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S.02.01.02
Balance sheet

in thousand EUR

	Solvency II value	
	C0010	
Assets	R0030	-
Intangible assets	R0040	0,39
Deferred tax assets	R0050	-
Pension benefit surplus	R0060	2 790,59
Property, plant & equipment held for own use	R0070	21 155 666,81
Investments (other than assets held for index-linked and unit-linked contracts)	R0080	62 837,53
Property (other than for own use)	R0090	641 437,40
Holdings in related undertakings, including participations	R0100	595 036,11
Equities	R0110	579 339,21
Equities - listed	R0120	15 696,90
Equities - unlisted	R0130	12 115 495,95
Bonds	R0140	5 961 854,89
Government Bonds	R0150	5 690 321,60
Corporate Bonds	R0160	-
Structured notes	R0170	463 319,46
Collateralised securities	R0180	7 752 873,57
Collective Investments Undertakings	R0190	-
Derivatives	R0200	-
Deposits other than cash equivalents	R0210	-
Other investments	R0220	-
Assets held for index-linked and unit-linked contracts	R0230	1 266 345,36
Loans and mortgages	R0240	-
Loans on policies	R0250	-
Loans and mortgages to individuals	R0260	1 266 345,36
Other loans and mortgages	R0270	367 347,63
Reinsurance recoverables from:	R0280	367 347,63
Non-life and health similar to non-life	R0290	367 347,63
Non-life excluding health	R0300	-
Health similar to non-life	R0310	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0320	-
Health similar to life	R0330	-
Life excluding health and index-linked and unit-linked	R0340	-
Life index-linked and unit-linked	R0350	270 808,28
Deposits to cedants	R0360	810 179,82
Insurance and intermediaries receivables	R0370	10 456,86
Reinsurance receivables	R0380	409 992,77
Receivables (trade, not insurance)	R0390	-
Own shares (held directly)	R0400	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0410	174 570,48
Cash and cash equivalents	R0420	6 433,56
Any other assets, not elsewhere shown	R0500	24 474 592,56
Total assets		
	Solvency II value	
	C0010	
Liabilities	R0510	13 759 662,68
Technical provisions – non-life	R0520	13 758 505,44
Technical provisions – non-life (excluding health)	R0530	-
TP calculated as a whole	R0540	13 205 099,19
Best Estimate	R0550	553 406,25
Risk margin	R0560	1 157,24
Technical provisions - health (similar to non-life)	R0570	-
TP calculated as a whole	R0580	1 109,20
Best Estimate	R0590	48,04
Risk margin	R0600	1 312 845,68
Technical provisions - life (excluding index-linked and unit-linked)	R0610	-
Technical provisions - health (similar to life)	R0620	-
TP calculated as a whole	R0630	-
Best Estimate	R0640	-
Risk margin	R0650	1 312 845,68
Technical provisions – life (excluding health and index-linked and unit-linked)	R0660	-
TP calculated as a whole	R0670	1 202 606,67
Best Estimate	R0680	110 239,01
Risk margin	R0690	-
Technical provisions – index-linked and unit-linked	R0700	-
TP calculated as a whole	R0710	-
Best Estimate	R0720	-
Risk margin	R0730	-
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	48 017,83
Pension benefit obligations	R0760	308 690,10
Deposits from reinsurers	R0770	76 146,00
Deferred tax liabilities	R0780	280 725,33
Derivatives	R0790	-
Debts owed to credit institutions	R0800	152 380,20
Financial liabilities other than debts owed to credit institutions	R0810	2 370 633,03
Insurance & intermediaries payables	R0820	235 794,23
Reinsurance payables	R0830	265 953,66
Payables (trade, not insurance)	R0840	417 260,55
Subordinated liabilities	R0850	-
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	-
Any other liabilities, not elsewhere shown	R0880	137 944,91
Total liabilities	R0900	19 366 054,21
Excess of assets over liabilities	R1000	5 108 538,35

