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Recap	
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Recap .		Annual Solvency II public disclosure Solo
Template	Template title	
code	Template title	
S.02.01	Balance sheet	<u>S.02.01.02</u>
S.04.05	Activity by country - location of risk	<u>S.04.05.21</u>
S.05.01	Premiums, claims and expenses by line of business	<u>S.05.01.02</u>
S.12.01	Life and Health SLT Technical Provisions	<u>S.12.01.02</u>
S.17.01	Non-Life Technical Provisions	<u>S.17.01.02</u>
S.19.01	Non-life insurance claims	<u>S.19.01.21</u>
S.22.01	Impact of long-term guarantees measures and transitionals	<u>S.22.01.21</u>
S.23.01	Own funds	<u>S.23.01.01</u>
S.25.01	Solvency Capital Requirement - for undertakings on Standard Formula	<u>S.25.01.21</u>
S.25.05	Solvency Capital Requirement - for undertakings using an internal model (partial or full)	<u>S.25.05.21</u>
S.28.01	Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity	<u>S.28.01.01</u>

S.02.01.02

Balance sheet In EUR

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	\searrow
Intangible assets	R0030	-
Deferred tax assets	R0040	-
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	461 252
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	194 438 288
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	6 842 913
Equities - listed	R0110	6 593 294
Equities - unlisted	R0120	249 619
Bonds	R0130	162 048 247
Government Bonds	R0140	51 241 993
Corporate Bonds	R0150	110 806 254
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	25 547 128
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	R0230	35 020
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	35 020
Reinsurance recoverables from:	R0270	- 624 740
Non-life and health similar to non-life	R0280	- 624 740
Non-life excluding health	R0290	- 624 740
Health similar to non-life	R0300	-

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	554 756
Insurance and intermediaries receivables	R0360	2 864 484
Reinsurance receivables	R0370	2 004 404
Receivables (trade, not insurance)	R0380	12 712 637
Own shares (held directly)	R0390	12 / 12 05/
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0400	14 887 994
Any other assets, not elsewhere shown	R0410	-
Total assets	R0500	225 329 691
Liabilities		
Technical provisions - non-life	R0510	93 362 195
Technical provisions - non-life (excluding health)	R0510	93 362 195
Technical provisions calculated as a whole	R0520	
Best Estimate	R0540	87 008 924
Risk margin	R0540	6 353 271
Technical provisions - health (similar to non-life)	R0560	0 3 3 3 2 7 1
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	
	R0580	-
Risk margin	R0600	-
Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life)	R0610	-
		-
Technical provisions calculated as a whole Best Estimate	R0620 R0630	-
	R0640	-
Risk margin Technical provisions - life (excluding health and index-linked and unit-linked)	R0640	-
Technical provisions - me (excluding health and muck-initied and diffe-initied)	R0660	
Best Estimate	R0670	
Risk margin	R0670	-
Technical provisions - index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0700	-
	R0710	-
Risk margin	R0720	-
Other technical provisions		
Contingent liabilities Provisions other than technical provisions	R0740 R0750	2 818 496
Pension benefit obligations	R0760	<u>3 906 655</u> 1 799
Deposits from reinsurers Deferred tax liabilities	R0770 R0780	
		1 247 913
Derivatives	R0790	-
Debts owed to credit institutions	R0800	-
Financial liabilities other than debts owed to credit institutions	R0810	-
Insurance & intermediaries payables	R0820	837 285
Reinsurance payables	R0830	559 528
Payables (trade, not insurance)	R0840	11 640 990
Subordinated liabilities	R0850	-
Subordinated liabilities not in Basic Own Funds	R0860	-
Subordinated liabilities in Basic Own Funds	R0870	-
Any other liabilities, not elsewhere shown	R0880	3 813 133
Total liabilities	R0900	118 187 994
Excess of assets over liabilities	R1000	107 141 697

