

S.02.01.02

Balance sheet

in EUR

	Solvency II value	
	C0010	
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	-
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	1 753 277.00
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	207 756 361.00
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	7 937 800.00
Equities - listed	R0110	7 917 800.00
Equities - unlisted	R0120	20 000.00
Bonds	R0130	153 289 788.00
Government Bonds	R0140	61 997 638.00
Corporate Bonds	R0150	91 292 150.00
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	46 528 773.00
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	201 722.00
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	201 722.00
Reinsurance recoverables from:	R0270	4 539 394.00
Non-life and health similar to non-life	R0280	4 539 394.00
Non-life excluding health	R0290	4 539 394.00
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	-
Insurance and intermediaries receivables	R0360	31 721 567.00
Reinsurance receivables	R0370	20 750.00
Receivables (trade, not insurance)	R0380	7 131 705.00
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	5 823 447.00
Any other assets, not elsewhere shown	R0420	530 664.00
Total assets	R0500	259 478 887.00
	Solvency II value	
	C0010	
Liabilities		
Technical provisions – non-life	R0510	166 246 174.00
Technical provisions – non-life (excluding health)	R0520	166 246 174.00
TP calculated as a whole	R0530	-
Best Estimate	R0540	157 608 307.00
Risk margin	R0550	8 637 867.00
Technical provisions - health (similar to non-life)	R0560	-
TP calculated as a whole	R0570	-
Best Estimate	R0580	-
Risk margin	R0590	-
Technical provisions - life (excluding index-linked and unit-linked)	R0600	-
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	-
TP calculated as a whole	R0660	-
Best Estimate	R0670	-
Risk margin	R0680	-
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	1 877 287.00
Pension benefit obligations	R0760	152 924.00
Deposits from reinsurers	R0770	1 592 548.00
Deferred tax liabilities	R0780	4 104 485.00
Derivatives	R0790	-
Debts owed to credit institutions	R0800	-
Financial liabilities other than debts owed to credit institutions	R0810	1 521 742.65
Insurance & intermediaries payables	R0820	3 734 896.00
Reinsurance payables	R0830	170 377.00
Payables (trade, not insurance)	R0840	6 098 807.00
Subordinated liabilities	R0850	-
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	-
Any other liabilities, not elsewhere shown	R0880	2 509 659.00
Total liabilities	R0900	188 008 899.65
Excess of assets over liabilities	R1000	71 469 987.35

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

in 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 C0200
	Medical expense insurance C0010	Income protection insurance C0020	Workers' compensation insurance C0030	Motor vehicle liability insurance C0040	Other motor insurance C0050	Marine, aviation and transport insurance C0060	Fire and other damage to property insurance C0070	General liability insurance C0080	Credit and suretyship insurance C0090	Legal expenses insurance C0100	Assistance C0110	Miscellaneous financial loss C0120	Health C0130	Casualty C0140	Marine, aviation, transport C0150	Property C0160	
	Premiums written																
Gross - Direct Business	R0110	-	-	-	48 012 042.00	38 829 740.00	-	10 843 599.00	917 482.00	-	6 550 563.00	-	-	-	-	-	105 153 426.00
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	1 470 942.00	369 040.00	-	579 808.00	821 854.00	-	-	-	-	-	-	-	3 241 644.00
Reinsurers' share	R0140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	R0200	-	-	-	46 541 100.00	38 460 700.00	-	10 263 791.00	95 628.00	-	6 550 563.00	-	-	-	-	-	101 911 782.00
Premiums earned																	
Gross - Direct Business	R0210	-	-	-	47 203 161.00	38 052 770.00	-	10 139 302.00	878 727.00	-	6 454 137.00	-	-	-	-	-	102 728 097.00
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	1 470 942.00	369 040.00	-	579 808.00	821 854.00	-	-	-	-	-	-	-	3 241 644.00
Reinsurers' share	R0240	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	R0300	-	-	-	45 732 219.00	37 683 730.00	-	9 559 494.00	56 873.00	-	6 454 137.00	-	-	-	-	-	99 486 453.00
Claims incurred																	
Gross - Direct Business	R0310	-	-	-	28 479 618.00	26 793 899.00	-	3 796 470.00	638 934.00	-	5 079 826.00	-	-	-	-	-	63 510 879.00
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	666 277.00	165.00	-	7 165.00	2 355 258.00	-	-	-	-	-	-	-	3 014 535.00
Reinsurers' share	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	R0400	-	-	-	29 145 895.00	26 794 064.00	-	3 789 305.00	1 716 324.00	-	5 079 826.00	-	-	-	-	-	66 525 414.00
Changes in other technical provisions																	
Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expenses incurred	R0550	-	-	-	19 438 042.00	11 654 014.00	-	5 888 985.00	18 686.00	-	1 427 579.00	-	-	-	-	-	38 589 934.00
Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	150.00
Total expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38 389 784.00