Annex 1
 Schedule 10
 Premiums, claims and expenses by line of business

	Line of business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)													Total		
	Medical expense insurance C010	Income protection C020	Workers' compensation C030	Motor vehicle liability C040	Other motor insurance C050	Marine, aviation and transport C060	Fire and other damage to property C070	General liability C080	Credit and suretyship C090	Legal expenses C100	Assistance C110	Miscellaneous C120	Health C0130		Casualty C0140	Marine, aviation, and transport C0150
Premiums written																
Gross - Direct Business	159 576,00	33 636,00	-	71 969 394,00	1 553 309 648,00	66 184 413,00	2 412 006 249,00	707 463 135,00	13 413 332,00	-	4 263 940,00	194 388 301,00	-	-	-	-
Gross - Reinsurance accepted	196 528,00	-	-	59 359 648,00	2 712 292 031,00	-	125 040 057,00	23 978 287,00	5 663 445,00	2 172 434,00	2 172 434,00	183 882 535,00	-	43 084,00	-	-
Net	5 688,00	-	-	58 212 414,00	14 929 110,00	3 904 535,00	2 287 432 270,00	36 981 601,00	6 507 667,00	-	-	11 505 766,00	-	-	-	-
Premiums earned																
Gross - Direct Business	159 803,00	34 755,00	-	71 885 542,00	1 552 440 022,00	66 328 620,00	2 416 739 655,00	707 115 310,00	11 575 648,00	-	4 180 000,00	156 048 822,00	-	47 064,00	-	-
Gross - Reinsurance accepted	196 528,00	-	-	60 485 442,00	2 743 869 316,00	-	125 040 057,00	24 348 624,00	5 663 445,00	2 172 434,00	2 172 434,00	183 882 535,00	-	43 084,00	-	-
Net	5 688,00	-	-	58 212 414,00	14 915 482,00	3 904 535,00	2 274 319 217,00	36 611 064,00	6 507 667,00	-	-	11 505 766,00	-	-	-	-
Claims incurred																
Gross - Direct Business	380 673,00	34 755,00	-	717 135 570,00	1 572 025 084,00	65 623 085,00	2 267 458 871,00	693 843 907,00	10 731 426,00	2 172 434,00	7 308 341,00	160 048 975,00	-	3 354,00	-	-
Gross - Reinsurance accepted	400 513,00	22 707,00	-	826 463 089,00	1 865 446 984,00	31 115 728,00	1 208 084 823,00	440 068 645,00	5 315 568,00	6 970 783,00	4 132 019,00	59 488 479,00	-	3 354,00	-	-
Net	75 182,00	-	-	27 058 862,00	28 687 756,00	-	67 669 241,00	20 997 510,00	2 546 646,00	6 970 783,00	75 307 867,00	207 468 813,00	-	-	-	-
Expenses incurred																
Gross - Direct Business	634 869,00	22 707,00	-	27 269 922,00	891 809 410,00	4 402 243,00	1 07 285 838,00	16 335 797,00	50 799,00	6 970 783,00	5 000,00	1 918 334,00	-	6 318,00	-	-
Gross - Reinsurance accepted	634 869,00	22 707,00	-	826 463 089,00	1 865 446 984,00	31 115 728,00	1 208 084 823,00	440 068 645,00	5 315 568,00	6 970 783,00	4 132 019,00	59 488 479,00	-	3 354,00	-	-
Net	-	-	-	11 311 379,00	1 899 060,00	-	3 802 192,00	3 461 108,00	-	-	-	-	-	-	-	-
Other expenses																
Gross - Direct Business	293 572,00	3 934,00	-	319 059 511,00	2 74 884 954,00	21 553 437,00	805 458 357,00	31 085 510,00	1 181 099,00	6 125 634,00	5 117 261,00	97 819 081,00	-	-	-	-
Gross - Reinsurance accepted	293 572,00	3 934,00	-	319 059 511,00	2 74 884 954,00	21 553 437,00	805 458 357,00	31 085 510,00	1 181 099,00	6 125 634,00	5 117 261,00	97 819 081,00	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total expenses																
Gross - Direct Business	1 029 049,00	60 102,00	-	1 049 111 033,00	4 170 554 486,00	92 083 750,00	5 698 933 183,00	1 469 394 707,00	17 146 115,00	15 148 297,00	10 122 261,00	340 340 830,00	-	51 406,00	-	-
Gross - Reinsurance accepted	1 029 049,00	60 102,00	-	1 049 111 033,00	4 170 554 486,00	92 083 750,00	5 698 933 183,00	1 469 394 707,00	17 146 115,00	15 148 297,00	10 122 261,00	340 340 830,00	-	51 406,00	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total																
Gross - Direct Business	5 662 622 604,00	3 323 117 010,00	-	23 321 170 200,00	48 982 583 500,00	1 938 429 200,00	103 882 535 000,00	23 978 287 000,00	13 413 332 000,00	2 172 434 000,00	4 263 940 000,00	1 943 388 301 000,00	-	43 084 000,00	-	-
Gross - Reinsurance accepted	5 662 622 604,00	3 323 117 010,00	-	23 321 170 200,00	48 982 583 500,00	1 938 429 200,00	103 882 535 000,00	23 978 287 000,00	13 413 332 000,00	2 172 434 000,00	4 263 940 000,00	1 943 388 301 000,00	-	43 084 000,00	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Line of business for: life insurance obligations					Line of business for: life reinsurance obligations					Total
	Health insurance C010	Insurance with profit participation C020	Indexed-linked and unit-linked insurance C030	Other life insurance C040	Amulties stemming from non-life insurance contracts and relating to health insurance obligations C050	Amulties stemming from non-life insurance contracts and relating to health insurance obligations C060	Health reinsurance C070	Life reinsurance C080	Life reinsurance C090	Life reinsurance C100	
Premiums written											
Gross	-	-	-	-	-	-	-	-	-	-	-
Reinsurance share	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-
Premiums earned											
Gross	-	-	-	-	-	-	-	-	-	-	-
Reinsurance share	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-
Claims incurred											
Gross	-	-	-	-	-	-	-	-	-	-	-
Reinsurance share	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-
Expenses incurred											
Gross	-	-	-	-	-	-	-	-	-	-	-
Reinsurance share	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-
Total											
Gross	-	-	-	-	-	-	-	-	-	-	-
Reinsurance share	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-

