

**Annex I**  
**S.02.01.02**  
**Balance sheet**

		Solvency II value
Assets		C0010
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	18 571
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	376 555
Property (other than for own use)	R0080	8 738
Holdings in related undertakings, including participations	R0090	68 346
Equities	R0100	745
Equities - listed	R0110	745
Equities - unlisted	R0120	
Bonds	R0130	236 490
Government Bonds	R0140	199 517
Corporate Bonds	R0150	36 974
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	62 236
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	387
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	387
Reinsurance recoverables from:	R0270	76 890
Non-life and health similar to non-life	R0280	76 890
Non-life excluding health	R0290	76 194
Health similar to non-life	R0300	696
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	4 288
Reinsurance receivables	R0370	816
Receivables (trade, not insurance)	R0380	4 303
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	23 614
Any other assets, not elsewhere shown	R0420	1 029
<b>Total assets</b>	<b>R0500</b>	<b>506 453</b>

**Annex I**  
**S.02.01.02**  
**Balance sheet**

		Solvency II value
Liabilities		<b>C0010</b>
Technical provisions – non-life	<b>R0510</b>	244 516
Technical provisions – non-life (excluding health)	<b>R0520</b>	240 662
TP calculated as a whole	<b>R0530</b>	
Best Estimate	<b>R0540</b>	229 051
Risk margin	<b>R0550</b>	11 610
Technical provisions - health (similar to non-life)	<b>R0560</b>	3 854
TP calculated as a whole	<b>R0570</b>	
Best Estimate	<b>R0580</b>	3 650
Risk margin	<b>R0590</b>	204
Technical provisions - life (excluding index-linked and unit-linked)	<b>R0600</b>	3 879
Technical provisions - health (similar to life)	<b>R0610</b>	
TP calculated as a whole	<b>R0620</b>	
Best Estimate	<b>R0630</b>	
Risk margin	<b>R0640</b>	
Technical provisions – life (excluding health and index-linked and unit-linked)	<b>R0650</b>	3 879
TP calculated as a whole	<b>R0660</b>	
Best Estimate	<b>R0670</b>	3 464
Risk margin	<b>R0680</b>	415
Technical provisions – index-linked and unit-linked	<b>R0690</b>	
TP calculated as a whole	<b>R0700</b>	
Best Estimate	<b>R0710</b>	
Risk margin	<b>R0720</b>	
Contingent liabilities	<b>R0740</b>	
Provisions other than technical provisions	<b>R0750</b>	
Pension benefit obligations	<b>R0760</b>	1 642
Deposits from reinsurers	<b>R0770</b>	45 457
Deferred tax liabilities	<b>R0780</b>	1 366
Derivatives	<b>R0790</b>	
Debts owed to credit institutions	<b>R0800</b>	
Financial liabilities other than debts owed to credit institutions	<b>R0810</b>	9 331
Insurance & intermediaries payables	<b>R0820</b>	9 416
Reinsurance payables	<b>R0830</b>	405
Payables (trade, not insurance)	<b>R0840</b>	5 454
Subordinated liabilities	<b>R0850</b>	
Subordinated liabilities not in BOF	<b>R0860</b>	
Subordinated liabilities in BOF	<b>R0870</b>	
Any other liabilities, not elsewhere shown	<b>R0880</b>	273
<b>Total liabilities</b>	<b>R0900</b>	321 739
<b>Excess of assets over liabilities</b>	<b>R1000</b>	184 714

