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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**	79 277
Pension benefit surplus	**R0050**	-
Property, plant & equipment held for own use	**R0060**	47 218
Investments (other than assets held for index-linked and unit-linked contracts)	**R0070**	102 267 730
Property (other than for own use)	**R0080**	82 596
Holdings in related undertakings, including participations	**R0090**	798 278
Equities	**R0100**	1 000 490
Equities - listed	R0110	941 799
Equities - unlisted	R0120	58 691
Bonds	**R0130**	57 756 230
Government Bonds	R0140	42 701 708
Corporate Bonds	R0150	13 163 179
Structured notes	R0160	1 222 928
Collateralised securities	R0170	668 416
Collective Investments Undertakings	R0180	41 900 527
Derivatives	R0190	729 608
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	41 108 074
Loans and mortgages	**R0230**	11 439 525
Loans on policies	R0240	340 326
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	11 099 199
Reinsurance recoverables from:	**R0270**	17 412 105
Non-life and health similar to non-life	**R0280**	2 562 810
Non-life excluding health	**R0290**	-
Health similar to non-life	**R0300**	2 562 810
Life and health similar to life, excluding health and index-linked and unit-linked	**R0310**	12 721 028
Health similar to life	**R0320**	599 472
Life excluding health and index-linked and unit-linked	**R0330**	12 121 556
Life index-linked and unit-linked	**R0340**	2 128 267
Deposits to cedants	**R0350**	899 771
Insurance and intermediaries receivables	**R0360**	6 956 805
Reinsurance receivables	**R0370**	185 094
Receivables (trade, not insurance)	**R0380**	1 844 081
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**	3 013 406
Any other assets, not elsewhere shown	**R0420**	- 195
Total assets	**R0500**	**185 252 891**

		Solvency II value
Liabilities		**C0010**
Technical provisions – non-life	**R0510**	8 545 025
Technical provisions – non-life (excluding health)	**R0520**	-
TP calculated as a whole	**R0530**	-
Best Estimate	**R0540**	-
Risk margin	**R0550**	-
Technical provisions - health (similar to non-life)	**R0560**	8 545 025
TP calculated as a whole	**R0570**	-
Best Estimate	**R0580**	8 387 720
Risk margin	**R0590**	157 305
Technical provisions - life (excluding index-linked and unit-linked)	**R0600**	94 093 091
Technical provisions - health (similar to life)	**R0610**	5 051 991
TP calculated as a whole	**R0620**	-
Best Estimate	**R0630**	4 846 650
Risk margin	**R0640**	205 340
Technical provisions – life (excluding health and index-linked and unit-linked)	**R0650**	89 041 101
TP calculated as a whole	**R0660**	-
Best Estimate	**R0670**	88 353 797
Risk margin	**R0680**	687 304
Technical provisions – index-linked and unit-linked	**R0690**	38 185 902
TP calculated as a whole	**R0700**	-
Best Estimate	**R0710**	37 874 049
Risk margin	**R0720**	311 853
Contingent liabilities	**R0740**	-
Provisions other than technical provisions	**R0750**	80 147
Pension benefit obligations	**R0760**	501 219
Deposits from reinsurers	**R0770**	14 610 536
Deferred tax liabilities	**R0780**	-
Derivatives	**R0790**	2 194 303
Debts owed to credit institutions	**R0800**	85 344
Financial liabilities other than debts owed to credit institutions	**R0810**	11 178 536
Insurance & intermediaries payables	**R0820**	2 679 627
Reinsurance payables	**R0830**	2 332 491
Payables (trade, not insurance)	**R0840**	1 131 160
Subordinated liabilities	**R0850**	-
Subordinated liabilities not in BOF	**R0860**	-
Subordinated liabilities in BOF	**R0870**	-
Any other liabilities, not elsewhere shown	**R0880**	-
Total liabilities	**R0900**	**175 617 381**
Excess of assets over liabilities	**R1000**	**9 635 510**

Annex I
S.05.01.02 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**	2 934 301	1 461 838	-	-	-	-	-	-	-	-	-	-					4 396 138
Gross - Proportional reinsurance accepted	**R0120**	2 561 653	738 890	-	-	-	-	-	-	-	-	-	-					3 300 543
Gross - Non-proportional reinsurance accepted	**R0130**													-	-	-	-	-
Reinsurers' share	**R0140**	1 363 587	477 889	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 841 476
Net	**R0200**	4 132 366	1 722 839	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 855 206
Premiums earned																		
Gross - Direct Business	**R0210**	2 932 907	1 463 959	-	-	-	-	-	-	-	-	-	-					4 396 867
Gross - Proportional reinsurance accepted	**R0220**	2 549 404	738 890	-	-	-	-	-	-	-	-	-	-					3 288 294
Gross - Non-proportional reinsurance accepted	**R0230**													-	-	-	-	-
Reinsurers' share	**R0240**	1 363 587	477 892	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 841 479
Net	**R0300**	4 118 724	1 724 958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 843 682
Claims incurred																		
Gross - Direct Business	**R0310**	2 362 116	981 255	-	-	-	-	-	-	-	-	-	-					3 343 371
Gross - Proportional reinsurance accepted	**R0320**	2 310 015	330 518	-	-	-	-	-	-	-	-	-	-					2 640 533
Gross - Non-proportional reinsurance accepted	**R0330**													-	-	-	-	-
Reinsurers' share	**R0340**	1 196 176	150 564	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 346 740
Net	**R0400**	3 475 955	1 161 209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 637 164
Expenses incurred	**R0550**	758 679	264 509	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 023 188
Balance - other technical expenses/income	**R1200**																	
Total technical expenses	**R1300**																	1 023 188