S.05.02.01

Premiums, claims and expenses by country

in thousand EUR

	Home Country		Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country	
	C 0010	C 0020	C 0030	C 0040	C 0050	C 0060	C 0070	C 0070	
	R0010	C 0080	C 0100	C 0110	C 0120	C 0130	C 0140		
Premiums written									
Gross - Direct Business	5 662 823.00	-	-	-	-	-	-	5 662 823.00	
Gross - Proportional reinsurance accepted	352 811.71	-	-	-	-	-	-	352 811.71	
Gross - Non-proportional reinsurance accepted	370.43	-	-	-	-	-	-	370.43	
Reinsurers' share	416 563.00	-	-	-	-	-	-	416 563.00	
Net	5 999 442.14	-	-	-	-	-	-	5 999 442.14	
Premiums earned									
Gross - Direct Business	5 629 672.00	-	-	-	-	-	-	5 629 672.00	
Gross - Proportional reinsurance accepted	366 700.46	-	-	-	-	-	-	366 700.46	
Gross - Non-proportional reinsurance accepted	370.43	-	-	-	-	-	-	370.43	
Reinsurers' share	413 063.00	-	-	-	-	-	-	413 063.00	
Net	5 583 679.89	-	-	-	-	-	-	5 583 679.89	
Claims incurred									
Gross - Direct Business	3 448 582.00	-	-	-	-	-	-	3 448 582.00	
Gross - Proportional reinsurance accepted	250 066.11	-	-	-	-	-	-	250 066.11	
Gross - Non-proportional reinsurance accepted	824.62	-	-	-	-	-	-	824.62	
Reinsurers' share	159 390.00	-	-	-	-	-	-	159 390.00	
Net	3 540 082.73	-	-	-	-	-	-	3 540 082.73	
Changes in other technical provisions									
Gross - Direct Business	212 909.34	-	-	-	-	-	-	212 909.34	
Gross - Proportional reinsurance accepted	6 620.83	-	-	-	-	-	-	6 620.83	
Gross - Non-proportional reinsurance accepted	-	-	-	-	-	-	-	-	
Reinsurers' share	12 366.27	-	-	-	-	-	-	12 366.27	
Net	207 163.91	-	-	-	-	-	-	207 163.91	
Expenses incurred									
Other expenses	1 749 670.00	-	-	-	-	-	-	1 749 670.00	
Total expenses									
	R1300								

