

Balance sheet

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	23 053
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	289 830
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
Equities	R0100	30 200
Equities - listed	R0110	28 400
Equities - unlisted	R0120	1 801
Bonds	R0130	100 294
Government Bonds	R0140	0
Corporate Bonds	R0150	100 294
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	159 337
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	50
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	50
Reinsurance recoverables from:	R0270	120 623
Non-life and health similar to non-life	R0280	120 623
Non-life excluding health	R0290	116 624
Health similar to non-life	R0300	3 999
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	22 658
Reinsurance receivables	R0370	33 332
Receivables (trade, not insurance)	R0380	4 360
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	66 428
Any other assets, not elsewhere shown	R0420	9 053
Total assets	R0500	569 387

Liabilities		
Technical provisions – non-life	R0510	190 831
Technical provisions – non-life (excluding health)	R0520	185 086
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	178 802
Risk margin	R0550	6 285
Technical provisions - health (similar to non-life)	R0560	5 745
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	5 553
Risk margin	R0590	192
Technical provisions - life (excluding index-linked and unit-linked)	R0600	0
Technical provisions - health (similar to life)	R0610	0
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	0
Risk margin	R0640	0
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	0
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	0
Risk margin	R0680	0
Technical provisions – index-linked and unit-linked	R0690	0
Technical provisions calculated as a whole	R0700	0
Best Estimate	R0710	0
Risk margin	R0720	0
Other technical provisions	R0730	
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	1 058
Derivatives	R0790	0
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	514
Insurance & intermediaries payables	R0820	7 957
Reinsurance payables	R0830	0
Payables (trade, not insurance)	R0840	2 709
Subordinated liabilities	R0850	0
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	0
Any other liabilities, not elsewhere shown	R0880	25 668
Total liabilities	R0900	228 737
Excess of assets over liabilities	R1000	340 650

Premiums, claims and expenses by line of business

S.05.01.02.01

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)								
		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	Miscellaneous financial loss	Total
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0120	C0200
Premiums written										
Gross - Direct Business	R0110	1 660	2 828	12 898	20 787	82 360	42 073	3 339	395	166 339
Gross - Proportional reinsurance accepted	R0120	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	1 362	2 019	9 190	10 577	69 937	20 698	2 380	0	116 164
Net	R0200	298	809	3 707	10 210	12 423	21 375	959	395	50 176
Premiums earned										
Gross - Direct Business	R0210	1 626	2 662	12 140	19 566	81 495	39 653	3 143	371	160 658
Gross - Proportional reinsurance accepted	R0220	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	1 359	2 079	9 463	10 890	69 302	21 276	2 451	0	116 821
Net	R0300	267	583	2 678	8 676	12 193	18 377	692	371	43 837
Claims incurred										
Gross - Direct Business	R0310	1 851	82	6 678	18 265	90 439	45 076	5 561	319	168 272
Gross - Proportional reinsurance accepted	R0320	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	1 615	59	5 285	12 236	78 400	29 018	4 759	0	131 372
Net	R0400	236	23	1 394	6 029	12 039	16 058	802	319	36 900
Changes in other technical provisions										
Gross - Direct Business	R0410	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	R0420	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440	0	0	0	0	0	0	0	0	0
Net	R0500	0	0	0	0	0	0	0	0	0
Expenses incurred	R0550	452	661	3 111	5 224	23 855	10 463	987	101	44 855
Other expenses	R1200									0
Total expenses	R1300									44 855

Non-Life Technical Provisions

	Direct business and accepted proportional reinsurance								Total Non-Life obligation	
	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	Miscellaneous financial loss		
	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0130		
Technical provisions calculated as a whole	R0010	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to c	R0050	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM										
Best estimate										
<i>Premium provisions</i>										
Gross	R0060	-166	546	4 761	9 271	-8 659	13 106	1 177	14	20 048
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses	R0140	-209	358	3 119	4 471	-11 154	5 469	756	0	2 810
Net Best Estimate of Premium Provisions	R0150	43	188	1 642	4 800	2 495	7 636	420	14	17 239
<i>Claims provisions</i>										
Gross	R0160	1 963	3 210	12 421	2 785	76 042	57 853	10 022	9	164 306
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses	R0240	1 542	2 309	9 562	1 494	60 730	34 237	7 940	0	117 813
Net Best Estimate of Claims Provisions	R0250	422	901	2 859	1 291	15 312	23 616	2 083	9	46 493
Total Best estimate - gross	R0260	1 797	3 756	17 182	12 056	67 383	70 959	11 199	23	184 355
Total Best estimate - net	R0270	465	1 089	4 501	6 091	17 806	31 252	2 503	23	63 732
Risk margin	R0280	83	109	354	656	2 335	2 663	239	37	6 477
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0290	0	0	0	0	0	0	0	0	0
Best estimate	R0300	0	0	0	0	0	0	0	0	0
Risk margin	R0310	0	0	0	0	0	0	0	0	0
Technical provisions - total										
Technical provisions - total	R0320	1 880	3 865	17 537	12 713	69 717	73 622	11 438	60	190 831
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses du	R0330	1 332	2 667	12 681	5 965	49 576	39 706	8 696	0	120 623
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	548	1 198	4 856	6 748	20 141	33 915	2 742	60	70 208

Non-life insurance claims

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Gross Claims Paid (non-cumulative) - Development year (absolute amount). Total Non-Life Business