S.04.05.21

Premiums, claims and expenses by country

S.04.05.21.01

Home country: Non-life insurance and reinsurance obligations

In EUR

		Home country
		C0010
Premiums written (gross)		
Gross Written Premium (direct)	R0020	153 560 049
Gross Written Premium (proportional reinsurance)	R0021	4 120 856
Gross Written Premium (non-proportional reinsurance)	R0022	424 721
Premiums earned (gross)		
Gross Earned Premium (direct)	R0030	153 332 468
Gross Earned Premium (proportional reinsurance)	R0031	4 128 109
Gross Earned Premium (non-proportional reinsurance)	R0032	424 721
Claims incurred (gross)		
Claims incurred (direct)	R0040	67 160 803
Claims incurred (proportional reinsurance)	R0041	1 064 768
Claims incurred (non-proportional reinsurance)	R0042	215 541
Expenses incurred (gross)		
Gross Expenses Incurred (direct)	R0050	66 018 979
Gross Expenses Incurred (proportional reinsurance)	R0051	1 942 181
Gross Expenses Incurred (non-proportional reinsurance)	R0052	

S.04.05.21.02

Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations In EUR

BE	LU
112 133	74 391
111 044	74 391
8 147	151
52 849	35 061

		Line of								
		Medical expense insurance	Income protection insurance	Workers' compensatio n 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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written		\times	$\left.\right\rangle$	$>\!\!\!\!>$	$\left.\right\rangle$	>	>	>	>	>
Gross - Direct Business	R0110									
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130	\land	\land	>>	\land	>>	\setminus	\land	\land	\searrow
Reinsurers' share	R0140									
Net	R0200									
Premiums earned		\setminus	\setminus	\geq	\ge	\setminus	\times	\ge	\ge	\ge
Gross - Direct Business	R0210									
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230	\setminus	\setminus	\geq	\ge	\times	\times	\times	\ge	\ge
Reinsurers' share	R0240									
Net	R0300									
Claims incurred		\times	\times	\geq	>	\geq	\setminus	\ge	>	\ge
Gross - Direct Business	R0310									
Gross - Proportional reinsurance accepted	R0320									
Gross - Non-proportional reinsurance accepted	R0330	$>\!$	$>\!$	\geq	$>\!$	$>\!$	$>\!$	\geq	$>\!$	\geq
Reinsurers' share	R0340									
Net	R0400									
Expenses incurred	R0550									
Balance - other technical expenses/income	R1210	\geq	\geq	\geq	$>\!$	\geq	$>\!$	\geq	\geq	$>\!$
Total technical expenses	R1300	\times	\times	\geq	\geq	> <	>	\geq	\ge	$>\!$

			Line of Bus	Line of Business for: accepted non-proportional							
Legal expenses insurance	Assistance	Miscellaneo us financial loss	Health	Casualty	Marine, aviation, transport	Property	Total				
C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200				
\searrow		\land	$\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{$	\backslash	\langle	\backslash					
	153 560 049		>	$\left \right\rangle$	$\left \right\rangle$	\land	153 560 049				
	4 307 380		>	$\left \right\rangle$	$\left \right\rangle$	$\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{$	4 307 380				
\searrow		\land				424 721	424 721				
	1 536 229					-	1 536 229				
	156 331 200					424 721	156 755 920				
>		\searrow	$\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{$	\backslash	\langle	$\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{$					
	153 332 468		\searrow	$\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{$	\land		153 332 468				
	4 313 544		\geq	\searrow	\searrow	>	4 313 544				
\geq		>				424 721	424 721				
	1 536 229					-	1 536 229				
	156 109 783					424 721	156 534 503				
\geq	>	>	\geq	\geq	\geq	\searrow	>				
	67 160 803		\geq	\geq	\geq	\searrow	67 160 803				
	1 073 066		\geq	\searrow	\searrow	>	1 073 066				
\geq	\geq	\geq				215 541	215 541				
	- 5 507					-	- 5 507				
	68 239 377					215 541	68 454 917				
	67 831 699					-	67 831 699				
\geq	\geq	\geq	\geq	\geq	\geq	\geq	-				
\geq		\geq	$>\!$	>	>	>	67 831 699				

