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**S.02.01.02**  
**Balance sheet**

in EUR

	Solvency II value	
	C0010	
<b>Assets</b>	<b>R0030</b>	-
Intangible assets	<b>R0040</b>	-
Deferred tax assets	<b>R0050</b>	-
Pension benefit surplus	<b>R0060</b>	192 962,00
Property, plant & equipment held for own use	<b>R0070</b>	168 260 262,00
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0080</b>	-
Property (other than for own use)	<b>R0090</b>	-
Holdings in related undertakings, including participations	<b>R0100</b>	11 226 468,00
<b>Equities</b>	<b>R0110</b>	11 219 138,00
Equities - listed	<b>R0120</b>	7 330,00
Equities - unlisted	<b>R0130</b>	142 051 625,00
<b>Bonds</b>	<b>R0140</b>	43 586 829,00
Government Bonds	<b>R0150</b>	98 262 888,00
Corporate Bonds	<b>R0160</b>	201 908,00
Structured notes	<b>R0170</b>	-
Collateralised securities	<b>R0180</b>	14 982 167,00
Collective Investments Undertakings	<b>R0190</b>	2,00
Derivatives	<b>R0200</b>	-
Deposits other than cash equivalents	<b>R0210</b>	-
Other investments	<b>R0220</b>	-
Assets held for index-linked and unit-linked contracts	<b>R0230</b>	156 000,00
<b>Loans and mortgages</b>	<b>R0240</b>	-
Loans on policies	<b>R0250</b>	-
Loans and mortgages to individuals	<b>R0260</b>	156 000,00
Other loans and mortgages	<b>R0270</b>	935 158,00
<b>Reinsurance recoverables from:</b>	<b>R0280</b>	935 158,00
Non-life and health similar to non-life	<b>R0290</b>	935 158,00
Non-life excluding health	<b>R0300</b>	-
Health similar to non-life	<b>R0310</b>	-
Life and health similar to life, excluding health and index-linked and unit-linked	<b>R0320</b>	-
Health similar to life	<b>R0330</b>	-
Life excluding health and index-linked and unit-linked	<b>R0340</b>	-
Life index-linked and unit-linked	<b>R0350</b>	774 330,00
Deposits to cedants	<b>R0360</b>	10 643 431,00
Insurance and intermediaries receivables	<b>R0370</b>	-
Reinsurance receivables	<b>R0380</b>	4 487 152,00
Receivables (trade, not insurance)	<b>R0390</b>	-
Own shares (held directly)	<b>R0400</b>	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	<b>R0410</b>	16 982 673,00
Cash and cash equivalents	<b>R0420</b>	276 923,00
Any other assets, not elsewhere shown	<b>R0500</b>	202 708 891,00
<b>Total assets</b>		
	Solvency II value	
	C0010	
<b>Liabilities</b>	<b>R0510</b>	73 330 095,00
<b>Technical provisions – non-life</b>	<b>R0520</b>	73 330 095,00
<b>Technical provisions – non-life (excluding health)</b>	<b>R0530</b>	-
TP calculated as a whole	<b>R0540</b>	67 818 929,00
Best Estimate	<b>R0550</b>	5 511 166,00
Risk margin	<b>R0560</b>	-
Technical provisions - health (similar to non-life)	<b>R0570</b>	-
TP calculated as a whole	<b>R0580</b>	-
Best Estimate	<b>R0590</b>	-
Risk margin	<b>R0600</b>	-
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	<b>R0610</b>	-
<b>Technical provisions - health (similar to life)</b>	<b>R0620</b>	-
TP calculated as a whole	<b>R0630</b>	-
Best Estimate	<b>R0640</b>	-
Risk margin	<b>R0650</b>	-
<b>Technical provisions – life (excluding health and index-linked and unit-linked)</b>	<b>R0660</b>	-
TP calculated as a whole	<b>R0670</b>	-
Best Estimate	<b>R0680</b>	-
Risk margin	<b>R0690</b>	-
<b>Technical provisions – index-linked and unit-linked</b>	<b>R0700</b>	-
TP calculated as a whole	<b>R0710</b>	-
Best Estimate	<b>R0720</b>	-
Risk margin	<b>R0740</b>	-
Contingent liabilities	<b>R0750</b>	3 002 676,00
Provisions other than technical provisions	<b>R0760</b>	5 421 330,00
Pension benefit obligations	<b>R0770</b>	4 991 038,00
Deposits from reinsurers	<b>R0780</b>	2 389 634,00
Deferred tax liabilities	<b>R0790</b>	-
Derivatives	<b>R0800</b>	-
Debts owed to credit institutions	<b>R0810</b>	-
Financial liabilities other than debts owed to credit institutions	<b>R0820</b>	2 543 926,00
Insurance & intermediaries payables	<b>R0830</b>	11 600 857,00
Reinsurance payables	<b>R0840</b>	12 666 902,00
Payables (trade, not insurance)	<b>R0850</b>	-
<b>Subordinated liabilities</b>	<b>R0860</b>	-
Subordinated liabilities not in BOF	<b>R0870</b>	-
Subordinated liabilities in BOF	<b>R0880</b>	3 452 945,00
Any other liabilities, not elsewhere shown	<b>R0900</b>	119 399 403,00
<b>Total liabilities</b>	<b>R1000</b>	83 309 488,00
<b>Excess of assets over liabilities</b>		



