

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	28 434
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	360 960
Property (other than for own use)	R0080	8 895
Holdings in related undertakings, including participations	R0090	62 303
Equities	R0100	612
Equities - listed	R0110	612
Equities - unlisted	R0120	
Bonds	R0130	247 855
Government Bonds	R0140	214 590
Corporate Bonds	R0150	33 265
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	37 292
Derivatives	R0190	
Deposits other than cash equivalents	R0200	4 003
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	1 975
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	1 975
Reinsurance recoverables from:	R0270	80 616
Non-life and health similar to non-life	R0280	80 616
Non-life excluding health	R0290	79 614
Health similar to non-life	R0300	1 002
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	7 582
Reinsurance receivables	R0370	60
Receivables (trade, not insurance)	R0380	4 889
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	27 801
Any other assets, not elsewhere shown	R0420	912
Total assets	R0500	513 227

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Balance sheet

Solvency II value

Liabilities

C0010

Technical provisions – non-life	R0510	240 138
Technical provisions – non-life (excluding health)	R0520	234 538
TP calculated as a whole	R0530	
Best Estimate	R0540	224 490
Risk margin	R0550	10 049
Technical provisions - health (similar to non-life)	R0560	5 599
TP calculated as a whole	R0570	
Best Estimate	R0580	5 310
Risk margin	R0590	289
Technical provisions - life (excluding index-linked and unit-linked)	R0600	4 363
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	4 363
TP calculated as a whole	R0660	
Best Estimate	R0670	4 093
Risk margin	R0680	270
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	
Pension benefit obligations	R0760	1 530
Deposits from reinsurers	R0770	50 556
Deferred tax liabilities	R0780	3 385
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	8 023
Insurance & intermediaries payables	R0820	18 760
Reinsurance payables	R0830	678
Payables (trade, not insurance)	R0840	5 865
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	27
Total liabilities	R0900	333 324
Excess of assets over liabilities	R1000	179 903

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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
Premiums written										
Gross - Direct Business	R0110	2 896	5 994		77 548	161 283	17 446	68 712	7 179	
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	2	243		37 844	5 098	5 405	38 604	3 161	
Net	R0200	2 893	5 751		39 704	156 185	12 041	30 108	4 018	
Premiums earned										
Gross - Direct Business	R0210	2 656	5 630		76 556	145 972	17 020	66 500	6 768	
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	2	237		37 192	4 376	5 253	37 063	2 950	
Net	R0300	2 654	5 394		39 365	141 597	11 767	29 437	3 818	
Claims incurred										
Gross - Direct Business	R0310	1 092	2 623		32 790	74 845	2 224	17 234	2 605	
Gross - Proportional reinsurance accepted	R0320									
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	1	392		14 267	4 122	287	9 427	1 721	
Net	R0400	1 091	2 231		18 523	70 724	1 937	7 807	884	
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	1 135	2 228		9 426	52 369	3 653	15 105	1 198	
Other expenses	R1200									
Total expenses	R1300									

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Premiums, claims and expenses by line of business

		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
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written									
Gross - Direct Business	R0110			27					341 085
Gross - Proportional reinsurance accepted	R0120								
Gross - Non-proportional reinsurance accepted	R0130								
Reinsurers' share	R0140			12					90 370
Net	R0200			15					250 715
Premiums earned									
Gross - Direct Business	R0210			75					321 178
Gross - Proportional reinsurance accepted	R0220								
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240			12					87 084
Net	R0300			63					234 094
Claims incurred									
Gross - Direct Business	R0310			-960					132 452
Gross - Proportional reinsurance accepted	R0320								
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340			1					30 217
Net	R0400			-961					102 236
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			32					85 145
Other expenses	R1200								6 027
Total expenses	R1300								91 172

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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									

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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
Premiums written								
Gross - Direct Business	R0110							
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140							
Net	R0200							
Premiums earned								
Gross - Direct Business	R0210							
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240							
Net	R0300							
Claims incurred								
Gross - Direct Business	R0310							
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340							
Net	R0400							
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							
Other expenses	R1200							
Total expenses	R1300							

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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
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								

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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								4 093		4 093
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								4 093		4 093
Risk Margin	R0100								270		270
Amount of the transitional on Technical Provisions											
Technical Provisions calculated as a whole	R0110										
Best estimate	R0120										
Risk margin	R0130										
Technical provisions - total	R0200								4 363		4 363

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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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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 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	294	729		9 360	19 104	-363	956	757	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140		144		2 784	1 730	-301	-479	446	
Net Best Estimate of Premium Provisions	R0150	294	585		6 576	17 374	-62	1 435	311	
Claims provisions										
Gross	R0160	620	3 667		112 285	47 666	3 774	18 325	11 730	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	858		54 552	2 868	554	11 600	5 860	
Net Best Estimate of Claims Provisions	R0250	620	2 809		57 733	44 798	3 220	6 725	5 870	
Total Best estimate - gross	R0260	914	4 396		121 644	66 770	3 412	19 281	12 486	
Total Best estimate - net	R0270	914	3 394		64 309	62 172	3 158	8 160	6 181	
Risk margin	R0280	52	237		4 867	3 777	271	566	494	
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0290									
Best estimate	R0300									
Risk margin	R0310									

