790	-
Debts owed to credit institutions	R0800	-
Financial liabilities other than debts owed to credit institutions	R0810	-
Insurance & intermediaries payables	R0820	5.939.481
Reinsurance payables	R0830	2.548.355
Payables (trade, not insurance)	R0840	3.008.467
Subordinated liabilities	R0850	10.000.000
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	10.000.000
Any other liabilities, not elsewhere shown	R0880	68.891
Total liabilities	R0900	202.305.830
Excess of assets over liabilities	R1000	39.319.093

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
R1400								
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	4.641.719						4.641.719
Reinsurers' share	R1420	303.315						303.315
Net	R1500	4.338.404						4.338.404
Premiums earned								
Gross	R1510	4.641.719						4.641.719
Reinsurers' share	R1520	303.315						303.315
Net	R1600	4.338.404						4.338.404
Claims incurred								
Gross	R1610	3.510.346						3.510.346
Reinsurers' share	R1620	103.953						103.953
Net	R1700	3.406.393						3.406.393
Changes in other technical provisions								
Gross	R1710	1.664.917						1.664.917
Reinsurers' share	R1720							-
Net	R1800	1.664.917						1.664.917
Expenses incurred		R1900	838.490					838.490
Other expenses		R2500						-
Total expenses		R2600						838.490

S.12.01.02

Life and Health SLT Technical Provisions

Technical provisions calculated as a whole
 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole

Technical provisions calculated as a sum of BE and RM

Best Estimate

Gross Best Estimate
 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Best estimate minus recoverables from reinsurance/SPV and Finite Re - total

Risk Margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate

Risk margin

Technical provisions - total

	Insurance with profit participation	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)		
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees					
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150
R0010										
R0020										
R0030	83.797.054						1.200.205			84.997.259
R0080	-						-			-
R0090	83.797.054						1.200.205			84.997.259
R0100	1.238.661				273.579					1.512.240
R0110	0									
R0120	0									
R0130	0									
R0200	85.035.715				1.473.784					86.509.499

Technical provisions calculated as a whole
 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole

Technical provisions calculated as a sum of BE and RM

Best Estimate

Gross Best Estimate
 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Best estimate minus recoverables from reinsurance/SPV and Finite Re - total

Risk Margin

Amount of the transitional on Technical Provisions
 Technical Provisions calculated as a whole

Best estimate

Risk margin

Technical provisions - total

	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)	
	Contracts without options and guarantees	Contracts with options or guarantees				
	C0160	C0170	C0180	C0190	C0200	C0210
R0210						
R0220						
R0030			811.303			811.303
R0080			396.617			396.617
R0090			414.686			414.686
R0100	55.373					55.373
R0110						-
R0120						-
R0130						-
R0200	866.676					866.676

Direct business and accepted proportional reinsurance

	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
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
	-	120.478		54.651.068	4.144.298		9.170.835	5.223.676	-
R0320	-	120.478		54.651.068	4.144.298		9.170.835	5.223.676	-
R0330	-	1.731		11.393.328	2.365		879.166	931.035	-
R0340	-	118.747		43.257.740	4.141.933		8.291.669	4.292.641	-

Technical provisions - total

Technical provisions - total

Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total

Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year											Year end (discounted data)		
	0 C0200	1 C0210	2 C0220	3 C0230	4 C0240	5 C0250	6 C0260	7 C0270	8 C0280	9 C0290	10 & + C0300	C0360		
Prior	R0100										15.134.377,06	R0100	15.400.930,87	
N-9	R0160	4.879.668,90	1.057.532,59	602.689,82	576.439,21	372.764,00	440.477,31	894.026,86	713.136,60	577.899,26	556.254,66	R0160	565.790,25	
N-8	R0170	5.179.632,44	1.158.202,11	908.715,22	647.495,21	754.784,05	1.837.785,58	1.764.036,15	1.706.436,51	1.214.119,75		R0170	1.234.207,47	
N-7	R0180	4.606.451,91	871.388,66	194.664,67	69.726,79	1.255.616,55	1.232.553,58	1.542.129,70	1.361.994,42			R0180	1.384.588,67	
N-6	R0190	7.381.027,51	1.321.208,05	925.281,23	2.364.629,88	1.990.282,03	1.971.242,43	1.576.514,28				R0190	1.599.735,29	
N-5	R0200	7.738.190,69	1.942.267,12	3.954.500,79	3.560.424,83	2.898.003,93	2.479.257,29					R0200	2.521.930,61	
N-4	R0210	9.871.301,30	4.029.253,05	3.357.871,44	4.878.095,15	3.915.319,13						R0210	3.982.048,88	
N-3	R0220	15.845.513,88	8.281.328,74	7.319.734,67	4.966.893,05							R0220	5.047.677,20	
N-2	R0230	14.719.763,64	6.272.649,94	5.322.068,49								R0230	5.410.806,37	
N-1	R0240	15.274.873,48	8.675.782,86									R0240	8.818.846,90	
N	R0250	13.889.706,38										R0250	14.098.885,54	
												Total	R0260	60.065.448,05