## S.05.02.01

## Premiums, claims and expenses by country

in EUR		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
			C0010	C0020	C0030	C0040	C0050	
R0010		C0080	C0090	C0100	C0110	C0120	C0130	C0140
<b>Premiums written</b>								
Gross - Direct Business	R0110	131 227 337,00	-	-	-	-	-	131 227 337,00
Gross - Proportional reinsurance accepted	R0120	3 268 024,00	-	-	-	-	-	3 268 024,00
Gross - Non-proportional reinsurance accepted	R0130	279 317,00	-	-	-	-	-	279 317,00
Reinsurers' share	R0140	23 763 500,58	-	-	-	-	-	23 763 500,58
Net	R0200	111 011 177,42	-	-	-	-	-	111 011 177,42
<b>Premiums earned</b>								
Gross - Direct Business	R0210	132 569 590,00	-	-	-	-	-	132 569 590,00
Gross - Proportional reinsurance accepted	R0220	3 272 842,00	-	-	-	-	-	3 272 842,00
Gross - Non-proportional reinsurance accepted	R0230	279 317,00	-	-	-	-	-	279 317,00
Reinsurers' share	R0240	23 763 500,58	-	-	-	-	-	23 763 500,58
Net	R0300	112 358 248,42	-	-	-	-	-	112 358 248,42
<b>Claims incurred</b>								
Gross - Direct Business	R0310	36 322 627,00	-	-	-	-	-	36 322 627,00
Gross - Proportional reinsurance accepted	R0320	1 374 222,00	-	-	-	-	-	1 374 222,00
Gross - Non-proportional reinsurance accepted	R0330	141 264,00	-	-	-	-	-	141 264,00
Reinsurers' share	R0340	3 883 184,76	-	-	-	-	-	3 883 184,76
Net	R0400	33 954 928,24	-	-	-	-	-	33 954 928,24
<b>Changes in other technical provisions</b>								
Gross - Direct Business	R0410	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-
Gross - Non- proportional reinsurance accepted	R0430	-	-	-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-
Expenses incurred	R0550	62 891 410,93	-	-	-	-	-	62 891 410,93
Other expenses	R1200	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	62 891 410,93

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

in EUR

Technical provisions calculated as a whole  
Total Recoverables from reinsurance/SPV and Finke 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

Premium revisions

Gross  
Total recoverable from reinsurance/SPV and Finke Re after the adjustment for expected losses due to  
counterparty default

Net Best Estimate of Claims Provisions

Net Best Estimate of Premium Provisions

Claims provisions

Gross

Total recoverable from reinsurance/SPV and Finke Re after the adjustment for expected losses due to  
counterparty default

Net Best Estimate of Claims Provisions

Total Best estimate - gross

Total Best estimate - net

Risk margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate

Risk margin

Technical provisions - total

Technical provisions - total  
Recoverable from reinsurance contracts/SPV and Finke Re after the adjustment for expected losses due to  
counterparty default - total