	Home Country		Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country	
	C 0150	C 0160	C 0170	C 0180	C 0190	C 0200	C 0210	C 0210	
	R1400	C 0220	C 0240	C 0250	C 0260	C 0270	C 0280		
Premiums written									
Gross	-	-	-	-	-	-	-	-	
Reinsurers' share	-	-	-	-	-	-	-	-	
Net	-	-	-	-	-	-	-	-	
Premiums earned									
Gross	-	-	-	-	-	-	-	-	
Reinsurers' share	-	-	-	-	-	-	-	-	
Net	-	-	-	-	-	-	-	-	
Claims incurred									
Gross	-	-	-	-	-	-	-	-	
Reinsurers' share	-	-	-	-	-	-	-	-	
Net	-	-	-	-	-	-	-	-	
Changes in other technical provisions									
Gross	-	-	-	-	-	-	-	-	
Reinsurers' share	-	-	-	-	-	-	-	-	
Net	-	-	-	-	-	-	-	-	
Expenses incurred									
Other expenses	-	-	-	-	-	-	-	-	
Total expenses									
	R2600								

Technical provisions calculated as a whole

Total recoverable from reinsurers (SPV and Finner Re) after the adjustment for expected losses due to counterparty default risk
 Total recoverable from reinsurers (SPV and Finner Re) after the adjustment for expected losses due to counterparty default risk and RV

Best estimate
 Total recoverable from reinsurers (SPV and Finner Re) after the adjustment for expected losses due to counterparty default risk
 Net Best Estimate of Premium Provisions
 Claims provision

Gross
 Total recoverable from reinsurers (SPV and Finner Re) after the adjustment for expected losses due to counterparty default risk
 Net Best Estimate of Claims Provisions
 Total Best estimate - gross
 Total Best estimate - net
 Risk margin
 Technical provisions calculated for the Best Estimate
 Technical provisions calculated for Best estimate

Technical provisions - total
 Technical provisions - total
 counterparty (SPV and Finner Re) after the adjustment for expected losses due to counterparty default risk - total
 Technical provisions minus recoverables from reinsurers (SPV and Finner Re - total)

	Direct business and accepted proportional reinsurance										Accepted on proportional reinsurance				Total Non-Life obligation	
	Medical expense insurance	Business interruption insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Third party liability to property insurance	General liability insurance	Credit default swap insurance	Legal expense insurance	Assurance	Multi-tenant financial loss	Non-insurance health insurance	Non-insurance liability insurance		Non-proportional insurance - aviation and transport insurance
	00212	00202	00210	00209	00208	00272	00208	00209	00209	00210	00210	00210	00210	00210	00210	00210
00000	6.61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00100	-	2.27	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00109	6.61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00201	759.08	358.92	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00209	759.08	358.92	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00210	752.27	356.85	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00270	752.27	356.85	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00280	32.69	15.41	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00320	784.87	371.09	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
00340	784.87	371.09	-	-	-	-	-	-	-	-	-	-	-	-	-	-

In thousand EUR

S.190.1.21

Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0020	AY
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Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										10 & +	Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9		
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0180
Prior												
N-9	1.263.573,00	83.089,00	218.702,00	110.559,00	78.476,00	50.919,00	42.552,00	28.223,00	38.560,00	33.359,00	149.737,00	149.737,00
N-8	1.616.515,00	897.960,00	232.041,00	129.512,00	87.962,00	67.046,00	59.705,00	46.096,00	43.911,00	43.911,00	33.359,00	2.695.819,00
N-7	1.485.876,00	887.365,00	238.533,00	119.566,00	83.597,00	69.638,00	67.651,00	42.300,00	43.911,00	43.911,00	43.911,00	3.180.748,00
N-6	1.289.015,00	956.229,00	266.270,00	123.954,00	110.952,00	87.848,00	75.757,00	42.300,00	43.911,00	43.911,00	43.911,00	2.994.526,00
N-5	1.395.662,00	950.811,00	251.695,00	109.607,00	98.277,00	80.208,00	75.757,00	42.300,00	43.911,00	43.911,00	43.911,00	2.910.025,00
N-4	1.424.985,00	1.032.854,00	272.310,00	132.999,00	124.502,00	80.208,00	75.757,00	42.300,00	43.911,00	43.911,00	43.911,00	2.886.260,00
N-3	1.402.543,00	1.105.422,00	318.888,00	155.135,00	132.999,00	80.208,00	75.757,00	42.300,00	43.911,00	43.911,00	43.911,00	2.987.650,00
N-2	1.324.193,00	1.105.422,00	276.492,00	155.135,00	132.999,00	80.208,00	75.757,00	42.300,00	43.911,00	43.911,00	43.911,00	2.981.988,00
N-1	1.426.175,00	1.028.828,00	276.492,00	155.135,00	132.999,00	80.208,00	75.757,00	42.300,00	43.911,00	43.911,00	43.911,00	2.583.468,00
N	1.351.659,00	1.028.828,00	276.492,00	155.135,00	132.999,00	80.208,00	75.757,00	42.300,00	43.911,00	43.911,00	43.911,00	2.455.003,00
Total												27.176.883,00

