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S.02.01.02
Balance sheet

in Thousand EUR

		Solvency II value
Assets		**C0010**
Intangible assets	**R0030**	-
Deferred tax assets	**R0040**	110 511,00
Pension benefit surplus	**R0050**	-
Property, plant & equipment held for own use	**R0060**	44 750,06
Investments (other than assets held for index-linked and unit-linked contracts)	**R0070**	19 390 753,14
Property (other than for own use)	**R0080**	28 679,91
Holdings in related undertakings, including participations	**R0090**	530 251,36
Equities	**R0100**	1 375 214,62
Equities - listed	R0110	0,00
Equities - unlisted	R0120	1 375 214,62
Bonds	**R0130**	8 252 391,80
Government Bonds	R0140	4 585 246,21
Corporate Bonds	R0150	3 385 656,98
Structured notes	R0160	-
Collateralised securities	R0170	281 488,60
Collective Investments Undertakings	R0180	9 134 055,66
Derivatives	R0190	70 159,79
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	**R0230**	3 515 882,43
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	3 515 882,43
Reinsurance recoverables from:	**R0270**	2 640 183,36
Non-life and health similar to non-life	**R0280**	2 640 183,36
Non-life excluding health	**R0290**	2 638 220,26
Health similar to non-life	**R0300**	1 963,10
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**	702 900,90
Insurance and intermediaries receivables	**R0360**	1 130 707,61
Reinsurance receivables	**R0370**	61 289,09
Receivables (trade, not insurance)	**R0380**	614 856,44
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**	625 467,27
Any other assets, not elsewhere shown	**R0420**	5 056,00
Total assets	**R0500**	**28 842 357,29**

		Solvency II value
Liabilities		**C0010**
Technical provisions – non-life	**R0510**	**15 861 083,15**
Technical provisions – non-life (excluding health)	**R0520**	**15 760 452,02**
TP calculated as a whole	**R0530**	-
Best Estimate	**R0540**	15 487 690,90
Risk margin	**R0550**	272 761,12
Technical provisions - health (similar to non-life)	**R0560**	**100 631,13**
TP calculated as a whole	**R0570**	-
Best Estimate	**R0580**	100 289,51
Risk margin	**R0590**	341,62
Technical provisions - life (excluding index-linked and unit-linked)	**R0600**	**1 405 701,76**
Technical provisions - health (similar to life)	**R0610**	**-**
TP calculated as a whole	**R0620**	-
Best Estimate	**R0630**	-
Risk margin	**R0640**	-
Technical provisions – life (excluding health and index-linked and unit-linked)	**R0650**	**1 405 701,76**
TP calculated as a whole	**R0660**	-
Best Estimate	**R0670**	1 297 541,39
Risk margin	**R0680**	108 160,36
Technical provisions – index-linked and unit-linked	**R0690**	**-**
TP calculated as a whole	**R0700**	-
Best Estimate	**R0710**	-
Risk margin	**R0720**	-
Contingent liabilities	**R0740**	-
Provisions other than technical provisions	**R0750**	53 200,90
Pension benefit obligations	**R0760**	152 633,30
Deposits from reinsurers	**R0770**	1 112 909,43
Deferred tax liabilities	**R0780**	-
Derivatives	**R0790**	137 616,17
Debts owed to credit institutions	**R0800**	145 350,83
Financial liabilities other than debts owed to credit institutions	**R0810**	2 827 057,72
Insurance & intermediaries payables	**R0820**	554 772,58
Reinsurance payables	**R0830**	494 685,79
Payables (trade, not insurance)	**R0840**	688 709,45
Subordinated liabilities	**R0850**	**-**
Subordinated liabilities not in BOF	**R0860**	-
Subordinated liabilities in BOF	**R0870**	-
Any other liabilities, not elsewhere shown	**R0880**	92 896,34
Total liabilities	**R0900**	**23 526 617,40**
Excess of assets over liabilities	**R1000**	**5 315 739,90**