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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	966	4 633		126 511	70 547	3 683	19 847	12 981	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330		1 002		57 335	4 598	254	11 121	6 306	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	966	3 631		69 176	65 949	3 429	8 726	6 675	

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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 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			24					30 861
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140								4 324
Net Best Estimate of Premium Provisions	R0150			24					26 537
Claims provisions									
Gross	R0160			873					198 939
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240			0					76 292
Net Best Estimate of Claims Provisions	R0250			873					122 647
Total Best estimate - gross	R0260			896					229 800
Total Best estimate - net	R0270			897					149 184
Risk margin	R0280			74					10 338
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0290								
Best estimate	R0300								
Risk margin	R0310								

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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		970					240 138
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330							80 616
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340		970					159 522

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Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0020	Accident year
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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											177	R0100	177
N-9	R0160	40 547	23 429	8 778	4 708	3 049	1 075	835	622	571	189		R0160	83 802
N-8	R0170	57 539	38 259	7 875	4 612	1 624	1 938	1 275	1 327	546			R0170	114 995
N-7	R0180	50 130	28 862	8 888	5 884	4 085	1 214	1 475	448				R0180	100 987
N-6	R0190	53 300	29 949	6 767	4 193	2 798	1 596	793					R0190	99 397
N-5	R0200	54 630	29 027	13 495	4 078	3 879	732						R0200	105 843
N-4	R0210	58 187	35 041	5 551	2 517	2 849							R0210	104 145
N-3	R0220	62 274	34 217	6 286	3 400								R0220	106 177
N-2	R0230	56 069	34 905	5 120									R0230	96 095
N-1	R0240	63 557	34 459										R0240	98 016
N	R0250	76 111											R0250	76 111
Total													R0260	985 744

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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											7 370	R0100	7 257
N-9	R0160										3 012		R0160	2 934
N-8	R0170									3 204			R0170	3 071
N-7	R0180								2 917				R0180	2 777
N-6	R0190							4 081					R0190	3 897
N-5	R0200						11 855						R0200	11 282
N-4	R0210					12 318							R0210	11 586
N-3	R0220				11 617								R0220	11 013
N-2	R0230			14 788									R0230	14 008
N-1	R0240		36 228										R0240	34 263
N	R0250	101 122											R0250	96 852
Total													R0260	198 939

Annex I

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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					

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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 (EU) 2015/35						
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	106 708	106 708			
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					
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					
Total basic own funds after deductions	R0290	153 117	153 117			
Ancillary own funds						
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					
Total ancillary own funds	R0400					

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Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	153 117	153 117			
Total available own funds to meet the MCR	R0510	153 117	153 117			
Total eligible own funds to meet the SCR	R0540	153 117	153 117	0	0	0
Total eligible own funds to meet the MCR	R0550	153 117	153 117	0	0	
SCR	R0580	103 247				
MCR	R0600	33 141				
Ratio of Eligible own funds to SCR	R0620	148.30%				
Ratio of Eligible own funds to MCR	R0640	462.01%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	179 903
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	26 786
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	
Reconciliation reserve	R0760	106 708
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	14 263
Total Expected profits included in future premiums (EPIFP)	R0790	14 263

Annex I
S.25.01.21
Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	36 643		
Counterparty default risk	R0020	21 577		
Life underwriting risk	R0030	284		
Health underwriting risk	R0040	2 517		
Non-life underwriting risk	R0050	66 737		
Diversification	R0060	-30 760		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	96 997		

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	9 635
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-3 385
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	103 247
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	103 247
Other information on SCR		
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	-3 385
LAC DT justified by reversion of deferred tax liabilities	R0650	-3 385
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	-3 385

Annex I

S.25.02.21

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
C0010	C0020	C0030	C0070	C0090	C0120
	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 LAC Technical Provisions (negative amount)				
	9 LAC Deferred Taxes (negative amount)				

Calculation of Solvency Capital Requirement

C0100

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

Yes/No

C0109

Approach based on average tax rate	R0590	
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LAC DT

C0130

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

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 _{NL} Result	R0010	33 055

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	914 2 893
Income protection insurance and proportional reinsurance	R0030	3 394 5 751
Workers' compensation insurance and proportional reinsurance	R0040	
Motor vehicle liability insurance and proportional reinsurance	R0050	64 309 39 704
Other motor insurance and proportional reinsurance	R0060	62 172 156 185
Marine, aviation and transport insurance and proportional reinsurance	R0070	3 158 12 041
Fire and other damage to property insurance and proportional reinsurance	R0080	8 160 30 108
General liability insurance and proportional reinsurance	R0090	6 181 4 018
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	897 15
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 _L Result	R0200	86

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	4 093
Total capital at risk for all life (re)insurance obligations	R0250	

Overall MCR calculation

C0070		
Linear MCR	R0300	33 141
SCR	R0310	103 247
MCR cap	R0320	46 461
MCR floor	R0330	25 812
Combined MCR	R0340	33 141
Absolute floor of the MCR	R0350	7 823

C0070		
Minimum Capital Requirement	R0400	33 141

Annex I

S.28.02.01

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

Non-life activities	Life activities
MCR _(NL,NL) Result	MCR _(NL,L) Result

C0010

C0020

Linear formula component for non-life insurance and reinsurance obligations	R0010		
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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				

Annex I

S.28.02.01

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

		Non-life activities	Life activities
		MCR _(L,NL) Result	MCR _(L,L) 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	