S.17.01.02 Non-Life Technical Provisions In EUR

	Direct business and accepted proportional reinsurance						-						
		Medica I expens e insuran ce	Income protect ion insuran ce	Worker s' compe nsation insuran ce	Motor vehicle liability insuran ce	Other motor insuran ce	Marine , aviatio n and transpo rt insuran	and other damag	Genera I liability insuran ce	and suretys hin	Legal expenses insurance	Assista nce	Miscell aneous financi al loss
		C0020	C0030	C0040	C0050	C0060			C0090	C0100	C0110	C0120	C0130
Technical provisions calculated as a whole	R0010										-		
Total Recoverables from reinsurance/SPV and Finite Re after the													
adjustment for expected losses due to counterparty default	R0050										-		
Technical provisions calculated as a sum of BE and RM		\times	\times	\times	\times	\times	\times	\times	\times	\times	\geq	\times	\times
Best estimate		\succ	\geq	\geq	\sim	\succ	\succ	\geq	\geq	\succ	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\ge	\geq
Premium provisions		\ge	\ge	\ge	\ge	\succ	\sim	\ge	\geq	\geq	$>\!\!\!\!\!\!\!\!\!\!\!\!\!$	\ge	\ge
Gross	R0060										9 524 842		
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140										- 626 509		
Net Best Estimate of Premium Provisions	R0150										10 151 351		
Claims provisions		\sim	\sim	\sim	\sim	\sim	\sim	\sim	\sim	\sim	\searrow	\sim	\sim
Gross	R0160										77 276 609		
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240										1 769		
Net Best Estimate of Claims Provisions	R0250										77 274 839		
Total Best estimate - gross	R0260										86 801 450		
Total Best estimate - net	R0270										87 426 190		
Risk margin	R0280									L	6 338 229		
Technical provisions - total		\succ	\succ	\geq	\succ	\succ	\succ	\succ	\succ	\geq	$>\!$	\geq	\geq
Technical provisions - total F											93 139 679		
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330										- 624 740		
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340										93 764 419		

Acc	epted r	non-pro	portional	
Non- proport ional health reinsur ance	Non- proport ional casualt y reinsur ance	,	Non- proportional property reinsurance	Total Non-Life obligation
C0140	C0150	C0160	C0170	C0180
			0	-
				-
\geq	\geq	\ge	\sim	
\geq	\geq	\geq	\geq	
$>\!\!\!\!>$	$>\!$	$>\!$	\langle	
			4 440	9 529 282
			-	- 626 509
			4 440	10 155 791
$>\!\!\!>$	\succ	Х	\langle	
		· ``	203 033	77 479 642
			-	1 769
			203 033	77 477 873
			207 474	87 008 924
			207 474	87 633 664
			15 041	6 353 271
$>\!\!\!>$	\succ	$>\!\!\!>$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	
			222 515	93 362 194
			-	- 624 740
			222 515	93 986 934

Gross Claims Paid (non-cumulative) - Development year (absolute amount). Total Non-Life Business
In EUR
Z0020 AY

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100	>	\ge	\setminus	\setminus	\setminus	\setminus	\times	\times	$\left. \right\rangle$	$\left< \right>$	
N-9	R0160	24 200 629	8 422 912	3 609 657	1 830 879	881 927	525 821	189 663	152 586	79 703	104 755	$\left. \right\rangle$
N-8	R0170	26 201 495	8 878 684	3 259 498	1 461 791	888 816	569 737	259 679	196 172	103 809	$\left< \right>$	$\left< \right>$
N-7	R0180	27 255 208	7 289 626	2 912 095	1 492 949	689 190	593 716	402 519	173 216	\ge	\times	\times
N-6	R0190	26 524 092	8 421 133	2 873 661	1 393 558	928 418	521 803	329 185	\times	\geq	\times	\times
N-5	R0200	26 614 072	8 440 721	3 253 684	1 739 044	993 357	1 127 693	\times	\times	$\left. \right\rangle$	$\left. \right\rangle$	$\left. \right\rangle$
N-4	R0210	27 697 263	8 099 489	3 397 227	1 683 499	1 127 488	\setminus	\times	\times	\ge	\times	\times
N-3	R0220	27 588 593	8 730 897	3 226 379	1 822 945	\setminus	\setminus	\times	\succ	\times	\times	\times
N-2	R0230	31 908 233	10 107 527	3 886 627	\times	$\left \right\rangle$	$\left \right\rangle$	\times	\succ	\times	\times	\times
N-1	R0240	33 571 153	11 657 882	\succ	$>\!$	\succ	\succ	\succ	\succ	\geq	\succ	\succ
N	R0250	37 779 371	$>\!$	\ge	\ge	\ge	\ge	\ge	\times	\times	\ge	\ge