Annex I
S.05.01.02
Premiums, claims and expenses by line of business

in Thousand EUR		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)**												Line of business for: **accepted non-proportional reinsurance**				Total
		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	Health	Casualty	Marine, aviation, transport	Property	
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**	**C0100**	**C0110**	**C0120**	**C0130**	**C0140**	**C0150**	**C0160**	**C0200**
Premiums written																		
Gross - Direct Business	**R0110**	4,91	51 943,85	-	1 169 374,38	2 045 012,37	78 896,43	2 982 292,80	1 163 452,05	10 078,37	-	13 085,90	262 110,93					7 776 252,01
Gross - Proportional reinsurance accepted	**R0120**	91,83	16 432,00	-	54 236,88	714,31	-	149 579,99	28 113,42	6 147,23	-	174 226,66	148 130,97					577 673,27
Gross - Non-proportional reinsurance accepted	**R0130**													-	4,70	-	532,11	536,80
Reinsurers' share	**R0140**	26,55	20 211,34	-	333 551,50	586 643,01	21 578,65	1 068 394,70	344 046,58	2 473,49	71,31	58 780,46	236 789,71	-	-	-	-	2 672 567,29
Net	**R0200**	70,20	48 164,51	-	890 059,77	1 459 083,67	57 317,78	2 063 478,08	847 518,88	13 752,11	- 71,31	128 532,09	173 452,19	-	4,70	-	532,11	5 681 894,79
Premiums earned																		
Gross - Direct Business	**R0210**	5,13	53 806,06	-	1 158 944,40	2 019 543,35	79 495,99	2 960 061,44	1 164 455,06	3 553,27	-	13 084,18	279 512,81					7 732 461,69
Gross - Proportional reinsurance accepted	**R0220**	91,83	33 686,13	-	54 236,88	2 122,59	-	149 668,74	27 506,39	6 147,23	80,86	170 942,88	149 977,49					594 461,03
Gross - Non-proportional reinsurance accepted	**R0230**													-	4,70	-	532,11	536,80
Reinsurers' share	**R0240**	26,55	16 742,34	-	333 551,50	584 284,88	21 578,65	1 068 492,34	343 958,20	2 473,49	71,31	58 780,46	163 297,23	-	-	-	-	2 593 256,95
Net	**R0300**	70,41	70 749,85	-	879 629,78	1 437 381,06	57 917,34	2 041 237,84	848 003,26	7 227,01	9,55	125 246,61	266 193,08	-	4,70	-	532,11	5 734 202,58
Claims incurred																		
Gross - Direct Business	**R0310**	4,64	20 742,93	-	493 065,57	1 256 135,12	28 463,63	1 932 971,47	388 788,13	1 138,04	-	12 077,29	23 627,42					4 157 014,24
Gross - Proportional reinsurance accepted	**R0320**	- 173,79	9 635,61	-	34 927,41	1 289,77	- 7,52	120 883,87	7 636,42	3 644,73	- 221,54	111 988,77	- 5 556,99					284 046,71
Gross - Non-proportional reinsurance accepted	**R0330**													-	517,07	-	- 2 613,43	- 2 096,36
Reinsurers' share	**R0340**	- 30,85	12 707,70	-	343 838,54	378 385,88	10 201,96	859 009,00	214 436,59	834,42	55,39	46 284,47	51 897,93	-	-	-	-	1 917 621,02
Net	**R0400**	- 138,30	17 670,85	-	184 154,43	879 039,01	18 254,15	1 194 846,33	181 987,96	3 948,36	- 276,93	77 781,58	- 33 827,50	-	517,07	-	- 2 613,43	2 521 343,57
Expenses incurred	**R0550**	65,39	49 298,07	-	212 476,58	295 583,68	20 774,26	795 700,78	238 604,69	5 426,67	22,46	- 4 715,15	- 231 066,34	2,27	2 029,15	-	- 2 031,42	1 844 258,85
Balance - other technical expenses/income	**R1200**																	-
Total technical expenses	**R1300**																	1 844 258,85