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	Life-reinsurance	
		C0210	**C0220**	**C0230**	**C0240**	**C0250**	**C0260**	**C0270**	**C0280**	**C0300**
Premiums written										
Gross	**R1410**	292 588	5 391 624	3 806 818	857 964	-	-	128 906	1 214 701	11 692 602
Reinsurers' share	**R1420**	12 499	1 573 365	271 942	131 785	-	-	1 204	374 549	2 365 343
Net	**R1500**	280 089	3 818 259	3 534 877	726 179	-	-	127 702	840 152	9 327 260
Premiums earned										
Gross	**R1510**	294 549	5 391 624	3 806 818	857 964	-	-	127 560	1 214 701	11 693 217
Reinsurers' share	**R1520**	12 058	1 573 365	271 942	131 785	-	-	483	374 549	2 364 181
Net	**R1600**	282 491	3 818 259	3 534 877	726 179	-	-	127 077	840 152	9 329 036
Claims incurred										
Gross	**R1610**	85 353	9 333 638	4 303 790	419 551	339 328	-	184 762	1 427 924	16 094 346
Reinsurers' share	**R1620**	16 118	242 241	26 094	27 638	89 906	-	136 513	202 132	740 642
Net	**R1700**	69 235	9 091 397	4 277 695	391 913	249 422	-	48 250	1 225 792	15 353 704
Expenses incurred	**R1900**	140 020	840 926	498 880	287 966	52 822	-	76 006	147 635	2 044 255
Balance - other technical expenses/income	**R2510**									-
Total technical expenses	**R2600**									2 044 255

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															0	0	0
Gross Best Estimate	**R0030**	**78 033 281**		**2 347 284**	**35 507 646**		**1 187 685**	**12 766**	**-**	**9 139 184**	126 227 846		**289 399**	**20 081**	**2 272 548**	**2 264 622**	**4 846 650**
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0080**	**11 305 379**		-	**2 128 267**		**74 404**	-	-	**741 773**	14 249 824		**942**	**5 412**	**141 071**	**462 871**	**599 472**
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	**R0090**	**66 727 902**		**2 347 284**	**33 379 379**		**1 113 281**	**12 766**	**-**	**8 397 411**	111 978 023		**288 458**	**25 493**	**2 131 476**	**1 801 752**	**4 247 178**
Risk Margin	**R0100**	**587 074**	**311 681**			**30 766**			**-**	**69 637**	999 157	**103 798**			**55 991**	**45 552**	**205 340**
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	**R0110**	-	-			-			-	-	-	-			-	-	-
Best estimate	**R0120**	-		-	-		-	-	-	-	-		-	-	-	-	-
Risk margin	**R0130**	-	-			-			-	-	-	-			-	-	-
Technical provisions - total	**R0200**	**78 620 355**	**38 166 611**			**1 231 217**			**-**	**9 208 821**	**127 227 003**	**413 279**			**2 328 538**	**2 310 174**	**5 051 990**

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	**21 560**	**62 111**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**83 670**
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	**26 663**	**19 376**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**46 040**
Net Best Estimate of Premium Provisions	R0150	**- 5 104**	**42 734**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**37 631**
Claims provisions																		
Gross	R0160	**3 246 241**	**5 057 809**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**8 304 050**
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	**1 497 305**	**1 019 464**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**2 516 770**
Net Best Estimate of Claims Provisions	R0250	**1 748 936**	**4 038 345**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**5 787 280**
Total Best estimate - gross	R0260	**3 267 801**	**5 119 920**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**8 387 720**
Total Best estimate - net	R0270	**1 743 832**	**4 081 079**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**5 824 911**
Risk margin	R0280	**48 445**	**108 860**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**157 305**
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	**3 316 245**	**5 228 779**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**8 545 025**
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	**1 523 969**	**1 038 841**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**2 562 810**
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	**1 792 277**	**4 189 938**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**5 982 215**

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)

