

## Balance sheet

		Solvency II value
		C0010
<b>Assets</b>		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	1 033
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	23 130
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	331 424
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
Equities	R0100	32 015
Equities - listed	R0110	30 214
Equities - unlisted	R0120	1 801
Bonds	R0130	98 102
Government Bonds	R0140	0
Corporate Bonds	R0150	98 102
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	201 307
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	92 949
Non-life and health similar to non-life	R0280	92 949
Non-life excluding health	R0290	88 042
Health similar to non-life	R0300	4 907
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	35 016
Reinsurance receivables	R0370	6 766
Receivables (trade, not insurance)	R0380	54
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	99 231
Any other assets, not elsewhere shown	R0420	7 987
<b>Total assets</b>	<b>R0500</b>	<b>597 639</b>

<b>Liabilities</b>		<del>                    </del>
Technical provisions – non-life	R0510	164 981
Technical provisions – non-life (excluding health)	R0520	157 817
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	152 042
Risk margin	R0550	5 775
Technical provisions - health (similar to non-life)	R0560	7 164
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	7 019
Risk margin	R0590	144
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	<del>                    </del>
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	0
Derivatives	R0790	0
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	525
Insurance & intermediaries payables	R0820	12 688
Reinsurance payables	R0830	36 529
Payables (trade, not insurance)	R0840	3 384
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	34 446
<b>Total liabilities</b>	<b>R0900</b>	<b>252 553</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>345 086</b>

## 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)								Total
		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	
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0120	
<b>Premiums written</b>										
Gross - Direct Business	R0110	1 834	3 225	14 854	29 115	76 437	49 672	3 981	611	179 729
Gross - Proportional reinsurance accepted	R0120	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0130									0
Reinsurers' share	R0140	1 499	2 283	10 517	15 154	66 019	23 833	2 819	0	122 124
Net	R0200	335	941	4 337	13 961	10 418	25 839	1 162	611	57 605
<b>Premiums earned</b>										
Gross - Direct Business	R0210	1 806	2 928	13 487	26 435	71 287	45 212	3 614	554	165 323
Gross - Proportional reinsurance accepted	R0220	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0230									0
Reinsurers' share	R0240	1 480	2 081	9 585	13 811	66 367	21 822	2 569	0	117 714
Net	R0300	326	847	3 902	12 624	4 920	23 390	1 046	554	47 608
<b>Claims incurred</b>										
Gross - Direct Business	R0310	2 105	204	7 151	25 698	30 041	9 205	-2 071	915	73 249
Gross - Proportional reinsurance accepted	R0320	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0330									0
Reinsurers' share	R0340	1 835	150	5 185	13 531	26 814	-3 843	-2 552	0	41 120
Net	R0400	270	54	1 966	12 167	3 227	13 048	481	915	32 129
<b>Changes in other technical provisions</b>										
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									0
Reinsurers' share	R0440	0	0	0	0	0	0	0	0	0
Net	R0500	0	0	0	0	0	0	0	0	0
<b>Expenses incurred</b>	R0550	407	632	3 168	7 535	8 893	12 459	841	226	34 162
<b>Other expenses</b>	R1200									0
<b>Total expenses</b>	R1300									34 162

## 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
<b>Technical provisions calculated as a whole</b>	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	R0050	0	0	0	0	0	0	0	0	0
<b>Technical provisions calculated as a sum of BE and RM</b>										
<b>Best estimate</b>										
<i>Premium provisions</i>										
Gross	R0060	-160	635	6 590	13 073	-8 373	15 465	1 431	276	28 937
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses	R0140	-211	417	4 324	6 313	-10 606	6 238	921	156	7 552
Net Best Estimate of Premium Provisions	R0150	51	218	2 266	6 760	2 233	9 227	510	120	21 384
<i>Claims provisions</i>										
Gross	R0160	1 574	4 971	11 618	3 548	60 366	42 725	5 019	303	130 125
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses	R0240	1 226	3 475	8 228	1 737	47 486	19 762	3 480	3	85 396
Net Best Estimate of Claims Provisions	R0250	348	1 496	3 390	1 811	12 880	22 963	1 539	300	44 729
<b>Total Best estimate - gross</b>	R0260	1 414	5 606	18 208	16 621	51 993	58 190	6 450	579	159 062
<b>Total Best estimate - net</b>	R0270	399	1 714	5 656	8 571	15 113	32 190	2 049	420	66 113
<b>Risk margin</b>	R0280	34	110	358	664	1 730	2 693	242	89	5 920
<b>Amount of the transitional on Technical Provisions</b>										
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
<b>Technical provisions - total</b>										
Technical provisions - total	R0320	1 448	5 716	18 567	17 285	53 723	60 883	6 692	668	164 981
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses	R0330	1 015	3 892	12 552	8 050	36 880	26 000	4 401	159	92 949
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	433	1 824	6 015	9 235	16 843	34 883	2 291	509	72 033