S.19.01.21.02

Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative). Total Non-Life Business In EUR

		In Current	Sum of years
		year	(cumulative)
		C0170	C0180
Prior	R0100	53 735	166 874 206
N-9	R0160	104 755	39 998 532
N-8	R0170	103 809	41 819 680
N-7	R0180	173 216	40 808 518
N-6	R0190	329 185	40 991 849
N-5	R0200	1 127 693	42 168 570
N-4	R0210	1 127 488	42 004 966
N-3	R0220	1 822 945	41 368 814
N-2	R0230	3 886 627	45 902 388
N-1	R0240	11 657 882	45 229 035
Ν	R0250	37 779 371	37 779 371
Total	R0260	58 166 705	584 945 929

S.19.01.21.04

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

		Year end
		(discounted
		data)
		C0360
Prior	R0100	110 487
N-9	R0160	87 955
N-8	R0170	121 544
N-7	R0180	168 782
N-6	R0190	373 739
N-5	R0200	800 563
N-4	R0210	2 062 323
N-3	R0220	3 223 121
N-2	R0230	6 111 571
N-1	R0240	10 901 931
Ν	R0250	29 042 277
Total	R0260	53 004 293

S.19.01.21.03

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

		0	1	2	3	4	5
		C0200	C0210	C0220	C0230	C0240	C0250
Prior	R0100	\land	\backslash	\ge	$\left \right\rangle$	$\left \right\rangle$	\mathbf{i}
N-9	R0160	16 895 204	9 675 282	4 249 690	2 520 683	1 560 388	875 224
N-8	R0170	17 481 426	3 329 358	4 953 468	2 750 838	1 450 979	740 151
N-7	R0180	19 361 078	8 236 549	6 106 090	2 365 760	1 200 904	554 134
N-6	R0190	18 775 749	9 377 252	5 297 038	2 018 346	1 060 880	587 794
N-5	R0200	15 391 292	7 869 816	4 816 140	2 001 409	1 218 416	836 339
N-4	R0210	21 626 297	9 104 615	5 697 104	2 288 551	2 137 750	\searrow
N-3	R0220	21 611 290	9 505 170	7 427 439	3 369 433	\setminus	\searrow
N-2	R0230	21 786 948	10 436 021	6 425 306	\ge	\ge	>
N-1	R0240	24 951 697	11 480 119	\ge	\ge	\ge	>
Ν	R0250	30 366 523	\searrow	\ge	\ge	>	>

6	7	8	9	10 & +
C0260	C0270	C0280	C0290	C0300
\geq	\ge	\ge	\ge	
417 417	173 516	111 109	92 834	\geq
314 315	177 531	129 121	\succ	\geq
291 334	179 228	\succ	\succ	\succ
394 077	$\left.\right\rangle$	$\left.\right\rangle$	$\left.\right\rangle$	>
\geq	\ge	\ge	\ge	\ge
\geq	\ge	\ge	\ge	\geq
\geq	\geq	\geq	\geq	\geq
\geq	\geq	\geq	\geq	\geq
\geq	\geq	\geq	\geq	\geq
\geq	\geq	\geq	\geq	\geq

