

Annex I
S.02.01.02
Balance sheet

	Solvency II value	
	C0010	
Assets		
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	512,02
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	20.685.262,12
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	276.555,18
Equities - listed	R0110	204.500,80
Equities - unlisted	R0120	72.054,38
Bonds	R0130	16.532.486,74
Government Bonds	R0140	10.940.607,54
Corporate Bonds	R0150	4.755.232,32
Structured notes	R0160	836.646,88
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	3.876.220,19
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	4.204.396,91
Loans and mortgages	R0230	16,00
Loans on policies	R0240	16,00
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	12.235,42
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	12.235,42
Health similar to life	R0320	2.030,53
Life excluding health and index-linked and unit-linked	R0330	14.265,95
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	9.529,88
Reinsurance receivables	R0370	1.271,89
Receivables (trade, not insurance)	R0380	461.439,69
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	26.431,71
Any other assets, not elsewhere shown	R0420	1,40
Total assets	R0500	25.401.097,03

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Liabilities

Technical provisions – non-life	
Technical provisions – non-life (excluding health)	
TP calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions - health (similar to non-life)	
TP calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions - life (excluding index-linked and unit-linked)	
Technical provisions - health (similar to life)	
TP calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions – life (excluding health and index-linked and unit-linked)	
TP calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions – index-linked and unit-linked	
TP calculated as a whole	
Best Estimate	
Risk margin	
Contingent liabilities	
Provisions other than technical provisions	
Pension benefit obligations	
Deposits from reinsurers	
Deferred tax liabilities	
Derivatives	
Debts owed to credit institutions	
Financial liabilities other than debts owed to credit institutions	
Insurance & intermediaries payables	
Reinsurance payables	
Payables (trade, not insurance)	
Subordinated liabilities	
Subordinated liabilities not in BOF	
Subordinated liabilities in BOF	
Any other liabilities, not elsewhere shown	
Total liabilities	
Excess of assets over liabilities	

	Solvency II value
	C0010
R0510	678,20
R0520	
R0530	
R0540	
R0550	
R0560	678,20
R0570	
R0580	507,68
R0590	170,52
R0600	19.940.691,08
R0610	44.466,08
R0620	
R0630	38.240,66
R0640	6.225,41
R0650	19.896.225,00
R0660	
R0670	19.742.208,18
R0680	154.016,82
R0690	4.109.607,03
R0700	
R0710	4.076.450,63
R0720	33.156,40
R0740	
R0750	25.476,75
R0760	4.898,00
R0770	6.024,40
R0780	68.767,91
R0790	214,05
R0800	
R0810	
R0820	42.181,57
R0830	
R0840	157.820,94
R0850	31.144,72
R0860	
R0870	31.144,72
R0880	
R0900	24.387.504,63
R1000	1.013.592,40

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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	0	0			0			0	0	0
R0020	0	0			0			0	0	0
R0030	19.301.886		4.076.451	0		0	435.203	0	5.119	23.818.659
R0080	0		0	0		0	14.266	0	0	14.266
R0090	19.301.886		4.076.451	0		0	420.937	0	5.119	23.804.393
R0100	120.688	33.156			32.619			0	710	187.173
R0110	0	0			0			0	0	0
R0120	0		0	0		0	0	0	0	0
R0130	0	0			0			0	0	0
R0200	19.422.574	4.109.607			467.822			0	5.829	24.005.832

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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	0			0	0	0
R0220	0			0	0	0
R0030		38.241	0	0	0	38.241
R0080		0	0	0	0	0
R0090		40.271	0	0	0	40.271
R0100	6.225			0	0	6.225
R0110	0			0	0	0
R0120		0	0	0	0	0
R0130	0			0	0	0
R0200	44.466			0	0	44.466

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Non-life Technical Provisions

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

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
R0320	0	678	0	0	0	0	0	0
R0330	0	0	0	0	0	0	0	0
R0340	0	678	0	0	0	0	0	0

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Non-life Technical Provisions

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

Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
R0320	0	0	0	0	0	0	678
R0330	0	0	0	0	0	0	0
R0340	0	0	0	0	0	0	678

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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	24.050.976,31	-	-	53.166,38	-
Basic own funds	R0020	1.044.737,12	-	-	36.878,03	-
Eligible own funds to meet Solvency Capital Requirement	R0050	1.044.737,12	-	-	36.878,03	-
Solvency Capital Requirement	R0090	639.824,19	-	-	52.058,80	-
Eligible own funds to meet Minimum Capital Requirement	R0100	1.044.737,12	-	-	36.878,03	-
Minimum Capital Requirement	R0110	287.920,88	-	-	16.154,39	-

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Own funds

1000

	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 (EU) 2015/35					
Ordinary share capital (gross of own shares)	R0010 195.209,98	195.209,98			
Share premium account related to ordinary share capital	R0030 754.850,20	754.850,20			
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 63.532,23	63.532,23			
Subordinated liabilities	R0140 31.144,72		31.144,72		
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 1.044.737,12	1.013.592,40	31.144,72	-	-
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				

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Own funds

1000

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
R0500	1,044,737,12	1,013,592,40	31,144,72		
R0510	1,044,737,12	1,013,592,40	31,144,72		
R0540	1,044,737,12	1,013,592,40	31,144,72		
R0550	1,044,737,12	1,013,592,40	31,144,72		
R0580	639,824,19				
R0600	287,920,88				
R0620	163%				
R0640	363%				

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)

	C0060
R0700	1,013,592,40
R0710	
R0720	
R0730	950,060,17
R0740	-
R0760	63,532,23
R0770	152,078,41
R0780	
R0790	152,078,41

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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

	Net solvency capital requirement	USP	Simplifications
	C0110	C0090	C0100
R0010	466.198	 	
R0020	10.037	 	
R0030	258.361	 	
R0040	9.310	 	
R0050	0	 	
R0060	-150.983	 	
R0070	0	 	
R0100	592.924	 	

	C0100
R0130	115.668
R0140	-1.291.145
R0150	-68.768
R0160	0
R0200	639.824
R0210	0
R0220	639.824
	
R0400	0
R0410	
R0420	0
R0430	0
R0440	0

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Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result		C0010
	R0010	122

	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	508	649	
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	

Linear formula component for life insurance and reinsurance obligations

MCR _L Result		C0040
	R0200	634.327

	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	17.853.982	
Obligations with profit participation - future discretionary benefits	R0220	1.447.905		
Index-linked and unit-linked insurance obligations	R0230	4.076.451		
Other life (re)insurance and health (re)insurance obligations	R0240	466.327		
Total capital at risk for all life (re)insurance obligations	R0250			15.275.220

Overall MCR calculation

		C0070
Linear MCR	R0300	634.449
SCR	R0310	639.824
MCR cap	R0320	287.921
MCR floor	R0330	159.956
Combined MCR	R0340	287.921
Absolute floor of the MCR	R0350	3.700
		C0070
Minimum Capital Requirement	R0400	287.921