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S.02.01.02
Balance sheet

in Thousand EUR

		Solvency II value
Assets		**C0010**
Intangible assets	**R0030**	-
Deferred tax assets	**R0040**	192 410,00
Pension benefit surplus	**R0050**	-
Property, plant & equipment held for own use	**R0060**	44 599,37
Investments (other than assets held for index-linked and unit-linked contracts)	**R0070**	19 968 497,15
Property (other than for own use)	**R0080**	27 514,78
Holdings in related undertakings, including participations	**R0090**	547 866,85
Equities	**R0100**	1 570 643,32
Equities - listed	R0110	0,00
Equities - unlisted	R0120	1 570 643,32
Bonds	**R0130**	8 602 619,85
Government Bonds	R0140	5 641 680,77
Corporate Bonds	R0150	2 658 353,95
Structured notes	R0160	50 512,14
Collateralised securities	R0170	252 072,99
Collective Investments Undertakings	R0180	9 140 467,55
Derivatives	R0190	79 384,80
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	**R0230**	3 579 685,32
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	3 579 685,32
Reinsurance recoverables from:	**R0270**	2 536 184,19
Non-life and health similar to non-life	**R0280**	2 536 184,19
Non-life excluding health	**R0290**	2 517 629,49
Health similar to non-life	**R0300**	18 554,69
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**	464 931,27
Insurance and intermediaries receivables	**R0360**	1 351 190,01
Reinsurance receivables	**R0370**	74 132,64
Receivables (trade, not insurance)	**R0380**	622 497,85
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**	648 682,76
Any other assets, not elsewhere shown	**R0420**	1 299,43
Total assets	**R0500**	**29 484 109,98**

		Solvency II value
Liabilities		C0010
Technical provisions – non-life	**R0510**	**15 507 238,75**
Technical provisions – non-life (excluding health)	**R0520**	**15 398 367,37**
TP calculated as a whole	**R0530**	-
Best Estimate	**R0540**	15 095 995,59
Risk margin	**R0550**	302 371,78
Technical provisions - health (similar to non-life)	**R0560**	**108 871,38**
TP calculated as a whole	**R0570**	-
Best Estimate	**R0580**	107 223,02
Risk margin	**R0590**	1 648,36
Technical provisions - life (excluding index-linked and unit-linked)	**R0600**	**1 466 676,00**
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**	**1 466 676,00**
TP calculated as a whole	**R0660**	-
Best Estimate	**R0670**	1 362 726,34
Risk margin	**R0680**	103 949,66
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**	59 171,12
Pension benefit obligations	**R0760**	148 361,74
Deposits from reinsurers	**R0770**	1 841 736,33
Deferred tax liabilities	**R0780**	-
Derivatives	**R0790**	130 192,25
Debts owed to credit institutions	**R0800**	197 543,01
Financial liabilities other than debts owed to credit institutions	**R0810**	3 052 536,47
Insurance & intermediaries payables	**R0820**	541 645,13
Reinsurance payables	**R0830**	422 167,15
Payables (trade, not insurance)	**R0840**	614 101,13
Subordinated liabilities	**R0850**	**-**
Subordinated liabilities not in BOF	**R0860**	-
Subordinated liabilities in BOF	**R0870**	-
Any other liabilities, not elsewhere shown	**R0880**	103 123,08
Total liabilities	**R0900**	**24 084 492,16**
Excess of assets over liabilities	**R1000**	**5 399 617,82**

