

**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	26,000
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	502,669
Property (other than for own use)	R0080	8,729
Holdings in related undertakings, including participations	R0090	75,343
Equities	R0100	1,028
Equities - listed	R0110	999
Equities - unlisted	R0120	29
Bonds	R0130	373,796
Government Bonds	R0140	340,710
Corporate Bonds	R0150	33,085
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	43,774
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	3,550
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	3,550
Reinsurance recoverables from:	R0270	95,312
Non-life and health similar to non-life	R0280	95,312
Non-life excluding health	R0290	94,421
Health similar to non-life	R0300	891
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	9,113
Reinsurance receivables	R0370	254
Receivables (trade, not insurance)	R0380	6,467
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	18,214
Any other assets, not elsewhere shown	R0420	552
<b>Total assets</b>	<b>R0500</b>	<b>662,132</b>

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

		Solvency II value
Liabilities		<b>C0010</b>
Technical provisions – non-life	<b>R0510</b>	291,860
Technical provisions – non-life (excluding health)	<b>R0520</b>	284,369
TP calculated as a whole	<b>R0530</b>	
Best Estimate	<b>R0540</b>	271,861
Risk margin	<b>R0550</b>	12,508
Technical provisions - health (similar to non-life)	<b>R0560</b>	7,491
TP calculated as a whole	<b>R0570</b>	
Best Estimate	<b>R0580</b>	7,076
Risk margin	<b>R0590</b>	415
Technical provisions - life (excluding index-linked and unit-linked)	<b>R0600</b>	3,916
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>	3,916
TP calculated as a whole	<b>R0660</b>	
Best Estimate	<b>R0670</b>	3,651
Risk margin	<b>R0680</b>	265
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>	1,981
Deposits from reinsurers	<b>R0770</b>	45,662
Deferred tax liabilities	<b>R0780</b>	2,898
Derivatives	<b>R0790</b>	
Debts owed to credit institutions	<b>R0800</b>	
Financial liabilities other than debts owed to credit institutions	<b>R0810</b>	2,438
Insurance & intermediaries payables	<b>R0820</b>	27,819
Reinsurance payables	<b>R0830</b>	623
Payables (trade, not insurance)	<b>R0840</b>	19,749
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>	
<b>Total liabilities</b>	<b>R0900</b>	396,947
<b>Excess of assets over liabilities</b>	<b>R1000</b>	265,186

Annex I

S.04.05.21

Premiums, claims and expenses by country

Home country: Non-life insurance and reinsurance obligations

Home country: Non-life insurance and reinsurance obligations		Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations					
R0010		C0010	C0020	C0020	C0020	C0020	C0020
Premiums written (gross)							
Gross Written Premium (direct)	R0020	0					
Gross Written Premium (proportional reinsurance)	R0021	0					
Gross Written Premium (non-proportional reinsurance)	R0022	0					
Premiums earned (gross)							
Gross Earned Premium (direct)	R0030	0					
Gross Earned Premium (proportional reinsurance)	R0031	0					
Gross Earned Premium (non-proportional reinsurance)	R0032	0					
Claims incurred (gross)							
Claims incurred (direct)	R0040	0					
Claims incurred (proportional reinsurance)	R0041	0					
Claims incurred (non-proportional reinsurance)	R0042	0					
Expenses incurred (gross)							
Gross Expenses Incurred (direct)	R0050	0					
Gross Expenses Incurred (proportional reinsurance)	R0051	0					
Gross Expenses Incurred (non-proportional reinsurance)	R0052	0					

Home country: Life insurance and reinsurance obligations

Home country		Top 5 countries: life and health SLT					
R1010		C0030	C0040	C0040	C0040	C0040	C0040
Gross Written Premium	R1020	0					
Gross Earned Premium	R1030	0					
Claims incurred	R1040	0					
Gross Expenses Incurred	R1050	0					

Annex I

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	5,577	7,247		85,006	218,563	20,900	82,790	7,551	
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	7	367		29,080	6,616	7,576	45,920	3,410	
Net	R0200	5,570	6,881		55,926	211,947	13,324	36,870	4,141	
<b>Premiums earned</b>										
Gross - Direct Business	R0210	5,222	7,263		82,337	208,545	21,250	78,674	7,267	
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	6	371		40,361	7,397	7,907	43,614	3,213	
Net	R0300	5,216	6,892		41,976	201,148	13,343	35,060	4,054	
<b>Claims incurred</b>										
Gross - Direct Business	R0310	1,508	2,211		35,066	102,159	8,046	20,899	378	
Gross - Proportional reinsurance accepted	R0320									
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	2	186		-1,535	5,884	4,157	11,672	-269	
Net	R0400	1,506	2,025		36,601	96,275	3,889	9,227	647	
<b>Expenses incurred</b>	R0550	1,861	2,525		-9,011	69,838	4,548	19,273	1,170	
<b>Balance - other technical expenses/income</b>	R1210									
<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			22					427,656
Gross - Proportional reinsurance accepted	R0120								
Gross - Non-proportional reinsurance accepted	R0130								
Reinsurers' share	R0140			7					92,983
Net	R0200			14					334,673
<b>Premiums earned</b>									
Gross - Direct Business	R0210			36					410,594
Gross - Proportional reinsurance accepted	R0220								
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240			7					102,877
Net	R0300			29					307,718
<b>Claims incurred</b>									
Gross - Direct Business	R0310			-41					170,226
Gross - Proportional reinsurance accepted	R0320								
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340			0					20,096
Net	R0400			-41					150,130
<b>Expenses incurred</b>	R0550			6					90,211
<b>Balance - other technical expenses/income</b>	R1210								6,367
<b>Total expenses</b>	R1300								96,578