		0	0	0	0	0	0	0	0	0	0	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											0
N-9	R0160	27 501	27 487	4 577	1 838	46	0	0	0	0	0	
N-8	R0170	23 656	21 958	4 141	4 179	650	0	17	4 986	68		
N-7	R0180	30 894	23 592	5 976	3 015	115	98	-37	-38			
N-6	R0190	26 996	17 787	2 147	26	207	463	0				
N-5	R0200	34 595	10 143	7 986	1 410	1 051	641					
N-4	R0210	26 475	14 225	3 708	130	80						
N-3	R0220	38 186	23 794	3 517	4 536							
N-2	R0230	43 480	48 790	14 488								
N-1	R0240	38 283	43 273									
N	R0250	90 667										

S.19.01.21.02**Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative). Total Non-Life Business**

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	0	68 444
N-9	R0160	0	61 449
N-8	R0170	68	59 656
N-7	R0180	-38	63 615
N-6	R0190	0	47 625
N-5	R0200	641	55 825
N-4	R0210	80	44 617
N-3	R0220	4 536	70 033
N-2	R0230	14 488	106 758
N-1	R0240	43 273	81 556
N	R0250	90 667	90 667
Total	R0260	153 714	750 245

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Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount). Total Non-Life Business

		0	0	0	0	0	0	0	0	0	0	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											0
N-9	R0160	0	0	0	0	0	0	0	0	2	0	
N-8	R0170	0	0	0	0	0	3	112	137	101		
N-7	R0180	0	0	0	0	59	149	1 212	6 451			
N-6	R0190	0	0	0	3 171	436	252	43				
N-5	R0200	0	0	15 841	3 840	3 691	900					
N-4	R0210	0	19 530	20 269	18 624	1 089						
N-3	R0220	36 576	32 468	25 513	13 708							
N-2	R0230	82 152	33 431	21 766								
N-1	R0240	73 504	34 856									
N	R0250	90 069										

S.19.01.21.04**Gross discounted Best Estimate Claims Provisions - Current year, sum of years (cumulative). Total Non-Life Business**

		Year end (discounted data)
		C0360
Prior	R0100	0
N-9	R0160	0
N-8	R0170	100
N-7	R0180	6 371
N-6	R0190	43
N-5	R0200	857
N-4	R0210	1 056
N-3	R0220	11 950
N-2	R0230	21 434
N-1	R0240	34 128
N	R0250	88 368
Total	R0260	164 306

Own funds

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		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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	0	0		0	
Share premium account related to ordinary share capital	R0030	0	0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0		0	
Subordinated mutual member accounts	R0050	0		0	0	0
Surplus funds	R0070	0	0			
Preference shares	R0090	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Reconciliation reserve	R0130	332 754	332 754			
Subordinated liabilities	R0140	0		0	0	0
An amount equal to the value of net deferred tax assets	R0160	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	7 896	0	0	7 896	0
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	0				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0	0	0	0	0
Total basic own funds after deductions	R0290	340 650	332 754	0	7 896	0
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0			0	
Unpaid and uncalled preference shares callable on demand	R0320	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0			0	0
Other ancillary own funds	R0390	0			0	0
Total ancillary own funds	R0400	0			0	0
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	340 650	332 754	0	7 896	0
Total available own funds to meet the MCR	R0510	340 650	332 754	0	7 896	
Total eligible own funds to meet the SCR	R0540	340 650	332 754	0	7 896	0
Total eligible own funds to meet the MCR	R0550	339 823	332 754	0	7 069	
SCR	R0580	62 426				
MCR	R0600	35 345				
Ratio of Eligible own funds to SCR	R0620	546 %				
Ratio of Eligible own funds to MCR	R0640	961 %				

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Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	340 650
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	7 896
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Reconciliation reserve	R0760	332 754
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	0
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0
Total Expected profits included in future premiums (EPIFP)	R0790	0

Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.21.01

		Gross solvency capital requirement	Simplifications	USP
		C0110	C0120	C0090
Market risk	R0010	38 939		
Counterparty default risk	R0020	17 476		
Life underwriting risk	R0030	0		
Health underwriting risk	R0040	574		
Non-life underwriting risk	R0050	41 491		
Diversification	R0060	-24 772		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	73 708		

S.25.01.21.02**Calculation of Solvency Capital Requirement**

		Value
		C0100
Operational risk	R0130	5 531
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-16 813
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	62 426
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	62 426
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	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

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**

		MCR components	
		C0010	
MCR Result	R0010		10 786

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	0	0
Income protection insurance and proportional reinsurance	R0030	465	303
Workers' compensation insurance and proportional reinsurance	R0040	1 089	847
Motor vehicle liability insurance and proportional reinsurance	R0050	4 501	3 880
Other motor insurance and proportional reinsurance	R0060	6 091	10 405
Marine, aviation and transport insurance and proportional reinsurance	R0070	17 806	12 082
Fire and other damage to property insurance and proportional reinsurance	R0080	31 252	21 737
General liability insurance and proportional reinsurance	R0090	2 503	1 003
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	23	394
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.28.01.01.05**Z Axis:****VG/Solvency II****Overall MCR calculation**

		C0070
Linear MCR	R0300	10 786
SCR	R0310	62 426
MCR cap	R0320	28 092
MCR floor	R0330	15 606
Combined MCR	R0340	15 606
Absolute floor of the MCR	R0350	35 345
Minimum Capital Requirement	R0400	35 345