S.12.01.02
Life and Health SLT Technical Provisions

in thousand EUR		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)**	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		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**	**C0160**	**C0170**	**C0180**	**C0190**	**C0200**	**C0210**
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 associated to TP as a whole	**R0020**	-	-			-			-	-	-	-			-	-	-
Technical provisions calculated as a sum of BE and RM																	
Best Estimate																	
Gross Best Estimate	**R0030**	-		-	-		-	-	**1 297 541,28**	-	1 297 541,28		-	-	-	-	-
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0080**	-		-	-		-	-	-	-	-		-	-	-	-	-
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	**R0090**	-		-	-		-	-	**1 297 541,28**	-	1 297 541,28		-	-	-	-	-
Risk Margin	**R0100**	-	-			-			**108 160,43**	-	108 160,43	-			-	-	-
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	**R0110**	-	-			-			-	-	-	-			-	-	-
Best estimate	**R0120**	-		-	-		-	-	-	-	-		-	-	-	-	-
Risk margin	**R0130**	-	-			-			-	-	-	-			-	-	-
Technical provisions - total	**R0200**	-	-			-			**1 405 701,71**	-	**1 405 701,71**	-			-	-	-

S.17.01.02
Non-life Technical Provisions

in thousand EUR		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	
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
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 associated to TP as a whole	R0050	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM																		
Best estimate																		
Premium provisions																		
Gross	R0060	**0,31**	**3 145,55**	-	**156 525,31**	**278 197,81**	- **705,41**	**472 071,30**	- **60 388,02**	**21 944,19**	**331,12**	**31 086,30**	**308 951,93**	-	-	-	- **0,61**	**1 211 159,78**
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	- **0,01**	- **80,09**	-	- **62 949,04**	- **58 742,13**	- **1 090,48**	- **341 864,85**	- **73 258,46**	- **8 715,45**	**436,88**	- **1 238,05**	**106 897,91**	-	-	-	-	- **440 603,77**
Net Best Estimate of Premium Provisions	R0150	**0,32**	**3 225,65**	-	**219 474,36**	**336 939,94**	**385,06**	**813 936,15**	**12 870,43**	**30 659,64**	- **105,76**	**32 324,36**	**202 054,01**	-	-	-	- **0,61**	**1 651 763,55**
Claims provisions																		
Gross	R0160	- **412,64**	**97 556,28**	-	**4 190 081,10**	**1 061 693,95**	**58 523,52**	**4 123 060,65**	**4 731 056,70**	**36 357,65**	**3,45**	- **2 980,87**	**79 614,90**	-	**1 944,77**	-	**320,83**	**14 376 820,28**
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	- **111,65**	**2 154,69**	-	**470 482,10**	**249 857,69**	**13 947,92**	**1 828 639,14**	**430 402,08**	**24 290,00**	-	**5 911,16**	**54 187,55**	-	**807,44**	-	**218,65**	**3 080 786,77**
Net Best Estimate of Claims Provisions	R0250	- **300,99**	**95 401,59**	-	**3 719 599,00**	**811 836,26**	**44 575,60**	**2 294 421,51**	**4 300 654,61**	**12 067,65**	**3,45**	- **8 892,03**	**25 427,35**	-	**1 137,33**	-	**102,18**	**11 296 033,51**
Total Best estimate - gross	R0260	- **412,33**	**100 701,84**	-	**4 346 606,42**	**1 339 891,77**	**57 818,10**	**4 595 131,95**	**4 670 668,67**	**58 301,85**	**334,57**	**28 105,44**	**388 566,82**	-	**1 944,77**	-	**320,22**	**15 587 980,07**
Total Best estimate - net	R0270	- **300,67**	**98 627,24**	-	**3 939 073,36**	**1 148 776,20**	**44 960,66**	**3 108 357,66**	**4 313 525,05**	**42 727,30**	- **102,31**	**23 432,33**	**227 481,36**	-	**1 137,33**	-	**101,57**	**12 947 797,07**
Risk margin	R0280	**22,60**	**319,02**	-	**62 919,64**	**37 938,28**	**1 075,61**	**66 844,27**	**90 005,50**	**687,23**	**29,37**	**1 995,09**	**11 220,07**	-	**33,37**	-	**12,69**	**273 102,74**
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total																		
Technical provisions - total	R0320	- **389,73**	**101 020,85**	-	**4 409 526,06**	**1 377 830,05**	**58 893,71**	**4 661 976,21**	**4 760 674,17**	**58 989,08**	**363,94**	**30 100,53**	**399 786,89**	-	**1 978,14**	-	**332,91**	**15 861 082,81**
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	- **111,66**	**2 074,60**	-	**407 533,06**	**191 115,57**	**12 857,45**	**1 486 774,29**	**357 143,63**	**15 574,55**	**436,88**	**4 673,11**	**161 085,46**	-	**807,44**	-	**218,65**	**2 640 183,00**
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	- **278,06**	**98 946,25**	-	**4 001 993,00**	**1 186 714,48**	**46 036,27**	**3 175 201,93**	**4 403 530,54**	**43 414,53**	- **72,94**	**25 427,42**	**238 701,43**	-	**1 170,70**	-	**114,26**	**13 220 899,81**