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										10 & +	Year end (discounted data)
	0	1	2	3	4	5	6	7	8	9		
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360
Prior												
N-9	1.915.396,00	1.065.390,00	777.488,00	651.518,00	548.736,00	474.884,00	426.815,00	382.964,00	310.135,00	261.513,00	1.562.209,00	2.042.090,00
N-8	2.091.506,00	1.070.800,00	837.873,00	720.636,00	634.467,00	577.155,00	511.133,00	430.965,00	328.776,00	261.513,00	1.562.209,00	405.127,00
N-7	2.082.734,00	1.169.849,00	880.352,00	760.421,00	674.651,00	581.482,00	511.133,00	430.965,00	328.776,00	261.513,00	1.562.209,00	448.584,00
N-6	2.149.612,00	1.308.443,00	1.045.055,00	914.909,00	776.710,00	666.728,00	581.482,00	424.624,00	328.776,00	261.513,00	1.562.209,00	610.057,00
N-5	2.141.350,00	1.288.481,00	1.047.676,00	878.597,00	757.901,00	666.728,00	581.482,00	424.624,00	328.776,00	261.513,00	1.562.209,00	718.640,00
N-4	2.273.721,00	1.351.352,00	1.079.391,00	873.649,00	757.901,00	666.728,00	581.482,00	424.624,00	328.776,00	261.513,00	1.562.209,00	733.192,00
N-3	2.605.745,00	1.580.083,00	1.139.458,00	923.288,00	757.901,00	666.728,00	581.482,00	424.624,00	328.776,00	261.513,00	1.562.209,00	823.772,00
N-2	2.545.555,00	1.528.147,00	1.181.494,00	923.288,00	757.901,00	666.728,00	581.482,00	424.624,00	328.776,00	261.513,00	1.562.209,00	973.589,00
N-1	2.196.204,00	1.648.050,00	1.181.494,00	923.288,00	757.901,00	666.728,00	581.482,00	424.624,00	328.776,00	261.513,00	1.562.209,00	1.199.053,00
N	2.088.484,00	1.648.050,00	1.181.494,00	923.288,00	757.901,00	666.728,00	581.482,00	424.624,00	328.776,00	261.513,00	1.562.209,00	2.386.426,00
Total												11.872.355,00

in thousand EUR

S.22.01.21

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	15 072 508,36	-	0,47	33 486,57	-
Basic own funds	R0020	4 571 540,35	-	-	24 113,00	-
Eligible own funds to meet Solvency Capital Requirement	R0050	4 571 540,35	-	-	24 113,00	-
Solvency Capital Requirement	R0090	2 870 784,00	-	-	-	-
Eligible own funds to meet Minimum Capital Requirement	R0100	4 571 540,35	-	-	24 113,00	-
Minimum Capital Requirement	R0110	1 291 853,00	-	-	-	-