in EUR	Line of Business for: life insurance obligations						Life reinsurance obligations		Total C0300
	Health insurance C0210	Insurance with profit participation C0220	Index-linked and unit-linked insurance C0230	Other life insurance C0240	Annuities stemming from non-life insurance contracts and relating to health insurance obligations C0250	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations C0260	Health reinsurance C0270	Life reinsurance C0280	
	Premiums written								
Gross	R1410	-	-	-	-	-	-	-	-
Reinsurers' share	R1420	-	-	-	-	-	-	-	-
Net	R1500	-	-	-	-	-	-	-	-
Premiums earned									
Gross	R1510	-	-	-	-	-	-	-	-
Reinsurers' share	R1520	-	-	-	-	-	-	-	-
Net	R1600	-	-	-	-	-	-	-	-
Claims incurred									
Gross	R1610	-	-	-	-	-	-	-	-
Reinsurers' share	R1620	-	-	-	-	-	-	-	-
Net	R1700	-	-	-	-	-	-	-	-
Changes in other technical provisions									
Gross	R1710	-	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-	-
Net	R1800	-	-	-	-	-	-	-	-
Expenses incurred	R1900	-	-	-	-	-	-	-	-
Other expenses	R2500	-	-	-	-	-	-	-	-
Total expenses	R2600	-	-	-	-	-	-	-	-

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
	R0010	C0010	C0020	C0030	C0040	C0050	C0060	C0070
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written								
Gross - Direct Business	R0110	105 153 426.00	-	-	-	-	-	105 153 426.00
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-
Reinsurers' share	R0140	3 241 644.00	-	-	-	-	-	3 241 644.00
Net	R0200	101 911 782.00	-	-	-	-	-	101 911 782.00
Premiums earned								
Gross - Direct Business	R0210	102 728 097.00	-	-	-	-	-	102 728 097.00
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-
Reinsurers' share	R0240	3 241 644.00	-	-	-	-	-	3 241 644.00
Net	R0300	99 486 453.00	-	-	-	-	-	99 486 453.00
Claims incurred								
Gross - Direct Business	R0310	63 510 879.00	-	-	-	-	-	63 510 879.00
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-
Reinsurers' share	R0340	3 014 535.00	-	-	-	-	-	3 014 535.00
Net	R0400	66 525 414.00	-	-	-	-	-	66 525 414.00
Changes in other technical provisions								
Gross - Direct Business	R0410	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-
Expenses incurred	R0550	38 389 934.00	-	-	-	-	-	38 389 934.00
Other expenses	R1200	-	-	-	-	-	-	150.00
Total expenses	R1300	-	-	-	-	-	-	38 389 784.00

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
	R1400	C0150	C0160	C0170	C0180	C0190	C0200	C0210
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	-	-	-	-	-	-	-
Reinsurers' share	R1420	-	-	-	-	-	-	-
Net	R1500	-	-	-	-	-	-	-
Premiums earned								
Gross	R1510	-	-	-	-	-	-	-
Reinsurers' share	R1520	-	-	-	-	-	-	-
Net	R1600	-	-	-	-	-	-	-
Claims incurred								
Gross	R1610	-	-	-	-	-	-	-
Reinsurers' share	R1620	-	-	-	-	-	-	-
Net	R1700	-	-	-	-	-	-	-
Changes in other technical provisions								
Gross	R1710	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-
Net	R1800	-	-	-	-	-	-	-
Expenses incurred	R1900	-	-	-	-	-	-	-
Other expenses	R2500	-	-	-	-	-	-	-
Total expenses	R2600	-	-	-	-	-	-	-