Annex I

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									
Expenses incurred	R1900									
Other expenses	R2500									
Total expenses	R2600									
Expenses incurred	R2700									

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								3,651		3,651
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								3,651		3,651
Risk Margin	R0100								265		265
Technical provisions - total	R0200								3,916		3,916

**Annex I**  
**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						
Technical provisions - total	R0200						

**Annex I**  
**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>	448	934		9,300	25,445	-307	2,624	844	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0140</b>		89		5,905	1,168	-317	1,137	166	
Net Best Estimate of Premium Provisions	<b>R0150</b>	448	845		3,395	24,277	10	1,486	678	
<b>Claims provisions</b>										
Gross	<b>R0160</b>	864	4,830		123,597	64,886	9,610	25,399	10,113	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0240</b>	0	802		56,596	4,991	5,432	15,655	3,688	
Net Best Estimate of Claims Provisions	<b>R0250</b>	864	4,028		67,002	59,895	4,178	9,744	6,426	
<b>Total Best estimate - gross</b>	<b>R0260</b>	1,312	5,764		132,898	90,331	9,303	28,023	10,957	
<b>Total Best estimate - net</b>	<b>R0270</b>	1,312	4,873		70,397	84,172	4,188	11,230	7,104	
<b>Risk margin</b>	<b>R0280</b>	73	342		5,678	5,080	353	823	544	
<b>Amount of the transitional on Technical Provisions</b>										
Technical provisions - total	<b>R0320</b>	1,385	6,105		138,575	95,410	9,656	28,846	11,501	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	<b>R0330</b>		891		62,501	6,159	5,115	16,793	3,854	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	<b>R0340</b>	1,385	5,214		76,074	89,252	4,541	12,053	7,648	

Annex I  
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>			3					39,290
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0140</b>			0					8,149
Net Best Estimate of Premium Provisions	<b>R0150</b>			3					31,141
<b>Claims provisions</b>									
Gross	<b>R0160</b>			347					239,647
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0240</b>			0					87,164
Net Best Estimate of Claims Provisions	<b>R0250</b>			347					152,484
<b>Total Best estimate - gross</b>	<b>R0260</b>			350					278,937
<b>Total Best estimate - net</b>	<b>R0270</b>			350					183,625
<b>Risk margin</b>	<b>R0280</b>			29					12,923
<b>Amount of the transitional on Technical Provisions</b>									
Technical provisions - total	<b>R0320</b>			380					291,860
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	<b>R0330</b>			0					95,312
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	<b>R0340</b>			380					196,548

Annex I

S.19.01.21

Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	<b>Z0020</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											1,816	R0100	1,816
N-9	R0160	50,130	28,862	8,888	5,884	4,085	1,214	1,475	448	296	370		R0160	370
N-8	R0170	53,300	29,949	6,767	4,193	2,798	1,596	793	397	425			R0170	425
N-7	R0180	54,630	29,027	13,495	4,078	3,879	732	1,350	1,742				R0180	1,742
N-6	R0190	58,187	35,041	5,551	2,517	2,849	1,085	1,160					R0190	1,160
N-5	R0200	62,274	34,217	6,286	3,400	2,606	1,523						R0200	1,523
N-4	R0210	56,069	34,905	5,120	2,286	1,089							R0210	1,089
N-3	R0220	63,557	34,459	8,331	3,318								R0220	3,318
N-2	R0230	76,111	40,679	7,256									R0230	7,256
N-1	R0240	81,607	54,654										R0240	54,654
N	R0250	99,530											R0250	99,530
Total													R0260	172,884
														1,098,293

Annex I

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											7,409	R0100	7,324
N-9	R0160		18,513	16,476	12,947	7,613	4,753	3,568	2,917	2,456	1,431		R0160	1,404
N-8	R0170	38,710	24,051	16,090	12,119	7,868	7,678	4,081	2,675	1,524			R0170	1,489
N-7	R0180	36,251	24,821	19,293	12,568	12,107	11,855	7,388	4,750				R0180	4,630
N-6	R0190	51,347	24,399	23,600	15,510	12,318	8,657	3,870					R0190	3,721
N-5	R0200	72,946	40,774	21,933	11,617	10,432	6,424						R0200	6,116
N-4	R0210	79,001	19,141	14,788	7,124	5,024							R0210	4,794
N-3	R0220	94,711	36,228	22,906	14,218								R0220	13,571
N-2	R0230	101,122	38,681	29,338									R0230	28,126
N-1	R0240	118,489	43,605										R0240	41,857
N	R0250	130,592											R0250	126,616
Total													R0260	239,647