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	165.857.764	0	0	950.582	0
Basic own funds	R0020	49.319.093	0	0	-675.025	0
Eligible own funds to meet Solvency Capital Requirement	R0050	49.319.093	0	0	-675.025	0
Solvency Capital Requirement	R0090	27.950.584	0	0	57.746	0
Eligible own funds to meet Minimum Capital Requirement	R0100	39.002.640	0	0	-882.172	0
Minimum Capital Requirement	R0110	12.577.763	0	0	25.986	0

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 (EU) 2015/35

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	12.500.000	12.500.000			
R0030					
R0040					
R0050					
R0070					
R0090					
R0110					
R0130	23.987.087	23.987.087			
R0140	10.000.000			10.000.000	
R0160	2.832.006				2.832.006
R0180					
R0220					
R0230					
R0290	49.319.093	36.487.087		10.000.000	2.832.006
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390					
R0400					

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)

R0500	49.319.093	36.487.087	10.000.000	2.832.006
R0510	46.487.087	36.487.087	10.000.000	
R0540	49.319.093	36.487.087	10.000.000	2.832.006
R0550	39.002.640	36.487.087	2.515.553	
R0580	27.950.584			
R0600	12.577.763			
R0620	1,76			
R0640	3,10			

	C0060	
R0700	39.319.093	
R0710		
R0720		
R0730	15.332.006	
R0740		
R0760	23.987.087	
R0770	286.615	
R0780	714.378	
R0790	1.000.993	

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

Market risk
 Counterparty default risk
 Life underwriting risk
 Health underwriting risk
 Non-life underwriting risk
 Diversification
 Intangible asset risk
Basic Solvency Capital Requirement

Calculation of Solvency Capital Requirement

Operational risk
 Loss-absorbing capacity of technical provisions
 Loss-absorbing capacity of deferred taxes
 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC
Solvency capital requirement excluding capital add-on

Capital add-on already set

Solvency capital requirement

Other information on SCR

Capital requirement for duration-based equity risk sub-module
 Total amount of Notional Solvency Capital Requirement for remaining part
 Total amount of Notional Solvency Capital Requirements for ring fenced funds
 Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios
 Diversification effects due to RFF nSCR aggregation for article 304

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0100
R0010	7.534.525,38	 	
R0020	2.406.549,08	 	
R0030	1.770.273,36	 	
R0040	331.314,82	 	
R0050	21.808.059,61	 	
R0060	-7.471.944,96	 	
R0070	-	 	
R0100	26.378.777,29	 	

	C0100
R0130	2.571.485,92
R0140	-
R0150	-999.678,89
R0160	
R0200	27.950.584,32
R0210	
R0220	27.950.584,32
	
R0400	
R0410	
R0420	
R0430	
R0440	

S.28.02.01

Minimum capital Requirement - Both life and non-life insurance activity

	Non-life activities MCR _(NL,NL) Result	Life activities MCR _(NL,L) R Result
	C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	10.243.295	

Non-life activities

Life activities

Medical expense insurance and proportional reinsurance
Income protection insurance and proportional reinsurance
Workers' compensation insurance and proportional reinsurance
Motor vehicle liability insurance and proportional reinsurance
Other motor insurance and proportional reinsurance
Marine, aviation and transport insurance and proportional reinsurance
Fire and other damage to property insurance and proportional reinsurance
General liability insurance and proportional reinsurance
Credit and suretyship insurance and proportional reinsurance
Legal expenses insurance and proportional reinsurance
Assistance and proportional reinsurance
Miscellaneous financial loss insurance and proportional reinsurance
Non-proportional health reinsurance
Non-proportional casualty reinsurance
Non-proportional marine, aviation and transport reinsurance
Non-proportional property reinsurance

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	C0030	C0040	C0050	C0060
R0020	-	-		
R0030	110.094	223.399		
R0040	-	-		
R0050	39.332.610	21.282.972		
R0060	3.844.284	15.543.051		
R0070	-	-		
R0080	7.633.005	15.679.769		
R0090	3.917.467	3.136.070		
R0100	-	-		
R0110	4.799.828	2.451.094		
R0120	-	-		
R0130	-	-		
R0140	-	-		
R0150	-	-		
R0160	-	-		
R0170	-	-		

Overall MCR calculation

	C0130
Linear MCR	R0300 13.390.557
SCR	R0310 27.950.584
MCR cap	R0320 12.577.763
MCR floor	R0330 6.987.646
Combined MCR	R0340 12.577.763
Absolute floor of the MCR	R0350 7.400.000
	C0130
Minimum Capital Requirement	R0400 12.577.763

Notional non-life and life MCR calculation

	Non-life activities	Life activities
	C0140	C0150
Notional linear MCR	R0500 10.243.295	3.147.262
Notional SCR excluding add-on (annual or latest calculation)	R0510 21.381.193	6.569.392
Notional MCR cap	R0520 9.621.537	2.956.226
Notional MCR floor	R0530 5.345.298	1.642.348
Notional Combined MCR	R0540 9.621.537	2.956.226
Absolute floor of the notional MCR	R0550 3.700.000	3.700.000
Notional MCR	R0560 9.621.537	3.700.000