

Annex I
S.02.01.02
Balance sheet

	Solvency II	Statutory
	C0010	C0020
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030 0	19,402
Deferred tax assets	R0040 109	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060 30,220	26,867
Investments (other than assets held for index-linked and unit-linked contracts)	R0070 424,573	470,194
Property (other than for own use)	R0080 32,959	32,959
Holdings in related undertakings, including participations	R0090	
Equities	R0100 0	0
Equities - listed	R0110	
Equities - unlisted	R0120 0	0
Bonds	R0130 301,060	346,593
Government Bonds	R0140 301,060	346,593
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	
Derivatives	R0190	
Deposits other than cash equivalents	R0200 90,554	90,642
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230 5,412	4,902
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260 5,412	4,902
Reinsurance recoverables from:	R0270 27,251	18,170
Non-life and health similar to non-life	R0280 27,251	18,170
Non-life excluding health	R0290 27,327	18,170
Health similar to non-life	R0300 -75	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	
Insurance and intermediaries receivables	R0360 6,400	0
Reinsurance receivables	R0370 196	0
Receivables (trade, not insurance)	R0380 2,456	2,554
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 28,388	28,392
Any other assets, not elsewhere shown	R0420 1,346	1,250
Total assets	R0500 526,351	571,732
	Solvency II	Statutory
	C0010	C0020
Liabilities		
Technical provisions – non-life	R0510 283,017	330,854
Technical provisions – non-life (excluding health)	R0520 281,327	330,854
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540 265,408	
Risk margin	R0550 15,918	
Technical provisions - health (similar to non-life)	R0560 1,690	
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580 1,189	
Risk margin	R0590 501	
Technical provisions - life (excluding index-linked and unit-linked)	R0600 0	0
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	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760 612	612
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780 0	660
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810 2,210	2,210
Insurance & intermediaries payables	R0820 8,756	0
Reinsurance payables	R0830 6,828	0
Payables (trade, not insurance)	R0840 12,192	12,192
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 10,947	10,927
Total liabilities	R0900 324,562	357,455
Excess of assets over liabilities	R1000 201,789	214,276

