

**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	26 809
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	563 518
Property (other than for own use)	R0080	8 711
Holdings in related undertakings, including participations	R0090	83 792
Equities	R0100	1 019
Equities - listed	R0110	990
Equities - unlisted	R0120	29
Bonds	R0130	424 150
Government Bonds	R0140	392 745
Corporate Bonds	R0150	31 405
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	45 847
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	3 608
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	3 608
Reinsurance recoverables from:	R0270	82 532
Non-life and health similar to non-life	R0280	82 532
Non-life excluding health	R0290	81 910
Health similar to non-life	R0300	622
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	10 441
Reinsurance receivables	R0370	1 316
Receivables (trade, not insurance)	R0380	6 488
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	18 247
Any other assets, not elsewhere shown	R0420	644
<b>Total assets</b>	<b>R0500</b>	<b>713 602</b>

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**Balance sheet**

Solvency II value

Liabilities		<b>C0010</b>
Technical provisions – non-life	<b>R0510</b>	323 588
Technical provisions – non-life (excluding health)	<b>R0520</b>	316 221
TP calculated as a whole	<b>R0530</b>	
Best Estimate	<b>R0540</b>	301 441
Risk margin	<b>R0550</b>	14 780
Technical provisions - health (similar to non-life)	<b>R0560</b>	7 366
TP calculated as a whole	<b>R0570</b>	
Best Estimate	<b>R0580</b>	7 041
Risk margin	<b>R0590</b>	326
Technical provisions - life (excluding index-linked and unit-linked)	<b>R0600</b>	3 456
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>	3 456
TP calculated as a whole	<b>R0660</b>	
Best Estimate	<b>R0670</b>	2 620
Risk margin	<b>R0680</b>	837
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>	2 254
Deposits from reinsurers	<b>R0770</b>	29 181
Deferred tax liabilities	<b>R0780</b>	1 183
Derivatives	<b>R0790</b>	
Debts owed to credit institutions	<b>R0800</b>	
Financial liabilities other than debts owed to credit institutions	<b>R0810</b>	2 866
Insurance & intermediaries payables	<b>R0820</b>	29 646
Reinsurance payables	<b>R0830</b>	7 399
Payables (trade, not insurance)	<b>R0840</b>	19 557
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>	419 132
<b>Excess of assets over liabilities</b>	<b>R1000</b>	294 470

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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
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R0010	C0010	C0020	C0020	C0020	C0020	C0020
<b>Premiums written (gross)</b>						
Gross Written Premium (direct)	R0020	0				
Gross Written Premium (proportional reinsurance)	R0021	0				
Gross Written Premium (non-proportional reinsurance)	R0022	0				
<b>Premiums earned (gross)</b>						
Gross Earned Premium (direct)	R0030	0				
Gross Earned Premium (proportional reinsurance)	R0031	0				
Gross Earned Premium (non-proportional reinsurance)	R0032	0				
<b>Claims incurred (gross)</b>						
Claims incurred (direct)	R0040	0				
Claims incurred (proportional reinsurance)	R0041	0				
Claims incurred (non-proportional reinsurance)	R0042	0				
<b>Expenses incurred (gross)</b>						
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
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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				

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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	7 351	8 362		86 310	256 381	18 658	97 380	7 960	
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	9	437		43 952	7 892	6 913	51 863	3 472	
Net	R0200	7 342	7 925		42 358	248 488	11 745	45 517	4 488	
<b>Premiums earned</b>										
Gross - Direct Business	R0210	6 899	7 950		89 513	238 706	18 467	89 105	7 759	
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	9	436		43 962	7 831	6 777	48 382	3 360	
Net	R0300	6 890	7 513		45 551	230 875	11 690	40 723	4 399	
<b>Claims incurred</b>										
Gross - Direct Business	R0310	1 419	1 922		40 137	118 065	11 112	27 913	1 903	
Gross - Proportional reinsurance accepted	R0320									
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	2	-73		27 681	10 922	4 904	13 395	1 121	
Net	R0400	1 417	1 995		12 456	107 143	6 207	14 518	782	
<b>Expenses incurred</b>	R0550	2 460	2 825		16 299	78 588	3 912	20 138	1 214	
<b>Balance - other technical expenses/income</b>	R1210									
<b>Total expenses</b>	R1300									