in Thousand EUR

S.19.01.21
Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0020	AY

Gross Claims Paid (non-cumulative)
(absolute amount)

	Year	Development year 0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	Sum of years (cumulative)
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
Prior	R0100											175 312,54	R0100 175 312,54	175 312,54
N-9	R0160	1 511 718,33	1 167 305,48	335 795,35	164 173,75	103 917,69	83 848,88	69 531,23	57 772,27	58 978,38	47 773,24		R0160 47 773,24	3 600 814,59
N-8	R0170	1 453 252,94	1 049 162,32	292 098,63	145 576,57	100 145,78	88 572,31	77 693,10	54 098,79	56 470,27			R0170 56 470,27	3 317 070,71
N-7	R0180	1 568 455,85	1 100 041,96	323 282,50	169 851,58	111 400,94	89 732,62	80 288,41	74 204,73				R0180 74 204,73	3 517 258,59
N-6	R0190	1 503 747,35	1 096 942,06	298 300,64	188 452,07	118 251,19	123 546,78	91 779,93					R0190 91 779,93	3 421 020,02
N-5	R0200	1 605 848,57	1 226 902,64	326 802,69	250 670,43	150 345,11	122 328,87						R0200 122 328,87	3 682 898,30
N-4	R0210	1 631 774,24	1 240 066,21	370 557,77	206 645,59	137 280,11							R0210 137 280,11	3 586 323,92
N-3	R0220	1 703 022,57	1 386 611,68	281 352,16	152 370,52								R0220 152 370,52	3 523 356,93
N-2	R0230	1 618 258,95	1 198 390,03	385 421,51									R0230 385 421,51	3 202 070,49
N-1	R0240	1 879 466,89	1 512 878,46										R0240 1 512 878,46	3 392 345,35
N	R0250	1 994 957,33											R0250 1 994 957,33	1 994 957,33
												Total	R0260 4 750 777,50	33 413 428,75