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S.05.01.02

Premiums, claims and expenses by line of business

Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)										
		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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
<b>Premiums written</b>										
Gross - Direct Business	R0110	2 306	5 434		78 873	134 370	13 494	61 802	6 717	
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	9	252		38 121	2 994	3 840	33 981	3 035	
Net	R0200	2 297	5 183		40 752	131 376	9 654	27 821	3 681	
<b>Premiums earned</b>										
Gross - Direct Business	R0210	2 067	5 317		76 161	126 822	14 417	59 926	6 062	
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	10	274		36 642	3 246	4 135	33 010	2 475	
Net	R0300	2 057	5 044		39 519	123 576	10 282	26 917	3 587	
<b>Claims incurred</b>										
Gross - Direct Business	R0310	607	1 657		37 083	62 235	2 190	10 409	1 070	
Gross - Proportional reinsurance accepted	R0320									
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	1	440		14 842	1 321	696	4 106	508	
Net	R0400	606	1 217		22 240	60 914	1 495	6 303	561	
<b>Changes in other technical provisions</b>										
Gross - Direct Business	R0410									
Gross - Proportional reinsurance accepted	R0420									
Gross - Non- proportional reinsurance accepted	R0430									
Reinsurers' share	R0440									
Net	R0500									
<b>Expenses incurred</b>	R0550	879	1 898		6 407	48 348	3 140	15 085	1 037	
<b>Other expenses</b>	R1200									
<b>Total expenses</b>	R1300									

Annex I

S.05.01.02

Premiums, claims and expenses by line of business

		Line of Business for: <b>non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b>			Line of business for: <b>accepted non-proportional reinsurance</b>				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
<b>Premiums written</b>									
Gross - Direct Business	R0110			39					303 035
Gross - Proportional reinsurance accepted	R0120								
Gross - Non-proportional reinsurance accepted	R0130								
Reinsurers' share	R0140			19					82 252
Net	R0200			20					220 783
<b>Premiums earned</b>									
Gross - Direct Business	R0210			103					290 875
Gross - Proportional reinsurance accepted	R0220								
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240			19					79 810
Net	R0300			84					211 065
<b>Claims incurred</b>									
Gross - Direct Business	R0310			-101					115 151
Gross - Proportional reinsurance accepted	R0320								
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340			10					21 924
Net	R0400			-110					93 227
<b>Changes in other technical provisions</b>									
Gross - Direct Business	R0410								
Gross - Proportional reinsurance accepted	R0420								
Gross - Non- proportional reinsurance accepted	R0430								
Reinsurers'share	R0440								
Net	R0500								
<b>Expenses incurred</b>	R0550			16					76 811
<b>Other expenses</b>	R1200								4 414
<b>Total expenses</b>	R1300								81 225

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S.05.01.02

Premiums, claims and expenses by line of business

		Line of Business for: life insurance obligations						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
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									

Annex I

S.05.02.01

Premiums, claims and expenses by country

		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
<b>Premiums written</b>								
Gross - Direct Business	R0110							
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140							
Net	R0200							
<b>Premiums earned</b>								
Gross - Direct Business	R0210							
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240							
Net	R0300							
<b>Claims incurred</b>								
Gross - Direct Business	R0310							
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340							
Net	R0400							
<b>Changes in other technical provisions</b>								
Gross - Direct Business	R0410							
Gross - Proportional reinsurance accepted	R0420							
Gross - Non- proportional reinsurance accepted	R0430							
Reinsurers' share	R0440							
Net	R0500							
<b>Expenses incurred</b>	R0550							
<b>Other expenses</b>	R1200							
<b>Total expenses</b>	R1300							

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S.05.02.01

Premiums, claims and expenses by country

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

Annex I  
S.12.01.02  
Life and Health SLT Technical Provisions

		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)	
			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
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								3 464		3 464
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								3 464		3 464
Risk Margin	R0100								415		415
Amount of the transitional on Technical Provisions											
Technical Provisions calculated as a whole	R0110										
Best estimate	R0120										
Risk margin	R0130										
Technical provisions - total	R0200								3 879		3 879



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**S.12.01.02**  
**Life and Health SLT Technical Provisions**

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			

		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						
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						
Risk Margin	R0100						
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110						
Best estimate	R0120						
Risk margin	R0130						
Technical provisions - total	R0200						

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**S.17.01.02**  
**Non-life Technical Provisions**