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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		18					482 421
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140		5					114 545
Net	R0200		13					367 876
<b>Premiums earned</b>								
Gross - Direct Business	R0210		20					458 419
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240		5					110 762
Net	R0300		15					347 657
<b>Claims incurred</b>								
Gross - Direct Business	R0310		-210					202 261
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340		0					57 952
Net	R0400		-210					144 308
<b>Expenses incurred</b>	R0550		8					125 444
<b>Balance - other technical expenses/income</b>	R1210							8 301
<b>Total expenses</b>	R1300							133 745

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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
<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>Expenses incurred</b>	R1900								
Other expenses	R2500								
<b>Total expenses</b>	R2600								
Expenses incurred	R2700								

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

		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)	
		Insurance with profit participation	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
<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>R0020</b>										
<b>Technical provisions calculated as a sum of BE and RM</b>											
<b>Best Estimate</b>											
<b>Gross Best Estimate</b>	<b>R0030</b>								2 620		2 620
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0080</b>										
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	<b>R0090</b>								2 620		2 620
<b>Risk Margin</b>	<b>R0100</b>								837		837
<b>Technical provisions - total</b>	<b>R0200</b>								3 456		3 456

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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)	<b>Total (Health similar to life insurance)</b>	
Contracts without options and guarantees	Contracts with options or guarantees				
<b>C0160</b>	<b>C0170</b>	<b>C0180</b>	<b>C0190</b>	<b>C0200</b>	<b>C0210</b>

		<b>C0160</b>	<b>C0170</b>	<b>C0180</b>	<b>C0190</b>	<b>C0200</b>	<b>C0210</b>
<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>R0020</b>						
<b>Technical provisions calculated as a sum of BE and RM Best Estimate</b>							
<b>Gross Best Estimate</b>	<b>R0030</b>						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0080</b>						
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	<b>R0090</b>						
<b>Risk Margin</b>	<b>R0100</b>						
<b>Technical provisions - total</b>	<b>R0200</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
<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>	439	720		9 012	26 488	-490	3 663	843	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0140</b>		1		3	97	-348	316	185	
Net Best Estimate of Premium Provisions	<b>R0150</b>	438	720		9 009	26 390	-143	3 346	657	
<b>Claims provisions</b>										
Gross	<b>R0160</b>	1 019	4 862		131 628	82 370	11 325	26 162	10 440	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0240</b>	1	620		48 608	10 234	4 030	14 441	4 341	
Net Best Estimate of Claims Provisions	<b>R0250</b>	1 018	4 242		83 020	72 137	7 295	11 720	6 099	
<b>Total Best estimate - gross</b>	<b>R0260</b>	1 458	5 583		140 641	108 858	10 834	29 824	11 283	
<b>Total Best estimate - net</b>	<b>R0270</b>	1 457	4 962		92 029	98 527	7 152	15 067	6 756	
<b>Risk margin</b>	<b>R0280</b>	54	271		8 963	3 874	556	717	671	
<b>Amount of the transitional on Technical Provisions</b>										
Technical provisions - total	<b>R0320</b>	1 513	5 854		149 604	112 732	11 390	30 541	11 954	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	<b>R0330</b>	2	621		48 612	10 331	3 682	14 758	4 527	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	<b>R0340</b>	1 511	5 233		100 992	102 401	7 708	15 783	7 427	

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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
<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>			1				40 676
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0140</b>			0				256
Net Best Estimate of Premium Provisions	<b>R0150</b>			1				40 420
Claims provisions								
Gross	<b>R0160</b>			0				267 806
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0240</b>			0				82 276
Net Best Estimate of Claims Provisions	<b>R0250</b>			0				185 531
<b>Total Best estimate - gross</b>	<b>R0260</b>			1				308 482
<b>Total Best estimate - net</b>	<b>R0270</b>			1				225 951
<b>Risk margin</b>	<b>R0280</b>			0				15 106
<b>Amount of the transitional on Technical Provisions</b>								
Technical provisions - total	<b>R0320</b>			1				323 588
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	<b>R0330</b>			0				82 532
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	<b>R0340</b>			1				241 056

Annex I

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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)