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

in Thousand EUR		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)**												Line of business for: **accepted non-proportional reinsurance**				Total
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**	**C0100**	**C0110**	**C0120**	**C0130**	**C0140**	**C0150**	**C0160**	**C0200**
Premiums written																		
Gross - Direct Business	**R0110**	0,95	37 293,18	-	1 283 042,41	2 296 312,47	87 147,46	3 160 027,74	1 263 682,61	7 231,37	-	13 094,05	237 650,52					8 385 482,75
Gross - Proportional reinsurance accepted	**R0120**	84,68	13 706,56	-	51 019,60	9 505,78	-	214 450,47	24 399,60	8 138,06	-	204 312,50	142 545,90					668 163,14
Gross - Non-proportional reinsurance accepted	**R0130**													-	-	-	570,07	570,07
Reinsurers' share	**R0140**	25,38	24 638,18	-	522 718,92	872 436,59	31 227,59	1 469 578,43	502 758,05	3 284,25	-	33 662,82	193 618,23	-	-	-	-	3 653 948,44
Net	**R0200**	60,25	26 361,57	-	811 343,08	1 433 381,66	55 919,87	1 904 899,78	785 324,16	12 085,18	-	183 743,72	186 578,20	-	-	-	570,07	5 400 267,53
Premiums earned																		
Gross - Direct Business	**R0210**	1,55	39 058,78	-	1 270 593,75	2 248 636,77	86 149,03	3 141 908,55	1 261 153,15	4 846,12	-	13 089,87	297 625,68					8 363 063,22
Gross - Proportional reinsurance accepted	**R0220**	84,68	32 012,73	-	51 019,60	9 713,11	-	214 172,24	24 357,45	8 138,06	-	196 886,93	158 195,51					694 580,31
Gross - Non-proportional reinsurance accepted	**R0230**													-	-	-	570,07	570,07
Reinsurers' share	**R0240**	25,38	26 394,54	-	522 718,92	873 086,76	31 227,59	1 469 516,52	502 775,68	3 284,25	-	33 662,82	199 073,85	-	-	-	-	3 661 766,31
Net	**R0300**	60,84	44 676,97	-	798 894,42	1 385 263,12	54 921,44	1 886 564,27	782 734,92	9 699,93	-	176 313,98	256 747,34	-	-	-	570,07	5 396 447,29
Claims incurred																		
Gross - Direct Business	**R0310**	876,76	29 361,67	-	767 433,14	1 442 510,01	41 540,05	1 834 463,50	676 474,15	- 1 063,63	-	11 795,51	33 874,39					4 837 265,56
Gross - Proportional reinsurance accepted	**R0320**	22,41	2 538,07	-	23 975,88	8 734,37	-	64 317,87	8 699,58	3 563,32	-	157 525,54	- 2 362,71					267 014,33
Gross - Non-proportional reinsurance accepted	**R0330**													-	21,29	-	- 1 764,04	- 1 742,76
Reinsurers' share	**R0340**	448,35	12 847,92	-	499 654,53	564 040,99	12 280,30	780 698,54	296 535,05	1 239,89	-	24 364,50	53 100,10	-	-	-	-	2 245 210,15
Net	**R0400**	450,83	19 051,83	-	291 754,49	887 203,38	29 259,75	1 118 082,83	388 638,68	1 259,81	-	144 956,56	- 21 588,41	-	21,29	-	- 1 764,04	2 857 326,98
Expenses incurred	**R0550**	20,24	28 936,46	-	217 913,59	318 933,88	21 797,21	763 873,89	240 619,31	5 682,04	-	8 135,78	185 753,72	2,14	1 439,59	-	- 1 454,97	1 791 652,88
Balance - other technical expenses/income	**R1210**																	-
Total technical expenses	**R1300**																	1 791 652,88

in Thousand EUR		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	Lifereinsurance	
		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**	-	-	-	-	-	-	-	-	-
Balance - other technical expenses/income	**R2510**									-
Total technical expenses	**R2600**									-
Total amount of surrenders	**R2700**	-	-	-	-	-	-	-	-	-