	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		C0200
Premiums written																		
Gross - Direct Business	R0110	10,287		108,909	165,292	2,641	56,679	5,436	0	1	3,409	1,676						354,330
Gross - Proportional reinsurance accepted	R0120																	0
Gross - Non-proportional reinsurance accepted	R0130																	0
Reinsurers' share	R0140	166		3,841	2,199	413	13,390	1,466	0	0	0	0						21,474
Net	R0200	10,121		105,068	163,093	2,229	43,289	3,970		1	3,409	1,676						332,857
Premiums earned																		
Gross - Direct Business	R0210	9,973		98,699	149,459	2,692	50,679	5,044	0	1	3,237	1,719						321,502
Gross - Proportional reinsurance accepted	R0220	0		0	0	0	0	0	0	0	0	0						0
Gross - Non-proportional reinsurance accepted	R0230																	0
Reinsurers' share	R0240	166		3,841	2,199	413	11,569	1,335	0	0	0	0						19,521
Net	R0300	9,807		94,857	147,260	2,279	39,111	3,709		1	3,237	1,719						301,981
Claims incurred																		
Gross - Direct Business	R0310	2,285		38,029	68,561	867	17,135	1,311	-2	0	384	6						128,577
Gross - Proportional reinsurance accepted	R0320	0		0	0	0	0	0	0	0	0	0						0
Gross - Non-proportional reinsurance accepted	R0330																	0
Reinsurers' share	R0340	0		1,720	478	112	-3,654	430	0	0	0	0						-914
Net	R0400	2,285		36,310	68,083	755	20,789	881	-2	0	384	6						129,492
Expenses incurred	R0550	3,916		36,006	61,827	980	23,480	1,424	0	0	1,146	837						129,617
Administrative expenses																		
Gross - Direct Business	R0610	474		6,589	4,068	66	2,545	130	0	0	74	35						13,981
Gross - Proportional reinsurance accepted	R0620	0		0	0	0	0	0	0	0	0	0						0
Gross - Non-proportional reinsurance accepted	R0630																	0
Reinsurers' share	R0640	0		0	0	0	0	0	0	0	0	0						0
Net	R0700	474		6,589	4,068	66	2,545	130	0	0	74	35						13,981
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
Reinsurers' share	R0740	0		0	0	0	0	0	0	0	0	0						0
Net	R0800	0		0	0	0	0	0	0	0	0	0						0
Claims management expenses																		
Gross - Direct Business	R0810	64		1,951	5,134	114	1,923	6	0	0	70	4						9,266
Gross - Proportional reinsurance accepted	R0820	0		0	0	0	0	0	0	0	0	0						0
Gross - Non-proportional reinsurance accepted	R0830																	0
Reinsurers' share	R0840	0		5	0	0	0	-2	0	0	0	0						3
Net	R0900	64		1,946	5,134	114	1,923	7	0	0	70	4						9,263
Acquisition expenses																		
Gross - Direct Business	R0910	2,918		21,700	47,161	727	16,784	1,211	0	0	919	758						92,177
Gross - Proportional reinsurance accepted	R0920	0		0	0	0	0	0	0	0	0	0						0
Gross - Non-proportional reinsurance accepted	R0930																	0
Reinsurers' share	R0940	0		0	0	0	283	63	0	0	0	0						346
Net	R1000	2,918		21,700	47,161	727	16,500	1,149	0	0	919	758						91,831
Overhead expenses																		
Gross - Direct Business	R1010	460		5,772	5,463	74	2,512	139	0	0	83	40						14,542
Gross - Proportional reinsurance accepted	R1020	0		0	0	0	0	0	0	0	0	0						0
Gross - Non-proportional reinsurance accepted	R1030																	0
Reinsurers' share	R1040	0		0	0	0	0	0	0	0	0	0						0
Net	R1100	460		5,772	5,463	74	2,512	139	0	0	83	40						14,542
Balance - other technical expenses/income	R1210																	3,416
Total technical expenses	R1300																	133,033

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

Year	Development year															
	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															95.69
N-14	R0110	67,322.10	41,388.64	16,786.78	10,279.47	5,844.25	3,681.69	1,149.96	1,916.96	484.75	648.00	139.14	51.49	1,199.74	88.81	0.00
N-13	R0120	61,455.93	30,181.11	11,165.62	7,202.04	3,331.54	1,870.16	1,931.55	2,053.12	325.60	80.48	6.95	107.82	4.64	13.65	
N-12	R0130	45,711.35	26,963.88	10,045.29	6,162.65	2,809.19	3,102.20	3,055.96	343.37	201.76	31.46	20.58	338.22	90.70		
N-11	R0140	36,699.66	27,163.13	4,610.86	2,479.91	3,147.92	2,620.54	1,466.11	428.73	1,698.18	815.02	563.01	119.68			
N-10	R0120	40,738.86	18,775.11	5,786.79	3,445.63	5,338.03	3,864.61	545.85	884.40	1,090.95	252.51	1,031.53				
N-9	R0160	49,359.90	30,459.30	8,215.92	8,265.41	7,862.77	3,688.34	2,192.95	1,182.77	1,336.74	150.48					
N-8	R0170	41,132.78	25,219.54	11,278.29	6,883.51	3,789.99	1,958.59	1,838.64	2,263.85	1,821.81						
N-7	R0180	49,924.00	28,985.83	10,483.93	4,991.79	4,029.68	2,925.83	2,369.84	1,327.48							
N-6	R0190	55,406.90	38,039.32	21,707.19	5,108.45	2,923.75	1,956.86	2,826.38								
N-5	R0200	53,638.43	34,383.37	9,565.50	6,557.94	5,905.01	2,592.50									
N-4	R0210	55,899.02	43,776.94	11,091.65	6,897.96	5,087.15										
N-3	R0220	49,467.36	31,482.77	14,225.31	7,516.07											
N-2	R0230	58,004.48	37,081.02	12,690.28												
N-1	R0240	64,124.38	49,677.10													
N	R0250	74,123.53														