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  
S.23.01.01  
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	182,477	182,477			
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	228,886	228,886			
<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					

Annex I  
S.23.01.01  
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	228,886	228,886			
Total available own funds to meet the MCR	R0510	228,886	228,886			
Total eligible own funds to meet the SCR	R0540	228,886	228,886	0	0	0
Total eligible own funds to meet the MCR	R0550	228,886	228,886	0	0	
<b>SCR</b>	R0580	139,828				
<b>MCR</b>	R0600	42,532				
<b>Ratio of Eligible own funds to SCR</b>	R0620	163.69%				
<b>Ratio of Eligible own funds to MCR</b>	R0640	538.15%				

		C0060
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	R0700	265,186
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	36,300
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	182,477
<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	18,368
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790	18,368

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

		Gross solvency capital requirement	Simplifications
		C0110	C0120
Market risk	R0010	45,674	
Counterparty default risk	R0020	34,751	
Life underwriting risk	R0030	211	
Health underwriting risk	R0040	3,537	
Non-life underwriting risk	R0050	87,759	
Diversification	R0060	-41,523	
Intangible asset risk	R0070	0	
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>130,409</b>	

		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	12,318
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-2,898
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>139,828</b>
Capital add-on already set	R0210	0
of which, capital add-ons already set - Article 37 (1) Type a	R0211	0
of which, capital add-ons already set - Article 37 (1) Type b	R0212	0
of which, capital add-ons already set - Article 37 (1) Type c	R0213	0
of which, capital add-ons already set - Article 37 (1) Type d	R0214	0
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>139,828</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
		C0130
Calculation of loss absorbing capacity of deferred taxes		
LAC DT	R0640	-2,898
LAC DT justified by reversion of deferred tax liabilities	R0650	-2,898
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	-2,898

## Annex I

S.25.05.21

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

Solvency Capital Requirement information

		Solvency Capital Requirement	Amount modelled	USP	Simplifications
		C0010	C0070	C0090	C0120
Risk type					
Total diversification	R0020				
Total diversified risk before tax	R0030				
Total diversified risk after tax	R0040				
Total market & credit risk	R0070				
Market & Credit risk - diversified	R0080				
Credit event risk not covered in market & credit risk	R0190				
Credit event risk not covered in market & credit risk - diversified	R0200				
Total Business risk	R0270				
Total Business risk - diversified	R0280				
Total Net Non-life underwriting risk	R0310				
Total Net Non-life underwriting risk - diversified	R0320				
Total Life & Health underwriting risk	R0400				
Total Life & Health underwriting risk - diversified	R0410				
Total Operational risk	R0480				
Total Operational risk - diversified	R0490				
Other risk	R0500				

## Calculation of Solvency Capital Requirement

C0100

Total undiversified components	R0110	
Diversification	R0060	
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement, excluding capital add-ons	R0200	
Capital add-ons already set	R0210	
of which, Capital add-ons already set - Article 37 (1) Type a	R0211	
of which, Capital add-ons already set - Article 37 (1) Type b	R0212	
of which, Capital add-ons already set - Article 37 (1) Type c	R0213	
of which, Capital add-ons already set - Article 37 (1) Type d	R0214	
Solvency capital requirement	R0220	
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	
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	

Yes/No

## Approach to tax rate

C0109

Approach based on average tax rate	R0590	
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LAC DT

## Calculation of loss absorbing capacity of deferred taxes

C0130

Amount/estimate of LAC DT	R0640	
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	R0650	
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

### 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	42,455

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	1,312	5,570
Income protection insurance and proportional reinsurance	R0030	4,873	6,881
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	70,397	55,926
Other motor insurance and proportional reinsurance	R0060	84,172	211,947
Marine, aviation and transport insurance and proportional reinsurance	R0070	4,188	13,324
Fire and other damage to property insurance and proportional reinsurance	R0080	11,230	36,870
General liability insurance and proportional reinsurance	R0090	7,104	4,141
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	350	14
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	77

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	3,651
Total capital at risk for all life (re)insurance obligations	R0250	

##### Overall MCR calculation

C0070		
Linear MCR	R0300	42,532
SCR	R0310	139,828
MCR cap	R0320	62,923
MCR floor	R0330	34,957
Combined MCR	R0340	42,532
Absolute floor of the MCR	R0350	7,823

C0070		
Minimum Capital Requirement	R0400	42,532

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				

Annex I

S.28.02.01

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		