## Non-life insurance claims

## S.19.01.21.01

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

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											-5 131
N-9	R0160	23 656	21 958	4 141	4 179	650	0	17	4 986	68	113	
N-8	R0170	30 894	23 592	5 976	3 015	115	98	-37	-38	0		
N-7	R0180	26 996	17 787	2 147	26	207	463	0	0			
N-6	R0190	34 595	10 143	7 986	1 410	1 051	641	105				
N-5	R0200	26 475	14 225	3 708	130	80	-55					
N-4	R0210	38 186	23 794	3 517	4 536	230						
N-3	R0220	43 480	48 790	14 488	-10 251							
N-2	R0230	38 283	43 273	10 158								
N-1	R0240	90 667	61 437									
N	R0250	52 695										

**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	-5 131	122 209
N-9	R0160	113	59 769
N-8	R0170	0	63 615
N-7	R0180	0	47 625
N-6	R0190	105	55 930
N-5	R0200	-55	44 562
N-4	R0210	230	70 263
N-3	R0220	-10 251	96 507
N-2	R0230	10 158	91 714
N-1	R0240	61 437	152 104
N	R0250	52 695	52 695
Total	R0260	109 301	856 994

## S.19.01.21.03

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

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											0
N-9	R0160	0	0	0	0	0	3	112	137	101	-5	
N-8	R0170	0	0	0	0	59	149	1 212	6 451	1 174		
N-7	R0180	0	0	0	3 171	436	252	43	0			
N-6	R0190	0	0	15 841	3 840	3 691	900	0				
N-5	R0200	0	19 530	20 269	18 624	1 089	366					
N-4	R0210	36 576	32 468	25 513	13 708	2 437						
N-3	R0220	82 152	33 431	21 766	4 183							
N-2	R0230	73 504	34 856	22 696								
N-1	R0240	90 069	19 631									
N	R0250	82 807										

**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	-5
N-8	R0170	1 153
N-7	R0180	0
N-6	R0190	0
N-5	R0200	360
N-4	R0210	2 312
N-3	R0220	4 109
N-2	R0230	22 161
N-1	R0240	19 135
N	R0250	80 796
Total	R0260	130 021



## Own funds

## S.23.01.01.01

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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	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	337 459	337 459			
Subordinated liabilities	R0140	0		0	0	0
An amount equal to the value of net deferred tax assets	R0160	1 033				1 033
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	6 594	0	0	6 594	0
<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	0				
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230	0	0	0	0	0
<b>Total basic own funds after deductions</b>	R0290	345 086	337 459	0	6 594	1 033
<b>Ancillary own funds</b>						
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	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
<b>Total ancillary own funds</b>	R0400	0			0	0
<b>Available and eligible own funds</b>						
Total available own funds to meet the SCR	R0500	345 086	337 459	0	6 594	1 033
Total available own funds to meet the MCR	R0510	344 053	337 459	0	6 594	
Total eligible own funds to meet the SCR	R0540	345 086	337 459	0	6 594	1 033
Total eligible own funds to meet the MCR	R0550	344 053	337 459	0	6 594	
<b>SCR</b>	R0580	64 067				
<b>MCR</b>	R0600	37 932				
<b>Ratio of Eligible own funds to SCR</b>	R0620	539 %				
<b>Ratio of Eligible own funds to MCR</b>	R0640	907 %				

## S.23.01.01.02

## Reconciliation reserve

		C0060
<b>Reconciliation reserve</b>		<del>                    </del>
Excess of assets over liabilities	R0700	345 086
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	7 628
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
<b>Reconciliation reserve</b>	R0760	337 459
<b>Expected profits</b>		<del>                    </del>
Expected profits included in future premiums (EPIFP) - Life business	R0770	0
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0
<b>Total Expected profits included in future premiums (EPIFP)</b>	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	43 076	<del>                    </del>	<del>                    </del>
Counterparty default risk	R0020	16 241	<del>                    </del>	<del>                    </del>
Life underwriting risk	R0030	0		
Health underwriting risk	R0040	779		
Non-life underwriting risk	R0050	40 742		
Diversification	R0060	-25 393	<del>                    </del>	<del>                    </del>
Intangible asset risk	R0070	0	<del>                    </del>	<del>                    </del>
<b>Basic Solvency Capital Requirement</b>	R0100	75 445	<del>                    </del>	<del>                    </del>

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

		Value
		C0100
Operational risk	R0130	4 960
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-16 337
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
<b>Solvency Capital Requirement excluding capital add-on</b>	<b>R0200</b>	<b>64 067</b>
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	64 067
<b>Other information on SCR</b>		<del>0</del>
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 <sub>NL</sub> Result	R0010	11 408

**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	399	335
Workers' compensation insurance and proportional reinsurance	R0040	1 714	941
Motor vehicle liability insurance and proportional reinsurance	R0050	5 656	4 337
Other motor insurance and proportional reinsurance	R0060	8 571	13 961
Marine, aviation and transport insurance and proportional reinsurance	R0070	15 113	10 418
Fire and other damage to property insurance and proportional reinsurance	R0080	32 190	25 839
General liability insurance and proportional reinsurance	R0090	2 049	1 162
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	420	611
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****Overall MCR calculation**

		C0070
Linear MCR	R0300	11 408
SCR	R0310	64 067
MCR cap	R0320	28 830
MCR floor	R0330	16 017
Combined MCR	R0340	16 017
Absolute floor of the MCR	R0350	37 932
Minimum Capital Requirement	R0400	37 932