S.17.01.02

Non-life Technical Provisions

in thousand EUR

Technical provisions calculated as a whole

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole

Technical provisions calculated as a sum of BE and RM

Best estimate

Premium provisions

Gross

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

Net Best Estimate of Premium Provisions

Claims provisions

Gross

Total recoverable from reinsurance/SPV and Finite 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 contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total

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

	Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				Total Non-Life obligation		
	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
R0010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0050	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0060	-	-	-	18 359.67	13 890.08	-	3 971.62	311.48	-	2 305.54	-	-	-	-	-	-	-	38 838.38
R0140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0150	-	-	-	18 359.67	13 890.08	-	3 971.62	311.48	-	2 305.54	-	-	-	-	-	-	-	38 838.38
R0160	-	-	-	101 390.16	3 913.62	-	3 106.98	1 433.92	-	8 926.19	-	-	-	-	-	-	-	118 770.86
R0240	-	-	-	4 447.30	-	-	-	92.09	-	-	-	-	-	-	-	-	-	4 539.39
R0250	-	-	-	96 942.86	3 913.62	-	3 106.98	1 341.83	-	8 926.19	-	-	-	-	-	-	-	114 231.47
R0260	-	-	-	119 749.83	17 803.69	-	7 078.60	1 745.40	-	11 231.73	-	-	-	-	-	-	-	157 609.24
R0270	-	-	-	115 302.52	17 803.69	-	7 078.60	1 653.31	-	11 231.73	-	-	-	-	-	-	-	153 069.85
R0280	-	-	-	7 568.81	748.48	-	30.19	21.63	-	268.77	-	-	-	-	-	-	-	8 637.87
R0290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0320	-	-	-	127 318.63	18 552.17	-	7 108.79	1 767.02	-	11 500.50	-	-	-	-	-	-	-	166 247.11
R0330	-	-	-	4 447.30	-	-	-	92.09	-	-	-	-	-	-	-	-	-	4 539.39
R0340	-	-	-	122 871.33	18 552.17	-	7 108.79	1 674.93	-	11 500.50	-	-	-	-	-	-	-	161 707.72

In 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										10 & +	In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9					
Prior	R0100											483 261.00	R0100	483 261.00	483 261.00
N-9	R0160	26 683 630.00	8 873 699.00	1 655 922.00	639 576.00	718 439.00	749 335.00	248 810.00	442 655.00	322 442.00	405 755.00		R0160	405 755.00	40 740 263.00
N-8	R0170	22 195 978.00	7 139 601.00	1 497 224.00	972 051.00	645 820.00	873 323.00	547 752.00	535 920.00	524 550.00			R0170	524 550.00	34 932 219.00
N-7	R0180	22 647 142.00	8 036 643.00	2 276 128.00	1 226 089.00	691 422.00	696 646.00	675 227.00	292 507.00				R0180	292 507.00	36 541 804.00
N-6	R0190	22 827 848.00	9 254 633.00	2 260 928.00	1 266 675.00	1 159 057.00	675 536.00	465 142.00					R0190	465 142.00	37 909 819.00
N-5	R0200	27 543 307.00	10 525 696.00	1 708 725.00	1 402 359.00	1 301 517.00	565 885.00						R0200	565 885.00	43 047 489.00
N-4	R0210	27 848 268.00	10 437 679.00	2 020 241.00	1 734 713.00	673 728.00							R0210	673 728.00	42 714 629.00
N-3	R0220	24 830 190.00	8 022 262.00	1 697 559.00	1 263 903.00								R0220	1 263 903.00	35 813 914.00
N-2	R0230	33 869 794.00	14 026 935.00	2 525 478.00									R0230	2 525 478.00	50 422 207.00
N-1	R0240	30 527 405.00	12 707 082.00										R0240	12 707 082.00	43 234 487.00
N	R0250	33 501 939.00											R0250	33 501 939.00	33 501 939.00
	Total												R0260	53 409 230.00	399 342 031.00