Year	Development year											In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9	10 & +			C0170
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110			
Prior	R0100										685	R0100	685	685
N-9	R0160	53 300	29 949	6 767	4 193	2 798	1 596	793	397	425	62	R0160	62	100 282
N-8	R0170	54 630	29 027	13 495	4 078	3 879	732	1 350	1 742	268		R0170	268	109 203
N-7	R0180	58 187	35 041	5 551	2 517	2 849	1 085	1 160	710			R0180	710	107 100
N-6	R0190	62 274	34 217	6 286	3 400	2 606	1 523	688				R0190	688	110 994
N-5	R0200	56 069	34 905	5 120	2 286	1 089	373					R0200	373	99 844
N-4	R0210	63 557	34 459	8 331	3 318	1 561						R0210	1 561	111 227
N-3	R0220	76 111	40 679	7 256	4 384							R0220	4 384	128 430
N-2	R0230	81 607	54 654	9 100								R0230	9 100	145 361
N-1	R0240	99 530	68 991									R0240	68 991	168 521
N	R0250	108 928										R0250	108 928	108 928
<b>Total</b>	<b>R0260</b>											<b>R0260</b>	<b>195 750</b>	<b>1 190 573</b>

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Non-life Insurance Claims Information

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year											Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9	10 & +		
	<b>C0200</b>	<b>C0210</b>	<b>C0220</b>	<b>C0230</b>	<b>C0240</b>	<b>C0250</b>	<b>C0260</b>	<b>C0270</b>	<b>C0280</b>	<b>C0290</b>	<b>C0300</b>	<b>C0360</b>	
Prior	R0100										7 160	R0100	7 057
N-9	R0160	38 710	24 051	16 090	12 119	7 868	7 678	4 081	2 675	1 524	1 266	R0160	1 256
N-8	R0170	36 251	24 821	19 293	12 568	12 107	11 855	7 388	4 750	2 590		R0170	2 554
N-7	R0180	51 347	24 399	23 600	15 510	12 318	8 657	3 870	3 995			R0180	3 847
N-6	R0190	72 946	40 774	21 933	11 617	10 432	6 424	4 819				R0190	4 618
N-5	R0200	79 001	19 141	14 788	7 124	5 024	4 265					R0200	4 102
N-4	R0210	94 711	36 228	22 906	14 218	12 628						R0210	12 072
N-3	R0220	101 122	38 681	29 338	14 175							R0220	13 506
N-2	R0230	118 489	43 605	28 088								R0230	26 911
N-1	R0240	130 592	65 779									R0240	63 025
N	R0250	132 881										R0250	128 859
	<b>Total</b>											R0260	267 806

**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
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		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
<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	208 132	208 132		
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	254 540	254 540		
<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	254 540	254 540		
Total available own funds to meet the MCR	R0510	254 540	254 540		
Total eligible own funds to meet the SCR	R0540	254 540	254 540	0	0
Total eligible own funds to meet the MCR	R0550	254 540	254 540	0	0
<b>SCR</b>	R0580	162 314			
<b>MCR</b>	R0600	48 119			
<b>Ratio of Eligible own funds to SCR</b>	R0620	156,82%			
<b>Ratio of Eligible own funds to MCR</b>	R0640	528,98%			

		C0060
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	R0700	294 470
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	39 930
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	208 132
<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	19 194
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790	19 194

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

		Gross solvency capital requirement	Simplifications
		C0110	C0120
Market risk	R0010	57 642	
Counterparty default risk	R0020	28 916	
Life underwriting risk	R0030	126	
Health underwriting risk	R0040	3 989	
Non-life underwriting risk	R0050	105 559	
Diversification	R0060	-46 486	
Intangible asset risk	R0070	0	
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>149 745</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	13 753
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-1 183
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>162 314</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>162 314</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
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LAC DT  
C0130

Calculation of loss absorbing capacity of deferred taxes		C0130
LAC DT	R0640	-1 183
LAC DT justified by reversion of deferred tax liabilities	R0650	-1 183
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	-1 183

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	
<b>Other information on SCR</b>		
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