S.12.01.02
Life and Health SLT Technical Provisions

in thousand EUR		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)**	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		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**	**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**	-		-	-		-	-	**1 362 726,34**	-	1 362 726,34		-	-	-	-	-
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**	-		-	-		-	-	**1 362 726,34**	-	1 362 726,34		-	-	-	-	-
Risk Margin	**R0100**	-	-			-			**103 949,66**	-	103 949,66	-			-	-	-
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	**R0110**	-	-			-			-	-	-	-			-	-	-
Best estimate	**R0120**	-		-	-		-	-	-	-	-		-	-	-	-	-
Risk margin	**R0130**	-	-			-			-	-	-	-			-	-	-
Technical provisions - total	**R0200**	-	-			-			**1 466 676,00**	-	**1 466 676,00**	-			-	-	-

S.17.01.02
Non-life Technical Provisions

in thousand EUR		Direct business and accepted proportional reinsurance												Accepted non-proportional reinsurance				Total Non-Life obligation
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
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	**- 0,29**	**33 877,11**	**-**	**176 176,64**	**389 248,16**	**219,42**	**254 752,47**	**- 73 323,87**	**60 544,41**	**-**	**44 352,83**	**170 747,94**	**-**	**-**	**-**	**- 0,60**	**1 056 594,22**
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	**-**	**- 11,26**	**-**	**- 79 542,96**	**- 78 347,19**	**- 2 004,03**	**- 443 797,05**	**- 74 497,33**	**- 6 964,39**	**-**	**- 2 030,48**	**93 509,83**	**-**	**-**	**-**	**-**	**- 593 684,84**
Net Best Estimate of Premium Provisions	R0150	**- 0,29**	**33 888,37**	**-**	**255 719,59**	**467 595,34**	**2 223,45**	**698 549,52**	**1 173,46**	**67 508,80**	**-**	**46 383,31**	**77 238,11**	**-**	**-**	**-**	**- 0,60**	**1 650 279,06**
Claims provisions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross	R0160	**394,34**	**72 951,87**	**-**	**4 079 897,23**	**1 156 916,94**	**60 209,41**	**3 905 766,33**	**4 716 568,96**	**33 798,52**	**- 0,00**	**11 039,12**	**107 641,51**	**-**	**1 866,84**	**-**	**- 426,67**	**14 146 624,39**
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	**159,47**	**18 406,59**	**-**	**607 805,06**	**383 154,74**	**14 053,88**	**1 445 649,17**	**571 875,75**	**33 876,83**	**-**	**14 126,23**	**40 107,28**	**-**	**653,39**	**-**	**0,74**	**3 129 869,13**
Net Best Estimate of Claims Provisions	R0250	**234,87**	**54 545,28**	**-**	**3 472 092,17**	**773 762,20**	**46 155,53**	**2 460 117,17**	**4 144 693,22**	**- 78,32**	**- 0,00**	**- 3 087,11**	**67 534,23**	**-**	**1 213,45**	**-**	**- 427,41**	**11 016 755,26**
Total Best estimate - gross	R0260	**394,04**	**106 828,98**	**-**	**4 256 073,87**	**1 546 165,10**	**60 428,83**	**4 160 518,80**	**4 643 245,09**	**94 342,92**	**- 0,00**	**55 391,95**	**278 389,45**	**-**	**1 866,84**	**-**	**- 427,27**	**15 203 218,61**
Total Best estimate - net	R0270	**234,57**	**88 433,64**	**-**	**3 727 811,76**	**1 241 357,54**	**48 378,98**	**3 158 666,69**	**4 145 866,67**	**67 430,48**	**- 0,00**	**43 296,20**	**144 772,34**	**-**	**1 213,45**	**-**	**- 428,01**	**12 667 034,32**
Risk margin	R0280	**8,81**	**1 639,55**	**-**	**63 800,50**	**47 417,51**	**1 411,80**	**78 283,12**	**99 819,29**	**1 022,67**	**-**	**2 858,20**	**7 722,86**	**-**	**35,28**	**-**	**0,55**	**304 020,14**
Amount of the transitional on Technical Provisions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical Provisions calculated as a whole	R0290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total	R0320	**402,85**	**108 468,53**	**-**	**4 319 874,36**	**1 593 582,61**	**61 840,63**	**4 238 801,93**	**4 743 064,38**	**95 365,59**	**- 0,00**	**58 250,15**	**286 112,31**	**-**	**1 902,12**	**-**	**- 426,71**	**15 507 238,75**
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	**159,47**	**18 395,34**	**-**	**528 262,10**	**304 807,56**	**12 049,86**	**1 001 852,12**	**497 378,42**	**26 912,44**	**-**	**12 095,75**	**133 617,11**	**-**	**653,39**	**-**	**0,74**	**2 536 184,29**
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	**243,39**	**90 073,19**	**-**	**3 791 612,26**	**1 288 775,06**	**49 790,78**	**3 236 949,81**	**4 245 685,96**	**68 453,15**	**- 0,00**	**46 154,40**	**152 495,20**	**-**	**1 248,73**	**-**	**- 427,45**	**12 971 054,46**