Own funds

S.23.01.01

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	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	214 799,03	214 799,03			
Share premium account related to ordinary share capital	R0030	91 077,26	91 077,26			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0,00				
Subordinated mutual member accounts	R0050	0,00				
Surplus funds	R0070	0,00				
Preference shares	R0090	0,00				
Share premium account related to preference shares	R0110	0,00				
Reconciliation reserve	R0130	4 265 664,48	4 265 664,48			
Subordinated liabilities	R0140	0,00				
An amount equal to the value of net deferred tax assets	R0160	0,00				
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0,00				
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	0,00				
Total basic own funds after deductions	R0290	4 571 540,77	4 571 540,77	0,00	0,00	0,00
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0,00				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0,00				
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	0,00				
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	0,00				
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				
Total ancillary own funds	R0400	0,00			0,00	0,00
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	4 571 540,77	4 571 540,77	0,00	0,00	0,00
Total available own funds to meet the MCR	R0510	4 571 540,77	4 571 540,77	0,00	0,00	0,00
Total eligible own funds to meet the SCR	R0540	4 571 540,77	4 571 540,77	0,00	0,00	0,00
Total eligible own funds to meet the MCR	R0550	4 571 540,77	4 571 540,77	0,00	0,00	0,00
SCR	R0580	2 870 784,00				
MCR	R0600	1 291 853,00				
Ratio of Eligible own funds to SCR	R0620	0,001592436				
Ratio of Eligible own funds to MCR	R0640	0,003538747				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	5 108 538,35
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	536 997,58
Other basic own fund items	R0730	305 876,29
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	4 265 664,48
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	51 301,00
Total Expected profits included in future premiums (EPIFP)	R0790	51 301,00

Solvency Capital Requirement - for undertakings on Full Internal Models
Component-specific information
S.25.03.21

in thousand EUR

(*) Closed list of values :

- 1 (Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component)
- 2 (Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component)
- 3 (Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component)
- 4 (No embedded consideration of future management actions)

Unique number of component (*)	Components Description	Calculation of the Solvency Capital Requirement	Consideration of the future management actions regarding technical provisions and/or deferred taxes (*)
C0010		C0030	C0060
Credit Risk	C0020	255 934,84	4
P&C Insurance Risk	credit Risk	2 113 986,63	4
Operational Risk	P&C Insurance Risk	194 356,03	4
market risk	Operational Risk	1 520 085,53	4
Life Insurance Risk	market risk	109 862,47	4
intangible risk	Life Insurance Risk	-	4
	intangible risk		4

Calculation of Solvency Capital Requirement

	C0100
Total undiversified components	4 194 225
Diversification	-
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	1 042 708
Solvency capital requirement excluding capital add-on	2 870 784
Capital add-ons already set	2 870 784
Solvency capital requirement	2 870 784
Other information on SCR	
Amount/estimate of the overall loss-absorbing capacity of technical provisions	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	-
Total amount of Notional Solvency Capital Requirements for remaining part	280 733
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	

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	1 808 778,19

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	752,27	381,91
Income protection insurance and proportional reinsurance	R0030	356,55	41,66
Workers' compensation insurance and proportional reinsurance	R0040	0,00	0,00
Motor vehicle liability insurance and proportional reinsurance	R0050	3 487 599,84	866 019,71
Other motor insurance and proportional reinsurance	R0060	973 272,47	1 897 623,03
Marine, aviation and transport insurance and proportional reinsurance	R0070	43 423,91	71 663,94
Fire and other damage to property insurance and proportional reinsurance	R0080	2 960 729,68	2 732 592,37
General liability insurance and proportional reinsurance	R0090	5 073 384,13	789 601,87
Credit and suretyship insurance and proportional reinsurance	R0100	16 843,82	17 567,28
Legal expenses insurance and proportional reinsurance	R0110	0,00	25 528,18
Assistance and proportional reinsurance	R0120	24 423,94	75 611,89
Miscellaneous financial loss insurance and proportional reinsurance	R0130	257 358,86	209 111,85
Non-proportional health reinsurance	R0140	0,00	0,00
Non-proportional casualty reinsurance	R0150	3 607,92	10,35
Non-proportional marine, aviation and transport reinsurance	R0160	0,00	0,00
Non-proportional property reinsurance	R0170	60,20	409,43

Linear formula component for life insurance and reinsurance obligations

		C0040
MCRL Result	R0200	25 254 740,12

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	1 202 606,67	
Total capital at risk for all life (re)insurance obligations	R0250		0,00

Overall MCR calculation

		C0070
Linear MCR	R0300	1 834 032,93
SCR	R0310	2 870 784,28
MCR cap	R0320	1 291 852,93
MCR floor	R0330	717 696,07
Combined MCR	R0340	1 291 852,93
Absolute floor of the MCR	R0350	2 500,00
Minimum Capital Requirement	R0400	1 291 852,93