Direct business and accepted proportional reinsurance										
		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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>									
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	<b>R0050</b>									
<b>Technical provisions calculated as a sum of BE and RM</b>										
<b>Best estimate</b>										
Premium provisions										
Gross	<b>R0060</b>	197	708		13 187	18 521	-142	2 923	1 216	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0140</b>		191		3 813	500	-160	447	455	
Net Best Estimate of Premium Provisions	<b>R0150</b>	197	517		9 374	18 021	18	2 476	761	
<b>Claims provisions</b>										
Gross	<b>R0160</b>	508	2 237		117 450	44 437	3 670	15 358	10 518	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0240</b>	0	505		55 588	1 119	893	9 236	4 304	
Net Best Estimate of Claims Provisions	<b>R0250</b>	508	1 732		61 863	43 318	2 777	6 122	6 214	
<b>Total Best estimate - gross</b>	<b>R0260</b>	705	2 945		130 638	62 958	3 528	18 281	11 734	
<b>Total Best estimate - net</b>	<b>R0270</b>	705	2 249		71 237	61 338	2 795	8 598	6 975	
<b>Risk margin</b>	<b>R0280</b>	46	158		5 958	3 945	253	557	725	
<b>Amount of the transitional on Technical Provisions</b>										
Technical Provisions calculated as a whole	<b>R0290</b>									
Best estimate	<b>R0300</b>									
Risk margin	<b>R0310</b>									

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**Non-life Technical Provisions**

Direct business and accepted proportional reinsurance										
	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	
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	
Technical provisions - total										
Technical provisions - total	R0320	752	3 103		136 595	66 903	3 781	18 838	12 459	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330		696		59 401	1 619	733	9 683	4 758	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	751	2 407		77 195	65 284	3 048	9 155	7 700	

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S.17.01.02  
Non-life Technical Provisions

		Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
		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	
		C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
<b>Technical provisions calculated as a whole</b>		<b>R0010</b>							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	<b>R0050</b>								
<b>Technical provisions calculated as a sum of BE and RM</b>									
<b>Best estimate</b>									
Premium provisions									
Gross	<b>R0060</b>			22					36 632
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0140</b>			-1					5 245
Net Best Estimate of Premium Provisions	<b>R0150</b>			23					31 387
<b>Claims provisions</b>									
Gross	<b>R0160</b>			1 891					196 070
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0240</b>			0					71 645
Net Best Estimate of Claims Provisions	<b>R0250</b>			1 891					124 425
<b>Total Best estimate - gross</b>	<b>R0260</b>			1 913					232 702
<b>Total Best estimate - net</b>	<b>R0270</b>			1 914					155 812
<b>Risk margin</b>	<b>R0280</b>			172					11 814
<b>Amount of the transitional on Technical Provisions</b>									
Technical Provisions calculated as a whole	<b>R0290</b>								
Best estimate	<b>R0300</b>								
Risk margin	<b>R0310</b>								

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Non-life Technical Provisions

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	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	
	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions - total								
Technical provisions - total	R0320		2 085					244 516
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330		-1					76 890
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340		2 086					167 626

Annex I

S.19.01.21

Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	<b>Z0010</b>	<b>Accident year</b>
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Gross Claims Paid (non-cumulative)

(absolute amount)

		Development year											In Current year	Sum of years (cumulative)
Year		0	1	2	3	4	5	6	7	8	9	10 & +		
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
Prior	R0100											0	R0100	0
N-9	R0160												R0160	
N-8	R0170	40 547	23 429	8 778	4 820	3 049	1 899	1 193	643	603			R0170	84 960
N-7	R0180	57 539	38 259	7 875	4 612	1 624	1 938	1 275	1 327				R0180	114 449
N-6	R0190	50 130	28 862	8 888	5 885	4 085	1 214	1 475					R0190	100 540
N-5	R0200	53 300	29 949	6 767	4 193	2 798	1 596						R0200	98 604
N-4	R0210	54 630	29 027	13 495	4 078	3 879							R0210	105 110
N-3	R0220	58 186	35 041	5 551	2 517								R0220	101 294
N-2	R0230	62 274	34 217	6 286									R0230	102 777
N-1	R0240	56 069	34 905										R0240	90 975
N	R0250	63 557											R0250	63 557
Total													R0260	862 267