<b>C0010</b>		
MCR <sub>NL</sub> Result	<b>R0010</b>	48 064

Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months

		<b>C0020</b>	<b>C0030</b>
Medical expense insurance and proportional reinsurance	<b>R0020</b>	1 457	7 342
Income protection insurance and proportional reinsurance	<b>R0030</b>	4 962	7 925
Workers' compensation insurance and proportional reinsurance	<b>R0040</b>		
Motor vehicle liability insurance and proportional reinsurance	<b>R0050</b>	92 029	42 358
Other motor insurance and proportional reinsurance	<b>R0060</b>	98 527	248 488
Marine, aviation and transport insurance and proportional reinsurance	<b>R0070</b>	7 152	11 745
Fire and other damage to property insurance and proportional reinsurance	<b>R0080</b>	15 067	45 517
General liability insurance and proportional reinsurance	<b>R0090</b>	6 756	4 488
Credit and suretyship insurance and proportional reinsurance	<b>R0100</b>		
Legal expenses insurance and proportional reinsurance	<b>R0110</b>		
Assistance and proportional reinsurance	<b>R0120</b>		
Miscellaneous financial loss insurance and proportional reinsurance	<b>R0130</b>	1	13
Non-proportional health reinsurance	<b>R0140</b>		
Non-proportional casualty reinsurance	<b>R0150</b>		
Non-proportional marine, aviation and transport reinsurance	<b>R0160</b>		
Non-proportional property reinsurance	<b>R0170</b>		

**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**

<b>C0040</b>		
MCR <sub>L</sub> Result	<b>R0200</b>	55

Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk

	<b>C0050</b>	<b>C0060</b>
Obligations with profit participation - guaranteed benefits	<b>R0210</b>	
Obligations with profit participation - future discretionary benefits	<b>R0220</b>	
Index-linked and unit-linked insurance obligations	<b>R0230</b>	
Other life (re)insurance and health (re)insurance obligations	<b>R0240</b>	2 620
Total capital at risk for all life (re)insurance obligations	<b>R0250</b>	

**Overall MCR calculation**

<b>C0070</b>		
Linear MCR	<b>R0300</b>	48 119
SCR	<b>R0310</b>	162 314
MCR cap	<b>R0320</b>	73 041
MCR floor	<b>R0330</b>	40 579
Combined MCR	<b>R0340</b>	48 119
Absolute floor of the MCR	<b>R0350</b>	7 823

<b>C0070</b>		
<b>Minimum Capital Requirement</b>	<b>R0400</b>	48 119

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		

Non-life activities	Life activities

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

C0030

C0040

C0050

C0060

	R0020	R0030	R0040	R0050	R0060	R0070	R0080	R0090	R0100	R0110	R0120	R0130	R0140	R0150	R0160	R0170
Medical expense insurance and proportional reinsurance																
Income protection insurance and proportional reinsurance																
Workers' compensation insurance and proportional reinsurance																
Motor vehicle liability insurance and proportional reinsurance																
Other motor insurance and proportional reinsurance																
Marine, aviation and transport insurance and proportional reinsurance																
Fire and other damage to property insurance and proportional reinsurance																
General liability insurance and proportional reinsurance																
Credit and suretyship insurance and proportional reinsurance																
Legal expenses insurance and proportional reinsurance																
Assistance and proportional reinsurance																
Miscellaneous financial loss insurance and proportional reinsurance																
Non-proportional health reinsurance																
Non-proportional casualty reinsurance																
Non-proportional marine, aviation and transport reinsurance																
Non-proportional property reinsurance																

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
<b>C0070</b>	<b>C0080</b>

Non-life activities	Life activities
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Linear formula component for life insurance and reinsurance obligations	<b>R0200</b>		
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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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	<b>C0090</b>	<b>C0100</b>	<b>C0110</b>	<b>C0120</b>
Obligations with profit participation - guaranteed benefits	<b>R0210</b>			
Obligations with profit participation - future discretionary benefits	<b>R0220</b>			
Index-linked and unit-linked insurance obligations	<b>R0230</b>			
Other life (re)insurance and health (re)insurance obligations	<b>R0240</b>			
Total capital at risk for all life (re)insurance obligations	<b>R0250</b>			

**Annex I****S.28.02.01****Minimum capital Requirement - Both life and non-life insurance activity****Overall MCR calculation**

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

<b>C0130</b>		
<b>Minimum Capital Requirement</b>	<b>R0400</b>	

**Notional non-life and life MCR calculation**

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