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

	Year	Development year 0	1	2	3	4	5	6	7	8	9	10 & +	Year end (discounted data)
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360
Prior	R0100											2 238 979,85	R0100 2 562 584,30
N-9	R0160	2 825 898,28	1 707 281,13	1 237 455,83	980 686,29	717 214,65	564 321,57	480 400,61	439 241,74	416 772,60	383 038,51		R0160 318 145,52
N-8	R0170	2 754 624,78	1 669 773,51	1 274 349,15	911 071,43	729 324,67	612 713,94	559 612,61	516 238,43	435 413,80			R0170 387 567,69
N-7	R0180	2 383 206,27	1 753 140,63	1 233 485,34	876 476,14	712 809,29	628 234,00	581 937,25	490 730,90				R0180 515 439,44
N-6	R0190	2 254 075,12	1 628 617,20	1 220 061,00	923 944,29	816 743,15	739 396,09	660 026,42					R0190 618 313,52
N-5	R0200	2 160 979,47	1 603 369,76	1 278 760,89	1 034 267,86	932 428,12	790 408,40						R0200 721 940,16
N-4	R0210	1 857 999,30	1 567 084,17	1 278 532,32	1 086 087,56	917 935,26							R0210 806 541,86
N-3	R0220	2 497 244,92	2 036 013,32	1 629 361,98	1 414 461,12								R0220 1 341 777,75
N-2	R0230	2 487 616,80	1 911 109,97	1 308 441,06									R0230 1 070 386,47
N-1	R0240	2 689 555,63	2 074 518,31										R0240 2 901 552,08
N	R0250	2 713 596,10											R0250 2 488 303,53
												Total	R0260 13 732 552,32

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	17 266 785	-	-	187 152	-
Basic own funds	R0020	4 297 740	-	-	- 125 172	-
Eligible own funds to meet Solvency Capital Requirement	R0050	4 297 740	-	-	- 125 172	-
Solvency Capital Requirement	R0090	2 769 520	-	-	259 016	-
Eligible own funds to meet Minimum Capital Requirement	R0100	4 187 229	-	-	- 168 764	-
Minimum Capital Requirement	R0110	1 246 284		-	116 557	-
			-			

in Thousand EUR

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	214 799			
Share premium account related to ordinary share capital	R0030	91 077	91 077			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0				
Subordinated mutual member accounts	R0050	0				
Surplus funds	R0070	0	0			
Preference shares	R0090	0				
Share premium account related to preference shares	R0110	0				
Reconciliation reserve	R0130	3 881 353	3 881 353			
Subordinated liabilities	R0140	0				
An amount equal to the value of net deferred tax assets	R0160	110 511				110 511
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified						
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				
Total basic own funds after deductions	R0290	4 297 740	4 187 229	0	0	110 511
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0				
Unpaid and uncalled preference shares callable on demand	R0320	0				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0				
Other ancillary own funds	R0390	0				
Total ancillary own funds	R0400	0			0	0
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	4 297 740	4 187 229	0	0	110 511
Total available own funds to meet the MCR	R0510	4 187 229	4 187 229	0	0	
Total eligible own funds to meet the SCR	R0540	4 297 740	4 187 229			110 511
Total eligible own funds to meet the MCR	R0550	4 187 229	4 187 229			
SCR	R0580	2 769 520				
MCR	R0600	1 246 284				
Ratio of Eligible own funds to SCR	R0620	155%				
Ratio of Eligible own funds to MCR	R0640	336%				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	5 315 740
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	1 018 000
Other basic own fund items	R0730	416 387
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Reconciliation reserve	R0760	3 881 353
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	0
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	-330 746
Total Expected profits included in future premiums (EPIFP)	R0790	-330 746

Solvency Capital Requirement - for undertakings using an internal model (partial or full)