S.22.01.21

Impact of long term guarantees measures and transitionals

S.22.01.21.01

Impact of long term guarantees measures and transitionals In EUR

		Amount with Long	Impact of	Impact of	Impact of volatility	Impact of
	Term	Term Guarantee	transitional on	Impact of	. ,	matching
		measures and	technical	transitional on	,	adjustment set
		transitionals	provisions	interest rate	zero	to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	93 362 194			403 796	
Basic own funds	R0020	89 821 460			- 299 842	
Eligible own funds to meet Solvency Capital Requirement	R0050	89 821 460			- 299 842	
Solvency Capital Requirement	R0090	68 046 559			15 791	
Eligible own funds to meet Minimum Capital Requirement	R0100	89 821 460			- 299 842	
Minimum Capital Requirement	R0110	20 533 553			45 703	

S.23.01.01

Own funds In EUR

INEUR						
		Total	Tier 1 - unrestricted			
	1	C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial		\rightarrow	\sim	\sim	$\left \right\rangle$	$ \times $
sector as foreseen in article 68 of Delegated Regulation 2015/35		\leq		< >	$\langle \ \rangle$	\leftrightarrow
Ordinary share capital (gross of own shares)	R0010	14 627 855	14 627 855	$\langle \rangle$		$\mathrel{>}$
Share premium account related to ordinary share capital	R0030	1 371 841	1 371 841			\sim
Initial funds, members' contributions or the equivalent basic own - fund	R0040	-		\sim		$ \times $
item for mutual and mutual-type undertakings	00050			$\langle \rangle$		
Subordinated mutual member accounts	R0050	-			$\langle \rangle$	\sim
Surplus funds	R0070	-			\nearrow	\sim
Preference shares	R0090	-	$\langle \rangle$			
Share premium account related to preference shares	R0110	-		<hr/>	$\langle \rangle$	
Reconciliation reserve	R0130	73 821 764	73 821 764		\succ	\succ
Subordinated liabilities	R0140	-	$\langle \rangle$	< /		
An amount equal to the value of net deferred tax assets	R0160	-			\succ	<u> </u>
Other own fund items approved by the supervisory authority as basic own	R0180	-				
funds not specified above						<u> </u>
Own funds from the financial statements that should not be represented		\searrow			\backslash	$\backslash /$
by the reconciliation reserve and do not meet the criteria to be classified as		\sim				
Solvency II own funds			$ \longrightarrow$	$\langle - \rangle$	$\langle - \rangle$	\leftarrow
Own funds from the financial statements that should not be represented by					\land	\backslash
the reconciliation reserve and do not meet the criteria to be classified as	R0220		\rightarrow	\sim	X	X
Solvency II own funds			$\langle \rangle$	$\langle \rangle$	$\langle \rangle$	$\langle \rangle$
Deductions		>	\rightarrow	>	\ge	\ge
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	89 821 460	89 821 460			
Ancillary own funds		$\left\langle \right\rangle$	\sim	\sim	\geq	\bowtie
Unpaid and uncalled ordinary share capital callable on demand	R0300		\sim	\sim		\geq
Unpaid and uncalled initial funds, members' contributions or the equivalent	R0310					\sim
basic own fund item for mutual and mutual - type undertakings, callable on			$\langle \rangle$	$\langle \rangle$		$\angle \$
Unpaid and uncalled preference shares callable on demand	R0320		\sim	\sim		
A legally binding commitment to subscribe and pay for subordinated	R0330					
liabilities on demand			$\langle \rangle$	$\langle \rangle$		
Letters of credit and guarantees under Article 96(2) of the Directive	R0340		\sim	\sim		\ge
Letters of credit and guarantees other than under Article 96(2) of the	R0350					
Directive 2009/138/EC	110550		$\langle \rangle$	$\langle \rangle$		
Supplementary members calls under first subparagraph of Article 96(3) of	R0360					\sim
the Directive 2009/138/EC			$\langle \rangle$	$\langle \rangle$		$\angle \$
Supplementary members calls - other than under first subparagraph of	R0370					
Article 96(3) of the Directive 2009/138/EC			$\langle \rangle$	$\langle \rangle$		
Other ancillary own funds	R0390		\sim	\sim		
Total ancillary own funds	R0400		\sim	\sim		
Available and eligible own funds		>	\rightarrow	\geq	\succ	\succ
Total available own funds to meet the SCR	R0500	89 821 460	89 821 460			Ļ,
Total available own funds to meet the MCR	R0510	89 821 460	89 821 460			\succ
Total eligible own funds to meet the SCR	R0540	89 821 460	89 821 460		ļ	Ļ,
Total eligible own funds to meet the MCR	R0550	89 821 460	89 821 460	<u> </u>	$ \downarrow $	\geq
SCR	R0580	68 046 559	\sim	\sim	\bowtie	\bowtie
MCR	R0600	20 533 553	\sim	\sim	\bowtie	\bowtie
Ratio of Eligible own funds to SCR	R0620	1,32	\sim	\sim	\bowtie	\geq
Ratio of Eligible own funds to MCR	R0640	4,37	>	\geq	\succ	\succ