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S.19.01.21

Non-life Insurance Claims Information

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

		Development year											Year end (discounted data)	
Year		0	1	2	3	4	5	6	7	8	9	10 & +		
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360	
Prior	R0100											0	R0100	0
N-9	R0160												R0160	
N-8	R0170												R0170	
N-7	R0180												R0180	
N-6	R0190												R0190	
N-5	R0200												R0200	
N-4	R0210												R0210	
N-3	R0220												R0220	
N-2	R0230												R0230	
N-1	R0240												R0240	
N	R0250												R0250	
Total													R0260	0

Annex I

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					
Basic own funds	R0020					
Eligible own funds to meet Solvency Capital Requirement	R0050					
Solvency Capital Requirement	R0090					
Eligible own funds to meet Minimum Capital Requirement	R0100					
Minimum Capital Requirement	R0110					



Annex I  
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Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010	31 475	31 475			
Share premium account related to ordinary share capital	R0030	14 934	14 934			
initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	112 205	112 205			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
<b>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230					
<b>Total basic own funds after deductions</b>	R0290	158 614	158 614			
<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
<b>Total ancillary own funds</b>	R0400					

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Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Available and eligible own funds</b>						
Total available own funds to meet the SCR	R0500	158 614	158 614			
Total available own funds to meet the MCR	R0510	158 614	158 614			
Total eligible own funds to meet the SCR	R0540	158 614	158 614	0	0	0
Total eligible own funds to meet the MCR	R0550	158 614	158 614	0	0	
<b>SCR</b>	R0580	103 595				
<b>MCR</b>	R0600	31 382				
<b>Ratio of Eligible own funds to SCR</b>	R0620	153.11%				
<b>Ratio of Eligible own funds to MCR</b>	R0640	505.43%				

		C0060
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	R0700	184 714
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	26 100
Other basic own fund items	R0730	46 408
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
<b>Reconciliation reserve</b>	R0760	112 205
<b>Expected profits</b>		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	10 438
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790	10 438

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**Solvency Capital Requirement - for undertakings on Standard Formula**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	45 748		
Counterparty default risk	R0020	19 200		
Life underwriting risk	R0030	257		
Health underwriting risk	R0040	2 004		
Non-life underwriting risk	R0050	60 971		
Diversification	R0060	-31 945		
Intangible asset risk	R0070	0		
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>96 235</b>		

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	8 726
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-1 366
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	<b>103 595</b>
Capital add-on already set	R0210	0
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>103 595</b>
<b>Other information on SCR</b>		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirement for remaining part	R0410	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

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

		LAC DT
Calculation of loss absorbing capacity of deferred taxes		C0130
LAC DT	R0640	-1 366
LAC DT justified by reversion of deferred tax liabilities	R0650	-1 366
LAC DT justified by reference to probable future taxable economic profit	R0660	0
LAC DT justified by carry back, current year	R0670	0
LAC DT justified by carry back, future years	R0680	0
Maximum LAC DT	R0690	-1 366

## Annex I

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## Solvency Capital Requirement - for undertakings using the standard formula and partial internal model

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
<b>C0010</b>	<b>C0020</b>	<b>C0030</b>	<b>C0070</b>	<b>C0090</b>	<b>C0120</b>
	1 Market risk				
	2 Counterparty default risk				
	3 Life underwriting risk				
	4 Health underwriting risk				
	5 Non-life underwriting risk				
	6 Intangible asset risk				
	7 Operational risk				
	8 Provisions (negative amount)				
	9 Deferred Taxes (negative amount)				

## Calculation of Solvency Capital Requirement

## C0100

Total undiversified components	<b>R0110</b>	
Diversification	<b>R0060</b>	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	<b>R0160</b>	
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	
Capital add-ons already set	<b>R0210</b>	
<b>Solvency capital requirement</b>	<b>R0220</b>	
<b>Other information on SCR</b>		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	<b>R0300</b>	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	<b>R0310</b>	
Capital requirement for duration-based equity risk sub-module	<b>R0400</b>	
Total amount of Notional Solvency Capital Requirements for remaining part	<b>R0410</b>	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	<b>R0420</b>	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	<b>R0430</b>	
Diversification effects due to RFF nSCR aggregation for article 304	<b>R0440</b>	