Component - specific information

S.25.05.21

In Thousand euros

		Solvency Capital Requirement	Amount modelled	USP	Simplifications
		C0010	C0070	C0090	C00120
Risk type					
Total diversification	R0020	-983 785,48	-983 785,48		
Total diversified risk before tax	R0030	2 769 520,34	2 769 520,34		
Total diversified risk after tax	R0040	2 769 520,34	2 769 520,34		
Total market & credit risk	R0070	2 862 389,75	2 862 389,75		
Market & Credit risk - diversified	R0080	1 600 525,54	1 600 525,54		
Credit event risk not covered in market & credit risk	R0190	385 765,23	385 765,23		
Credit event risk not covered in market & credit risk - diversified	R0200	316 262,82	316 262,82		
Total Business risk	R0270	0,00	0,00		
Total Business risk - diversified	R0280	0,00	0,00		
Total Net Non-life underwriting risk	R0310	2 117 538,54	2 117 538,54		
Total Net Non-life underwriting risk - diversified	R0320	1 456 381,04	1 456 381,04		
Total Life & Health underwriting risk	R0400	177 018,09	177 018,09		
Total Life & Health underwriting risk - diversified	R0410	130 458,37	130 458,37		
Total Operational risk	R0480	570 605,63	570 605,63		
Total Operational risk - diversified	R0490	249 678,05	249 678,05		
Other risk	R0500	0,00	0,00		

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	3 753 305,82
Diversification	R0060	-983 785,48
Adjustment due to RFF/MAP nSCR aggregation	R0120	0,00
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0,00
Solvency capital requirement, excluding capital add-ons	R0200	2 769 520,34
Capital add-ons already set	R0210	0,00
of which, capital add-ons already set - Article 37 (1) Type a	R0211	0,00
of which, capital add-ons already set - Article 37 (1) Type b	R0212	0,00
of which, capital add-ons already set - Article 37 (1) Type c	R0213	0,00
of which, capital add-ons already set - Article 37 (1) Type d	R0214	0,00
Solvency capital requirement	R0220	2 769 520,34
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	0,00
Amount/estimate of the loss absorbing capacity for deferred taxes	R0310	0,00
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
Method used to calculate the adjustment due to RFF nSCR aggregation	R0450	4
Net future discretionary benefits	R0460	0,00

Approach to tax rate

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

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
Amount/estimate of LAC DT	R0640	0,00
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	R0650	0,00
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	R0660	0,00
Amount/estimate of LAC DT justified by carry back, current year	R0670	0,00
Amount/estimate of LAC DT justified by carry back, future years	R0680	0,00
Amount/estimate of Maximum LAC DT	R0690	0,00

in Thousand EUR

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	1 734 763,21

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	70,20
Income protection insurance and proportional reinsurance	R0030	98 627,24	30 565,91
Workers' compensation insurance and proportional reinsurance	R0040	0,00	0,00
Motor vehicle liability insurance and proportional reinsurance	R0050	3 939 073,36	890 059,77
Other motor insurance and proportional reinsurance	R0060	1 148 776,20	1 459 083,67
Marine, aviation and transport insurance and proportional reinsurance	R0070	44 960,66	57 317,78
Fire and other damage to property insurance and proportional reinsurance	R0080	3 108 357,66	2 063 478,09
General liability insurance and proportional reinsurance	R0090	4 313 525,05	843 498,77
Credit and suretyship insurance and proportional reinsurance	R0100	42 727,30	17 772,22
Legal expenses insurance and proportional reinsurance	R0110	0,00	169,35
Assistance and proportional reinsurance	R0120	23 432,33	128 532,09
Miscellaneous financial loss insurance and proportional reinsurance	R0130	227 481,36	190 810,13
Non-proportional health reinsurance	R0140	0,00	0,00
Non-proportional casualty reinsurance	R0150	1 137,33	4,70
Non-proportional marine, aviation and transport reinsurance	R0160	0,00	0,00
Non-proportional property reinsurance	R0170	101,57	532,11

Linear formula component for life insurance and reinsurance obligations		C0040
MCRL Result	R0200	27 248,37

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	1 297 541,28	
Total capital at risk for all life (re)insurance obligations	R0250		0,00

Overall MCR calculation		C0070
Linear MCR	R0300	1 762 011,58
SCR	R0310	2 769 520,34
MCR cap	R0320	1 246 284,15
MCR floor	R0330	692 380,08
Combined MCR	R0340	1 246 284,15
Absolute floor of the MCR	R0350	2 700,00
Minimum Capital Requirement	R0400	1 246 284,15