S.23.01.01.02

Reconciliation reserve

In EUR		
		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	107 141 697
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	17 320 237
Other basic own fund items	R0730	15 999 696
Adjustment for restricted own fund items in respect of matching adjustment	R0740	
Reconciliation reserve	R0760	73 821 764
Expected profits		$\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{$
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	7 362 989
Total Expected profits included in future premiums (EPIFP)	R0790	7 362 989

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.21.01

Basic Solvency Capital Requirement

		Gross solvency	Simplificatio
		capital requirement	ns
		C0110	C0120
Market risk	R0010	12 145 428	
Counterparty default risk	R0020	3 125 416	$\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{$
Life underwriting risk	R0030	-	
Health underwriting risk	R0040	-	
Non-life underwriting risk	R0050	58 740 480	
Diversification	R0060	- 9 458 973	$\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{$
Intangible asset risk	R0070	-	\searrow
Basic Solvency Capital Requirement	R0100	64 552 350	\searrow

S.25.01.21.03

Basic Solvency Capital Requirement (USP) In EUR

		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

S.25.01.21.02

Calculation of Solvency Capital Requirement

In EUR

IIIEOK		
		Value
		C0100
Operational risk	R0130	4 742 122
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	- 1 247 913
Capital requirement for business operated in accordance with Art. 4		-
of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	68 046 559
Capital add-on already set	R0210	-
of which, capital add-ons already set - Article 37 (1) Type a	R0211	-
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	-
of which, capital add-ons already set - Article 37 (1) Type d	R0214	-
Solvency capital requirement	R0220	68 046 559
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	

S.25.01.21.04

Approach to tax rate

In EUR		Yes/No
		C0109
Approach based on average tax rate	R0590	1

S.25.01.21.05

Calculation of loss absorbing capacity of deferred taxes

In EUR		LAC DT
	_	C0130
LAC DT	R0640	- 1 247 913
LAC DT justified by reversion of deferred tax liabilities	R0650	- 1 247 913
LAC DT justified by reference to probable future taxable economic profit	R0660	-
LAC DT justified by carry back, current year	R0670	-
LAC DT justified by carry back, future years	R0680	-
Maximum LAC DT	R0690	-

S.28.01.01

Minimum Capital Requirement - Only life or only non-

life insurance or reinsurance activity

In EUR

MCR components

		C0010
MCR _{NL} Result	R0010	20 533 553

S.28.01.01.02

Background information

In EUR

	_	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	-	-	
Income protection insurance and proportional	R0030	-	-	
Workers' compensation insurance and proportional reinsurance	R0040	-	-	
Motor vehicle liability insurance and proportional reinsurance	R0050	-	-	
Other motor insurance and proportional reinsurance	R0060	-	-	
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	-	
Fire and other damage to property insurance and proportional reinsurance	R0080	-	-	
General liability insurance and proportional reinsurance	R0090	-	-	
Credit and suretyship insurance and proportional	R0100	-	-	
Legal expenses insurance and proportional reinsurance	R0110	87 426 190	159 822 317	
Assistance and proportional reinsurance	R0120	-	-	
Miscellaneous financial loss insurance and proportional reinsurance	R0130	-	-	
Non-proportional health reinsurance	R0140	-	-	
Non-proportional casualty reinsurance	R0150	-	-	
Non-proportional marine, aviation and transport	R0160	-	-	
Non-proportional property reinsurance	R0170	207 474	424 721	