in Thousand EUR

S.19.01.21
Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0020	AY

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

	Year	Development year 0	1	2	3	4	5	6	7	8	9	10 & +		In Current year	Sum of years (cumulative)
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180
Prior	R0100											203 437,45	R0100	203 437,45	203 437,45
N-9	R0160	1 453 252,94	1 049 162,32	292 098,63	145 576,57	100 145,78	88 572,31	77 693,10	54 098,79	56 470,27	52 349,49		R0160	52 349,49	3 369 420,20
N-8	R0170	1 568 455,85	1 100 041,96	323 282,50	169 851,58	111 400,94	89 732,62	80 288,41	74 204,73	76 266,77			R0170	76 266,77	3 593 525,35
N-7	R0180	1 503 747,35	1 096 942,06	298 300,64	188 452,07	118 251,19	123 546,78	91 779,93	87 557,69				R0180	87 557,69	3 508 577,71
N-6	R0190	1 605 848,57	1 226 902,64	326 802,69	250 670,43	150 345,11	122 328,87	119 321,03					R0190	119 321,03	3 802 219,33
N-5	R0200	1 631 774,24	1 240 066,21	370 557,77	206 645,59	137 280,11	129 345,32						R0200	129 345,32	3 715 669,24
N-4	R0210	1 703 022,57	1 386 611,68	281 352,16	152 370,52	301 429,72							R0210	301 429,72	3 824 786,64
N-3	R0220	1 618 258,95	1 198 390,03	385 421,51	240 199,64								R0220	240 199,64	3 442 270,13
N-2	R0230	1 879 466,89	1 512 878,46	561 929,82									R0230	561 929,82	3 954 275,17
N-1	R0240	1 994 957,33	1 649 771,19										R0240	1 649 771,19	3 644 728,52
N	R0250	2 166 014,48											R0250	2 166 014,48	2 166 014,48
													Total R0260	5 587 622,59	35 224 924,21

Gross undiscounted Best Estimate Claims Provision
(absolute amount)

	Year	Development year 0	1	2	3	4	5	6	7	8	9	10 & +		Year end (discounted data)
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360
Prior	R0100											2 045 546,97	R0100	1 856 602,04
N-9	R0160	2 754 624,78	1 669 773,51	1 274 349,15	911 071,43	729 324,67	612 713,94	559 612,61	516 238,43	435 413,80	331 930,32		R0160	341 174,93
N-8	R0170	2 383 206,27	1 753 140,63	1 233 485,34	876 476,14	712 809,29	628 234,00	581 937,25	490 730,90	380 779,37			R0170	421 582,84
N-7	R0180	2 254 075,12	1 628 617,20	1 220 061,00	923 944,29	816 743,15	739 396,09	660 026,42	546 685,53				R0180	544 646,34
N-6	R0190	2 160 979,47	1 603 369,76	1 278 760,89	1 034 267,86	932 428,12	790 408,40	610 832,04					R0190	634 445,11
N-5	R0200	1 857 999,30	1 567 084,17	1 278 532,32	1 086 087,56	917 935,26	733 792,20						R0200	714 198,59
N-4	R0210	2 497 244,92	2 036 013,32	1 629 361,98	1 414 461,12	914 056,95							R0210	857 347,82
N-3	R0220	2 487 616,80	1 911 109,97	1 308 441,06	893 712,34								R0220	839 550,26
N-2	R0230	2 689 555,63	2 074 518,31	1 579 824,34									R0230	1 399 495,58
N-1	R0240	2 713 596,10	1 804 270,66										R0240	2 643 717,43
N	R0250	2 964 829,90											R0250	3 240 074,24
													0 tal R0260	13 492 835,19