In Current year

	C0170
R0100	95.692
R0110	0
R0120	13.646
R0130	90.703
R0140	119.678
R0120	1,031.532
R0160	150.476
R0170	1,821.806
R0180	1,327.481
R0190	2,826.377
R0200	2,592.495
R0210	5,087.149
R0220	7,516.070
R0230	12,690.275
R0240	49,677.097
R0250	74,123.526
Total	159,164.00

Sum of years (cumulative)

	C0180
R0100	95.692
R0110	150,981.79
R0120	119,730.21
R0130	98,876.61
R0140	101,814.75
R0120	81,754.27
R0160	112,714.55
R0170	96,186.99
R0180	105,038.37
R0190	127,968.85
R0200	112,642.76
R0210	122,752.72
R0220	102,691.52
R0230	107,775.78
R0240	113,801.48
R0250	74,123.53
Total	1,628,949.86

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year															
	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	15 & +
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100															0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	5,729.16	4,239.27	2,570.01	3,563.79	3,181.52	3,457.23	2,526.85	2,311.19	661.67
N-13	R0120	0.00	0.00	0.00	0.00	0.00	10,703.31	7,282.30	4,026.10	3,778.93	3,715.25	3,642.28	3,361.48	3,509.97	4,081.22	
N-12	R0130	0.00	0.00	0.00	0.00	14,308.37	8,344.90	2,268.13	918.23	1,776.25	2,236.20	2,125.64	2,634.01	3,078.74		
N-11	R0140	0.00	0.00	0.00	19,963.68	14,029.26	11,797.71	11,284.67	9,599.47	8,034.19	7,871.73	6,086.93	4,426.53			
N-10	R0120	0.00	0.00	25,120.99	18,457.08	9,452.21	7,124.32	7,121.04	6,388.30	6,043.01	5,865.67	7,138.35				
N-9	R0160	0.00	42,183.28	29,596.72	16,384.99	14,618.13	15,040.58	12,203.21	10,326.54	6,473.44	4,934.73					
N-8	R0170	72,493.93	41,951.19	25,379.30	14,601.52	11,881.99	11,667.96	9,053.69	6,947.44	3,878.18						
N-7	R0180	70,293.05	31,754.91	21,337.68	19,402.44	16,816.34	14,702.78	9,362.77	7,779.99							
N-6	R0190	74,276.32	34,504.82	24,479.50	20,724.44	19,316.16	15,756.26	9,390.94								
N-5	R0200	85,029.42	44,143.08	36,174.10	29,628.09	26,103.58	19,513.07									
N-4	R0210	110,654.80	62,578.71	49,164.96	43,877.18	36,388.51										
N-3	R0220	99,097.29	57,554.59	44,959.92	34,850.75											
N-2	R0230	101,046.19	65,853.19	42,609.67												
N-1	R0240	133,164.24	64,465.11													
N	R0250	138,978.18														

Year end (discounted)

	C0360
R0100	0
R0110	661,668
R0120	4,081,217
R0130	3,078,735
R0140	4,426,528
R0120	7,138,351
R0160	4,934,726
R0170	3,878,180
R0180	7,779,985
R0190	9,390,935
R0200	19,513,068
R0210	36,388,514
R0220	34,850,749
R0230	42,609,670
R0240	64,465,114
R0250	138,978,184
Total	382,175,621