S.28.01.01.03

Linear formula component for life insurance and reinsurance obligations In EUR

	-	C0040
MCR _L Result	R0200	

S.28.01.01.04

Total capital at risk for all life (re)insurance obligations

In EUR

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

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S.28.01.01.05

Overall MCR calculation

In EUR		
		C0070
Linear MCR	R0300	20 533 553
SCR	R0310	68 046 559
MCR cap	R0320	30 620 952
MCR floor	R0330	17 011 640
Combined MCR	R0340	20 533 553
Absolute floor of the MCR	R0350	2 700 000
Minimum Capital Requirement	R0400	20 533 553

S.28.02.01

Minimum Capital Requirement - Both life and non-life insurance activity

In EUR

S.28.02.01.01

MCR components

	MCR components			
		Non-life activities	Life activities	
		MCR _(NL, NL) Result	MCR _(NL, L) Result	
		C0010 C0020		
Linear formula component for non-life insurance and reinsurance obligations	R0010	20 533 553	-	

In EUR Background Non-life

		reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020	-	-	-	-
Income protection insurance and proportional reinsurance	R0030	-	-	-	-
Workers' compensation insurance and proportional reinsurance	R0040	-	-	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	-	-	-	-
Other motor insurance and proportional reinsurance	R0060	-	-	-	-
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	-	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	-	-	-	-
General liability insurance and proportional reinsurance	R0090	-	-	-	-
Credit and suretyship insurance and proportional reinsurance	R0100	-	-	-	-
Legal expenses insurance and proportional reinsurance	R0110	87 426 190	159 822 317	-	-
Assistance and proportional reinsurance	R0120	-	-	-	-
Miscellaneous financial loss insurance and proportional reinsurance	R0130	-	-	-	-
Non-proportional health reinsurance	R0140	-	-	-	-
Non-proportional casualty reinsurance	R0150	207 474	424 721	-	-
Non-proportional marine, aviation and transport reinsurance	R0160	-	-	-	-
Non-proportional property reinsurance	R0170	-	-	-	-

Net (of

Life activities

Net (of

Net (of

Net (of

S.28.02.01.03

Linear formula component for life insurance and

reinsurance obligations

In EUR

		Non-life	Life activities
		MCR _(L, NL) Result	MCR _(L, L) Result
		C0070	C0080
Linear formula component for life insurance and	R0200		
reinsurance obligations	R0200		

S.28.02.01.04

Total capital at risk for all life (re)insurance obligations

In EUR

	Non-life			Life	
		Net (of	Net (of	Net (of	Net (of
		reinsuranc	reinsuranc	reinsuranc	reinsuranc
		e/SPV) best	e/SPV)	e/SPV) best	e/SPV)
		estimate	total	estimate	total
		C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits	R0210		\ge		\ge
Obligations with profit participation - future discretionary benefits	R0220		$\left \right\rangle$		$\left \right>$
Index-linked and unit-linked insurance obligations	R0230		$\left. \right\rangle$		\succ
Other life (re)insurance and health (re)insurance	R0240		\searrow		\searrow
obligations Total capital at risk for all life (re)insurance obligations	R0250	>		\searrow	

S.28.02.01.02

Background information

S.28.02.01.05

Overall MCR calculation In EUR

		C0130
Linear MCR	R0300	20 533 553
SCR	R0310	68 046 559
MCR cap	R0320	30 620 952
MCR floor	R0330	17 011 640
Combined MCR	R0340	20 533 553
Absolute floor of the MCR	R0350	2 700 000
Minimum Capital Requirement	R0400	20 533 553

S.28.02.01.06

Notional non-life and life MCR calculation

In EUR

		Non-life activities	Life
		C0140	C0150
Notional linear MCR	R0500	20 533 553	-
Notional SCR excluding add-on (annual or latest calculation)	R0510	68 046 559	-
Notional MCR cap	R0520	30 620 952	-
Notional MCR floor	R0530	17 011 640	-
Notional Combined MCR	R0540	20 533 553	-
Absolute floor of the notional MCR	R0550	2 700 000	-
Notional MCR	R0560	20 533 553	-