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				
Prior	R0100											20 321 482.00	R0100	16 514 453.00
N-9	R0160	23 595 020.00	11 262 402.00	8 292 642.00	8 220 133.00	6 142 061.00	4 621 928.00	4 265 710.00	4 262 236.00	3 671 378.00	3 136 397.00		R0160	2 497 067.00
N-8	R0170	22 964 316.00	13 114 451.00	9 162 426.00	6 737 934.00	5 039 798.00	4 206 087.00	4 037 562.00	3 610 099.00	2 873 526.00			R0170	2 412 410.00
N-7	R0180	25 409 928.00	14 508 758.00	11 249 667.00	8 165 749.00	7 824 343.00	7 084 663.00	6 290 320.00	5 431 530.00				R0180	4 198 545.00
N-6	R0190	28 343 157.00	24 345 576.00	20 468 645.00	18 739 473.00	18 271 686.00	17 925 183.00	17 650 048.00					R0190	13 063 422.00
N-5	R0200	23 437 164.00	18 446 265.00	13 385 506.00	11 443 255.00	9 438 179.00	8 324 370.00						R0200	6 465 569.00
N-4	R0210	24 388 412.00	19 954 720.00	16 683 931.00	14 472 262.00	13 804 859.00							R0210	10 557 802.00
N-3	R0220	22 959 524.00	13 717 644.00	9 786 963.00	8 123 398.00								R0220	6 539 480.00
N-2	R0230	25 635 406.00	17 413 406.00	13 141 769.00									R0230	10 849 495.00
N-1	R0240	28 535 316.00	17 368 573.00										R0240	13 228 020.00
N	R0250	28 227 055.00											R0250	25 021 978.00
	Total												R0260	111 348 241.00

In EUR

S.19.01.21
Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0020	UWY
-----------------------------------	-------	-----

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

Year	Development year										In Current year		Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9	10 & +	C0170	C0180
Prior	R0100	-	-	-	-	-	-	-	-	-	-	-	-
N-9	R0160	-	-	-	-	-	-	-	-	-	-	-	-
N-8	R0170	-	-	-	-	-	-	-	-	-	-	-	-
N-7	R0180	-	-	-	-	-	-	-	-	-	-	-	-
N-6	R0190	-	-	-	-	-	-	-	-	-	-	-	-
N-5	R0200	-	-	-	-	-	-	-	-	-	-	-	-
N-4	R0210	-	-	-	-	-	-	-	-	-	-	-	-
N-3	R0220	-	-	-	-	-	-	-	-	-	-	-	-
N-2	R0230	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0240	-	-	-	-	-	-	-	-	-	-	-	-
N	R0250	-	-	-	-	-	-	-	-	-	-	-	-
											Total	R0260	-

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10 & +	C0360	C0360
Prior	R0100	-	-	-	-	-	-	-	-	-	-	-	-
N-9	R0160	-	-	-	-	-	-	-	-	-	-	-	-
N-8	R0170	-	-	-	-	-	-	-	-	-	-	-	-
N-7	R0180	-	-	-	-	-	-	-	-	-	-	-	-
N-6	R0190	-	-	-	-	-	-	-	-	-	-	-	-
N-5	R0200	-	-	-	-	-	-	-	-	-	-	-	-
N-4	R0210	-	-	-	-	-	-	-	-	-	-	-	-
N-3	R0220	-	-	-	-	-	-	-	-	-	-	-	-
N-2	R0230	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0240	-	-	-	-	-	-	-	-	-	-	-	-
N	R0250	-	-	-	-	-	-	-	-	-	-	-	-
											Total	R0260	-

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	166 246.17	-	-	1 428.41	-
Basic own funds	R0020	70 169.80	-	-	1 246.07	-
Eligible own funds to meet Solvency Capital Requirement	R0050	70 169.80	-	-	1 246.07	-
Solvency Capital Requirement	R0090	42 693.63	-	-	2 929.93	-
Eligible own funds to meet Minimum Capital Requirement	R0100	70 169.80	-	-	1 246.07	-
Minimum Capital Requirement	R0110	19 212.13	-	-	1 318.47	-

Own funds

		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	9 200 000.00	9 200 000.00			
Share premium account related to ordinary share capital	R0030	0.00	0.00			
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				
Preference shares	R0090	0				
Share premium account related to preference shares	R0110	0				
Reconciliation reserve	R0130	60 969 795.00	60 969 795.00			
Subordinated liabilities	R0140	0				
An amount equal to the value of net deferred tax assets	R0160	0				
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 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				
Total basic own funds after deductions	R0290	70 169 795.00	70 169 795.00	0	0	0
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	0.00				
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				
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				
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	70 169 795.00	70 169 795.00	0	0	0
Total available own funds to meet the MCR	R0510	70 169 795.00	70 169 795.00	0	0	
Total eligible own funds to meet the SCR	R0540	70 169 795.00	70 169 795.00			
Total eligible own funds to meet the MCR	R0550	70 169 795.00	70 169 795.00			
SCR	R0580	42 693 631.00				
MCR	R0600	19 212 134.00				
Ratio of Eligible own funds to SCR	R0620	1.64				
Ratio of Eligible own funds to MCR	R0640	3.65				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	71 469 795.00
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	1 300 000.00
Other basic own fund items	R0730	9 200 000.00
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	60 969 795.00
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	2 389 143.00
Total Expected profits included in future premiums (EPIFP)	R0790	2 389 143.00