Annex I
S.22.01.01
Impact of long term guarantees measures and transitionals

	Amount with Long Term Guarantee measures and transitionals	Impact of the LTG measures and transitionals (Step-by-step approach)									
		Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010	283,017	283,017	0	283,017	0	284,495	1,479	284,495	0	1,479
Basic own funds	R0020	194,173	194,173	0	194,173	0	192,842	-1,331	192,842	0	-1,331
Excess of assets over liabilities	R0030	201,789	201,789	0	201,789	0	200,458	-1,331	200,458	0	-1,331
Restricted own funds due to ring-fencing and matching portfolio	R0040	0	0	0	0	0	0	0	0	0	0
Eligible own funds to meet Solvency Capital Requirement	R0050	194,173	194,173	0	194,173	0	192,842	-1,331	192,842	0	-1,331
Tier 1	R0060	194,173	194,173	0	194,173	0	192,842	-1,331	192,842	0	-1,331
Tier 2	R0070	0	0	0	0	0	0	0	0	0	0
Tier 3	R0080	0	0	0	0	0	0	0	0	0	0
Solvency Capital Requirement	R0090	110,956	110,956	0	110,956	0	110,956	0	110,956	0	0
Eligible own funds to meet Minimum Capital Requirement	R0100	194,173	194,173	0	194,173	0	192,842	-1,331	192,842	0	-1,331
Minimum Capital Requirement	R0110	48,363	48,363	0	48,363	0	48,363	0	48,363	0	0
Solvency Capital Requirement	R0120	175%	175%		175%		173.80%		173.80%		
Minimum Capital Requirement	R0130	401.49%	401.49%		401.49%		398.74%		398.74%		

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)
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

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	66,587	66,587		0	
R0030					
R0040				0	
R0050				0	0
R0070					
R0090				0	0
R0110					
R0130	127,586	127,586			
R0140				0	0
R0160					
R0180					
R0220					
R0230					
R0290	194,173	194,173	0	0	0
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390	0				
R0400				0	0
R0500	194,173	194,173			
R0510	194,173	194,173			
R0540	194,173	194,173			
R0550	194,173	194,173			
R0580	110,956				
R0600	48,363				
R0620	175%				
R0640	401.49%				

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

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)

	C0060
R0700	201,789
R0710	0
R0720	7,616
R0730	66,587
R0740	0
R0760	127,586
R0770	
R0780	15,987
R0790	15,987

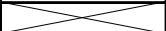
Annex I

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement
		C0110
Market risk	R0010	37,487
Counterparty default risk	R0020	8,019
Life underwriting risk	R0030	0
Health underwriting risk	R0040	4,091
Non-life underwriting risk	R0050	93,217
Diversification	R0060	-29,175
Intangible asset risk	R0070	0
Basic Solvency Capital Requirement	R0100	113,639

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	9,645
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-12,328
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency Capital Requirement excluding capital add-on	R0200	110,956
Capital add-ons already set	R0210	0
of which, capital add-ons already set - Article 37 (1) Type a	R0211	0
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	0
of which, capital add-ons already set - Article 37 (1) Type d	R0214	0
Solvency capital requirement	R0220	110,956
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	0

Annex I

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

MCRNL Result

	C0010
R0010	48,363

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
	C0020	C0030
R0020	0	0
R0030	1,264	10,121
R0040	0	0
R0050	140,638	105,068
R0060	42,956	163,093
R0070	3,456	2,229
R0080	32,186	44,658
R0090	18,189	3,970
R0100	0	0
R0110	0	1
R0120	314	3,409
R0130	343	1,676
R0140	0	0
R0150	0	0
R0160	0	0
R0170	0	0

Linear formula component for life insurance and reinsurance obligations

MCRL Result

	C0040
R0200	

Obligations with profit participation - guaranteed benefits
 Obligations with profit participation - future discretionary benefits
 Index-linked and unit-linked insurance obligations
 Other life (re)insurance and health (re)insurance obligations
 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
R0210		
R0220		
R0230		
R0240		
R0250		

Overall MCR calculation

Linear MCR
 SCR
 MCR cap
 MCR floor
 Combined MCR
 Absolute floor of the MCR
Minimum Capital Requirement

	C0070
R0300	48,363
R0310	110,956
R0320	49,930
R0330	27,739
R0340	48,363
R0350	7,823
R0400	48,363