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

	Direct business and accepted proportional reinsurance												Accepted non-proportional reinsurance				Total Non-Life obligation	
	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	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance		
	CB020	CB030	CB040	CB050	CB060	CB070	CB080	CB090	CB100	CB110	CB120	CB130	CB140	CB150	CB160	CB170		CB180
R0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0150	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0160	-	-	-	-	-	-	-	-	-	9 190 525,00	-	-	-	-	-	-	8 309,00	9 182 216,00
R0140	-	-	-	-	-	-	-	-	-	3 164 753,00	-	-	-	-	-	-	-	3 164 753,00
R0130	-	-	-	-	-	-	-	-	-	12 355 278,00	-	-	-	-	-	-	8 309,00	12 346 969,00
R0160	-	-	-	-	-	-	-	-	-	58 498 330,00	-	-	-	-	-	-	138 383,00	58 636 713,00
R0240	-	-	-	-	-	-	-	-	-	4 099 911,00	-	-	-	-	-	-	-	4 099 911,00
R0250	-	-	-	-	-	-	-	-	-	54 398 419,00	-	-	-	-	-	-	138 383,00	54 536 802,00
R0260	-	-	-	-	-	-	-	-	-	67 688 855,00	-	-	-	-	-	-	130 074,00	67 818 929,00
R0270	-	-	-	-	-	-	-	-	-	66 753 697,00	-	-	-	-	-	-	130 074,00	66 883 771,00
R0280	-	-	-	-	-	-	-	-	-	5 500 448,00	-	-	-	-	-	-	10 718,00	5 511 166,00
R0290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0320	-	-	-	-	-	-	-	-	-	73 189 303,00	-	-	-	-	-	-	140 792,00	73 330 095,00
R0330	-	-	-	-	-	-	-	-	-	935 158,00	-	-	-	-	-	-	-	935 158,00
R0340	-	-	-	-	-	-	-	-	-	72 254 145,00	-	-	-	-	-	-	140 792,00	72 394 937,00



in EUR

S.22.01.21

**Impact of long term guarantees and transitional measures**

		<b>Amount with Long Term Guarantee measures and transitionals</b>	<b>Impact of transitional on technical provisions</b>	<b>Impact of transitional on interest rate</b>	<b>Impact of volatility adjustment set to zero</b>	<b>Impact of matching adjustment set to zero</b>
		<b>C0010</b>	<b>C0030</b>	<b>C0050</b>	<b>C0070</b>	<b>C0090</b>
Technical provisions	<b>R0010</b>	73 330 772,00	-	-	373 639,00	-
Basic own funds	<b>R0020</b>	70 109 488,00	-	-	-	-
Eligible own funds to meet Solvency Capital Requirement	<b>R0050</b>	70 109 488,00	-	-	-	-
Solvency Capital Requirement	<b>R0090</b>	52 300 031,00	-	-	70 782,00	-
Eligible own funds to meet Minimum Capital Requirement	<b>R0100</b>	70 109 488,00	-	-	-	-
Minimum Capital Requirement	<b>R0110</b>	14 946 601,00	-	-	41 555,00	-

## Own funds

## S.23.01.01

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	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	14 627 855,00	14 627 855,00			
Share premium account related to ordinary share capital	R0030	1 371 841,00	1 371 841,00			
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	54 109 792,00	54 109 792,00			
Subordinated liabilities	R0140					
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					
<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					
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230					
<b>Total basic own funds after deductions</b>	R0290	70 109 488,00	70 109 488,00			
<b>Ancillary own funds</b>						
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	0,00				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0,00				
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	0,00				
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	0,00				
Other ancillary own funds	R0390	0,00				
<b>Total ancillary own funds</b>	R0400	0,00			0,00	0,00
<b>Available and eligible own funds</b>						
Total available own funds to meet the SCR	R0500	70 109 488,00	70 109 488,00		0,00	0,00
Total available own funds to meet the MCR	R0510	70 109 488,00	70 109 488,00			
Total eligible own funds to meet the SCR	R0540	70 109 488,00	70 109 488,00	0,00		0,00
Total eligible own funds to meet the MCR	R0550	70 109 488,00	70 109 488,00	0,00	0,00	
<b>SCR</b>	R0580	52 300 030,83				
<b>MCR</b>	R0600	14 946 601,00				
Ratio of Eligible own funds to SCR	R0620	1,3405				
Ratio of Eligible own funds to MCR	R0640	4,6907				

## Reconciliation reserve

		C0060
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	R0700	83 309 488,00
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	13 200 000,00
Other basic own fund items	R0730	15 999 696,00
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
<b>Reconciliation reserve</b>	R0760	54 109 792,00
<b>Expected profits</b>		
Expected profits included in future premiums (EPFP) - Life business	R0770	
Expected profits included in future premiums (EPFP) - Non-life business	R0780	1 795 347,00
<b>Total Expected profits included in future premiums (EPFP)</b>	R0790	1 795 347,00



Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.21

Basic Solvency Capital Requirement

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios	
		C0030	C0040	C0050	
Market risk	R0010	14 519 513,90	14 519 513,90		0,00
Counterparty default risk	R0020	4 905 182,56	4 905 182,56		0,00
Life underwriting risk	R0030	0,00	0,00		0,00
Health underwriting risk	R0040	0,00	0,00		0,00
Non-life underwriting risk	R0050	42 161 740,63	42 161 740,63		0,00
Diversification	R0060	-10 980 163,46	-10 980 163,46		0,00
Intangible asset risk	R0070	0,00	0,00		0,00
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>50 606 273,63</b>	<b>50 606 273,63</b>		<b>0,00</b>

(\*) Closed list of values - Life USP  
1 (Increase in the amount of annuity benefits),  
2 (None)

(\*) Closed list of values - Health USP  
1 (Increase in the amount of annuity benefits)  
2 (Standard deviation for NSLT health premium risk)  
3 (Standard deviation for NSLT health gross premium risk)  
4 (Adjustment factor for non-proportional reinsurance)  
5 (Standard deviation for NSLT health reserve risk)  
6 (None)

(\*) Closed list of values - NL USP  
1 (Standard deviation for non-life premium risk)  
2 (Standard deviation for non-life gross premium risk)  
3 (Adjustment factor for non-proportional reinsurance)  
4 (Standard deviation for non-life reserve risk)  
5 (None)

Calculation of Solvency Capital Requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	0,00
Operational risk	R0130	4 083 652,48
Loss-absorbing capacity of technical provisions	R0140	0,00
Loss-absorbing capacity of deferred taxes	R0150	-2 389 895,28
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0,00
<b>Solvency Capital Requirement excluding capital add-on</b>	<b>R0200</b>	<b>52 300 030,83</b>
Capital add-on already set	R0210	0,00
Solvency capital requirement	R0220	52 300 030,83
<b>Other information on SCR</b>		
Capital requirement for duration-based equity risk sub-module	R0400	0,00
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0,00
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0,00
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0,00
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0,00

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

**S.28.01.01**

Linear formula component for non-life insurance and reinsurance obligations		MCR components
		C0010
MCRNL Result	R0010	14 946 601,19

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	0,00	0,00
Income protection insurance and proportional reinsurance	R0030	0,00	0,00
Workers' compensation insurance and proportional reinsurance	R0040	0,00	0,00
Motor vehicle liability insurance and proportional reinsurance	R0050	0,00	0,00
Other motor insurance and proportional reinsurance	R0060	0,00	0,00
Marine, aviation and transport insurance and proportional reinsurance	R0070	0,00	0,00
Fire and other damage to property insurance and proportional reinsurance	R0080	0,00	0,00
General liability insurance and proportional reinsurance	R0090	0,00	0,00
Credit and suretyship insurance and proportional reinsurance	R0100	0,00	0,00
Legal expenses insurance and proportional reinsurance	R0110	66 753 986,06	111 133 269,13
Assistance and proportional reinsurance	R0120	0,00	0,00
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0,00	0,00
Non-proportional health reinsurance	R0140	0,00	0,00
Non-proportional casualty reinsurance	R0150	0,00	0,00
Non-proportional marine, aviation and transport reinsurance	R0160	0,00	0,00
Non-proportional property reinsurance	R0170	130 073,53	279 316,51

Linear formula component for life insurance and reinsurance obligations		C0040
MCRL Result	R0200	0,00

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
Obligations with profit participation - guaranteed benefits	R0210	0,00	
Obligations with profit participation - future discretionary benefits	R0220	0,00	
Index-linked and unit-linked insurance obligations	R0230	0,00	
Other life (re)insurance and health (re)insurance obligations	R0240	0,00	
Total capital at risk for all life (re)insurance obligations	R0250		0,00

Overall MCR calculation		C0070
Linear MCR	R0300	14 946 601,19
SCR	R0310	52 300 030,83
MCR cap	R0320	23 535 013,87
MCR floor	R0330	13 075 007,71
Combined MCR	R0340	14 946 601,19
Absolute floor of the MCR	R0350	2 500 000,00
<b>Minimum Capital Requirement</b>	<b>R0400</b>	<b>14 946 601,19</b>