in Thousand EUR

1000

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	16 973 915	-	-	234 098	-
Basic own funds	R0020	4 145 621	-	-	- 154 361	-
Eligible own funds to meet Solvency Capital Requirement	R0050	4 145 621	-	-	- 154 361	-
Solvency Capital Requirement	R0090	2 773 209	-	-	190 791	-
Eligible own funds to meet Minimum Capital Requirement	R0100	3 953 211	-	-	- 208 117	-
Minimum Capital Requirement	R0110	1 247 944	-	-	86 056	-

in Thousand EUR

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Own funds

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		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	214 799	214 799			
Share premium account related to ordinary share capital	R0030	91 077	91 077			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0				
Subordinated mutual member accounts	R0050	0				
Surplus funds	R0070	0				
Preference shares	R0090	0				
Share premium account related to preference shares	R0110	0				
Reconciliation reserve	R0130	3 647 335	3 647 335			
Subordinated liabilities	R0140	0				
An amount equal to the value of net deferred tax assets	R0160	192 410				192 410
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0230	0				
Total basic own funds after deductions	R0290	4 145 621	3 953 211	0	0	192 410
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0				
Unpaid and uncalled preference shares callable on demand	R0320	0				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0				
Other ancillary own funds	R0390	0				
Total ancillary own funds	R0400	0			0	0
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	4 145 621	3 953 211	0	0	192 410
Total available own funds to meet the MCR	R0510	3 953 211	3 953 211	0	0	
Total eligible own funds to meet the SCR	R0540	4 145 621	3 953 211	0	0	192 410
Total eligible own funds to meet the MCR	R0550	3 953 211	3 953 211	0	0	
SCR	R0580	2 773 209				
MCR	R0600	1 247 944				
Ratio of Eligible own funds to SCR	R0620	149%				
Ratio of Eligible own funds to MCR	R0640	317%				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	5 399 618
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	1 253 997
Other basic own fund items	R0730	498 286
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	3 647 335
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	0
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0
Total Expected profits included in future premiums (EPIFP)	R0790	0

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

Component - specific information

S.25.05.21

In Thousand euros

		Solvency Capital Requirement	Amount modelled	USP	Simplifications
		C0010	C0070	C0090	C00120
Risk type					
Total diversification	R0020	-3 520 106,34	-3 520 106,34		
Total diversified risk before tax	R0030	2 773 209,07	2 773 209,07		
Total diversified risk after tax	R0040	2 773 209,07	2 773 209,07		
Total market & credit risk	R0070	2 959 026,48	2 959 026,48		
Market & Credit risk - diversified	R0080	1 640 896,21	1 640 896,21		
Credit event risk not covered in market & credit risk	R0190	347 510,20	347 510,20		
Credit event risk not covered in market & credit risk - diversified	R0200	259 974,84	259 974,84		
Total Business risk	R0270	0,00	0,00		
Total Business risk - diversified	R0280	0,00	0,00		
Total Net Non-life underwriting risk	R0310	2 132 291,55	2 132 291,55		
Total Net Non-life underwriting risk - diversified	R0320	1 430 864,13	1 430 864,13		
Total Life & Health underwriting risk	R0400	232 507,60	232 507,60		
Total Life & Health underwriting risk - diversified	R0410	139 912,96	139 912,96		
Total Operational risk	R0480	621 979,60	621 979,60		
Total Operational risk - diversified	R0490	440 821,07	440 821,07		
Other risk	R0500	0,00	0,00		