Solvency Capital Requirement - for undertakings using an internal model (partial or full)
Component - specific information
S.25.05.01.01 - S.25.05.01.05

Risk type		Solvency Capital Requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios	Consideration of the future management actions regarding technical provisions and/or deferred taxes	Amount modelled
		C0010	C0050	C0060	C0070
Total diversification	R0020	-10 425 856.48			-10 425 856.48
Total diversified risk before tax	R0030	46 798 381.98			46 798 381.98
Total diversified risk after tax	R0040	42 693 631.00			42 693 631.00
Total market & credit risk	R0070	20 602 409.26			20 602 409.26
Market & Credit risk - diversified	R0080	10 580 896.69			10 580 896.69
Credit event risk not covered in market & credit risk	R0190	4 634 859.17			4 634 859.17
Credit event risk not covered in market & credit risk - diversified	R0200	3 608 233.11			3 608 233.11
Total Business risk	R0270	0.00			0.00
Total Business risk - diversified	R0280	0.00			0.00
Total Net Non-life underwriting risk	R0310	58 554 049.09			58 554 049.09
Total Net Non-life underwriting risk - diversified	R0320	39 377 751.39			39 377 751.39
Total Life & Health underwriting risk	R0400	0.00			0.00
Total Life & Health underwriting risk - diversified	R0410	0.00			0.00
Total Operational risk	R0480	0.00			0.00
Total Operational risk - diversified	R0490	3 657 357.27			3 657 357.27
Other risk	R0500	0.00			0.00

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	53 119 487.48
Diversification	R0060	-10 425 856.48
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	42 693 631.00
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	42 693 631.00
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the loss absorbing capacity for deferred taxes	R0310	0.00
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	
Method used to calculate the adjustment due to RFF nSCR aggregation	R0450	
Net future discretionary benefits	R0460	

Approach to tax rate

		Yes/No
		C0109
Approach based on average tax rate	R0590	

Approach based on average tax rate
1 - Yes

Calculation of loss absorbing capacity of deferred taxes

		Before the shock	After the shock
		C0110	C0120
DTA	R0600	0.00	0.00
DTA carry forward	R0610		
DTA due to deductible temporary differences	R0620		
DTL	R0630		

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	
Amount/estimate of LAC DT justified by carry back, current year	R0670	
Amount/estimate of LAC DT justified by carry back, future years	R0680	
Amount/estimate of Maximum LAC DT	R0690	

Annex I
S.28.01.01

In EUR

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

Linear formula component for non-life insurance and reinsurance obligations

	C0010
MCRNL Result	21 689 419.83

	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 115 002 522.73	46 541 099.40
Other motor insurance and proportional reinsurance	R0060 17 803 693.88	38 460 699.91
Marine, aviation and transport insurance and proportional reinsurance	R0070 0.00	0.00
Fire and other damage to property insurance and proportional reinsurance	R0080 7 078 599.76	10 263 791.48
General liability insurance and proportional reinsurance	R0090 1 653 305.08	95 628.31
Credit and suretyship insurance and proportional reinsurance	R0100 0.00	0.00
Legal expenses insurance and proportional reinsurance	R0110 11 231 724.88	6 550 562.68
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 0.00	0.00

Linear formula component for life insurance and reinsurance obligations

	C0040
MCRL Result	0.00

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

Overall MCR calculation

	C0070
Linear MCR	R0300 21 689 419.83
SCR	R0310 42 693 631.00
MCR cap	R0320 19 212 133.95
MCR floor	R0330 10 673 407.75
Combined MCR	R0340 19 212 133.95
Absolute floor of the MCR	R0350 4 000 000.00
Minimum Capital Requirement	R0400 19 212 133.95