Yes/No

## C0109

Approach based on average tax rate	<b>R0590</b>	
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LAC DT

## C0130

Calculation of loss absorbing capacity of deferred taxes		
LAC DT	<b>R0640</b>	
LAC DT justified by reversion of deferred tax liabilities	<b>R0650</b>	
LAC DT justified by reference to probable future taxable economic profit	<b>R0660</b>	
LAC DT justified by carry back, current year	<b>R0670</b>	
LAC DT justified by carry back, future years	<b>R0680</b>	
Maximum LAC DT	<b>R0690</b>	

Annex I

S.28.01.01

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

Linear formula component for non-life insurance and reinsurance obligations

C0010		
MCR <sub>NL</sub> Result	R0010	31 309

Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
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	C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	705 2 297
Income protection insurance and proportional reinsurance	R0030	2 249 5 183
Workers' compensation insurance and proportional reinsurance	R0040	
Motor vehicle liability insurance and proportional reinsurance	R0050	71 237 40 752
Other motor insurance and proportional reinsurance	R0060	61 338 131 376
Marine, aviation and transport insurance and proportional reinsurance	R0070	2 795 9 654
Fire and other damage to property insurance and proportional reinsurance	R0080	8 598 27 821
General liability insurance and proportional reinsurance	R0090	6 975 3 681
Credit and suretyship insurance and proportional reinsurance	R0100	
Legal expenses insurance and proportional reinsurance	R0110	
Assistance and proportional reinsurance	R0120	
Miscellaneous financial loss insurance and proportional reinsurance	R0130	1 914 20
Non-proportional health reinsurance	R0140	
Non-proportional casualty reinsurance	R0150	
Non-proportional marine, aviation and transport reinsurance	R0160	
Non-proportional property reinsurance	R0170	

# Annex I

## S.28.01.01

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

Linear formula component for life insurance and reinsurance obligations

C0040		
MCR <sub>L</sub> Result	R0200	73

Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
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	C0050	C0060
Obligations with profit participation - guaranteed benefits	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 obligations	R0240	3 464
Total capital at risk for all life (re)insurance obligations	R0250	

Overall MCR calculation

C0070		
Linear MCR	R0300	31 382
SCR	R0310	103 595
MCR cap	R0320	46 618
MCR floor	R0330	25 899
Combined MCR	R0340	31 382
Absolute floor of the MCR	R0350	7 400

C0070		
Minimum Capital Requirement	R0400	31 382

Annex I

S.28.02.01

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

Non-life activities	Life activities
MCR <sub>(NL,NL)</sub> Result	MCR <sub>(NL,L)</sub> Result

C0010

C0020

Linear formula component for non-life insurance and reinsurance obligations	R0010		
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Non-life activities	Life activities
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Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
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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				
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 reinsurance	R0160				
Non-proportional property reinsurance	R0170				

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

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

Non-life activities	Life activities
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Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
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		C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits	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 obligations	R0240				
Total capital at risk for all life (re)insurance obligations	R0250				



## Annex I

### S.28.02.01

#### Minimum capital Requirement - Both life and non-life insurance activity

##### Overall MCR calculation

C0130		
Linear MCR	R0300	
SCR	R0310	
MCR cap	R0320	
MCR floor	R0330	
Combined MCR	R0340	
Absolute floor of the MCR	R0350	

C0130		
Minimum Capital Requirement	R0400	

##### Notional non-life and life MCR calculation

Non-life activities	Life activities
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C0140		C0150
Notional linear MCR	R0500	
Notional SCR excluding add-on (annual or latest calculation)	R0510	
Notional MCR cap	R0520	
Notional MCR floor	R0530	
Notional Combined MCR	R0540	
Absolute floor of the notional MCR	R0550	
Notional MCR	R0560	