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	6 293 315,41
Diversification	R0060	-3 520 106,34
Adjustment due to RFF/MAP nSCR aggregation	R0120	0,00
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0,00
Solvency capital requirement, excluding capital add-ons	R0200	2 773 209,07
Capital add-ons already set	R0210	0,00
of which, capital add-ons already set - Article 37 (1) Type a	R0211	0,00
of which, capital add-ons already set - Article 37 (1) Type b	R0212	0,00
of which, capital add-ons already set - Article 37 (1) Type c	R0213	0,00
of which, capital add-ons already set - Article 37 (1) Type d	R0214	0,00
Solvency capital requirement	R0220	2 773 209,07
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	0,00
Amount/estimate of the loss absorbing capacity for deferred taxes	R0310	0,00
Capital requirement for duration-based equity risk sub-module	R0400	0,00
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0,00
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	R0420	0,00
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0,00
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0,00
Method used to calculate the adjustment due to RFF nSCR aggregation	R0450	4
Net future discretionary benefits	R0460	0,00

Approach to tax rate

		Yes/No
		C0109
Approach based on average tax rate	R0590	1

Approach based on average tax rate
1 - Yes

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
Amount/estimate of LAC DT	R0640	0,00
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	R0650	0,00
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	R0660	0,00
Amount/estimate of LAC DT justified by carry back, current year	R0670	0,00
Amount/estimate of LAC DT justified by carry back, future years	R0680	0,00
Amount/estimate of Maximum LAC DT	R0690	0,00

in Thousand EUR

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

S.28.01.01

Linear formula component for non-life insurance and reinsurance obligations		MCR components
		C0010
MCRNL Result	R0010	1 676 993

Background information		Background information	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	235	60
Income protection insurance and proportional reinsurance	R0030	88 434	26 362
Workers' compensation insurance and proportional reinsurance	R0040	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	3 727 812	811 343
Other motor insurance and proportional reinsurance	R0060	1 241 358	1 433 382
Marine, aviation and transport insurance and proportional reinsurance	R0070	48 379	55 920
Fire and other damage to property insurance and proportional reinsurance	R0080	3 158 667	1 904 900
General liability insurance and proportional reinsurance	R0090	4 145 867	782 160
Credit and suretyship insurance and proportional reinsurance	R0100	67 430	15 249
Legal expenses insurance and proportional reinsurance	R0110	0	0
Assistance and proportional reinsurance	R0120	43 296	183 744
Miscellaneous financial loss insurance and proportional reinsurance	R0130	144 772	186 578
Non-proportional health reinsurance	R0140	0	0
Non-proportional casualty reinsurance	R0150	1 213	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0
Non-proportional property reinsurance	R0170	0	570

Linear formula component for life insurance and reinsurance obligations		C0040
MCRL Result	R0200	28 617

Total capital at risk for all life (re)insurance obligations		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	0	
Obligations with profit participation - future discretionary benefits	R0220	0	
Index-linked and unit-linked insurance obligations	R0230	0	
Other life (re)insurance and health (re)insurance obligations	R0240	1 362 726	
Total capital at risk for all life (re)insurance obligations	R0250		0

Overall MCR calculation		C0070
Linear MCR	R0300	1 705 610
SCR	R0310	2 773 209
MCR cap	R0320	1 247 944
MCR floor	R0330	693 302
Combined MCR	R0340	1 247 944
Absolute floor of the MCR	R0350	4 000
Minimum Capital Requirement	R0400	1 247 944