		Development year												
	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											33 643	R0100 33 643	33 643
N-9	R0160	1 598 048	1 249 536	280 982	843 045	48 642	34 260	19 797	- 6 813	14 993	16 074		R0160 16 074	4 098 563
N-8	R0170	1 613 763	1 395 259	275 889	1 067 754	53 552	19 806	- 5 365	10 818	31 471			R0170 31 471	4 462 947
N-7	R0180	1 723 772	1 453 628	395 396	912 057	31 954	24 008	18 654	4 342				R0180 4 342	4 563 811
N-6	R0190	1 827 566	1 559 649	439 174	1 000 765	27 677	28 209	4 176					R0190 4 176	4 887 215
N-5	R0200	2 017 009	1 757 764	711 813	952 526	58 167	23 801						R0200 23 801	5 521 081
N-4	R0210	2 043 224	2 080 742	740 143	1 256 611	39 764							R0210 39 764	6 160 484
N-3	R0220	1 962 322	2 298 255	482 359	1 256 764								R0220 1 256 764	5 999 700
N-2	R0230	2 624 268	2 367 279	600 522									R0230 600 522	5 592 069
N-1	R0240	3 297 974	3 005 848										R0240 3 005 848	6 303 822
N	R0250	2 723 455											R0250 2 723 455	2 723 455
												Total	R0260 7 739 860	50 346 790

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

		Development year											Year end (discounted data)
	Year	-	1	2	3	4	5	6	7	8	9	10 & +	
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360
Prior	R0100											- 40 976	R0100 - 47 072
N-9	R0160	2 318 622	1 029 847	827 835	34 679	21 379	- 7 180	82 685	- 13 778	- 11 872	- 12 410		R0160 - 15 235
N-8	R0170	2 555 865	1 273 624	859 978	- 15 326	- 37 281	- 35 532	49 595	- 17 251	- 17 846			R0170 - 21 031
N-7	R0180	2 779 427	1 239 018	790 068	15 208	25 583	20 180	78 058	12 447				R0180 81 070
N-6	R0190	3 093 163	1 495 501	965 608	36 469	42 471	25 372	58 325					R0190 60 583
N-5	R0200	3 479 736	1 707 837	1 000 118	80 032	26 700	43 250						R0200 38 890
N-4	R0210	3 853 421	1 894 854	1 359 615	216 919	116 185							R0210 99 294
N-3	R0220	4 059 021	1 636 678	1 075 346	43 032								R0220 - 55 747
N-2	R0230	3 980 093	1 799 291	1 237 148									R0230 1 217 689
N-1	R0240	5 214 346	2 229 085										R0240 2 202 125
N	R0250	4 002 101											R0250 4 529 630
												Total	R0260 8 090 196

in thousand EUR

S.22.01.21 **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	140 824 019	-	-	694 670	-
Basic own funds	R0020	8 524 510	-	-	- 441 037	-
Eligible own funds to meet Solvency Capital Requirement	R0050	8 524 510	-	-	- 441 037	-
Solvency Capital Requirement	R0090	5 450 422	-	-	841 935	-
Eligible own funds to meet Minimum Capital Requirement	R0100	8 445 233	-	-	- 553 153	-
Minimum Capital Requirement	R0110	2 452 690	-	-	378 871	-

Own funds

S.23.01.01

1000

in Thousands EUR

		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	487 725	487 725		-	
Share premium account related to ordinary share capital	R0030	1 060 659	1 060 659		-	
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	373 761	373 761			
Preference shares	R0090	-		-	-	-
Share premium account related to preference shares	R0110	-		-	-	-
Reconciliation reserve	R0130	6 523 088	6 523 088			
Subordinated liabilities	R0140	-		-	-	-
An amount equal to the value of net deferred tax assets	R0160	79 277				79 277
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	-		-	-	-
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet	R0220	-				
Deductions						
Deductions for participations in financial and credit institutions	R0230	-				
Total basic own funds after deductions	R0290	8 524 510	8 445 233	-	-	79 277
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	-				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type	R0310	-				
Unpaid and uncalled preference shares callable on demand	R0320	-				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	-				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	-				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	-				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	-				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	-				
Other ancillary own funds	R0390	-				
Total ancillary own funds	R0400	-			0,00	0,00
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	8 524 510	8 445 233	-	-	79 277
Total available own funds to meet the MCR	R0510	8 445 233	8 445 233	-	-	
Total eligible own funds to meet the SCR	R0540	8 524 510	8 445 233			79 277
Total eligible own funds to meet the MCR	R0550	8 445 233	8 445 233			
SCR	R0580	5 450 422				
MCR	R0600	2 452 690				
Ratio of Eligible own funds to SCR	R0620	1,56				
Ratio of Eligible own funds to MCR	R0640	3,44				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	9635510
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	1111000
Other basic own fund items	R0730	2001422
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Reconciliation reserve	R0760	6523088
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	1 454 342
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	116 859
Total Expected profits included in future premiums (EPIFP)	R0790	1 571 201

Solvency Capital Requirement - for undertakings on Full Internal Models
Component-specific information 1000
S.25.05.21

in thousand EUR

		Solvency Capital Requirement	Amount modelled	USP	Simplifications
		C0010	C0050	C0060	C0070
Risk type					
Total diversification	R0020	-1 629 687,57	-1 629 687,57		
Total diversified risk before tax	R0030	5 450 422,18	5 450 422,18		
Total diversified risk after tax	R0040	5 450 422,18	5 450 422,18		
Total market & credit risk	R0070	7 822 915,92	7 822 915,92		
Market & Credit risk - diversified	R0080	3 491 527,85	3 491 527,85		
Credit event risk not covered in market & credit risk	R0190	510 574,94	510 574,94		
Credit event risk not covered in market & credit risk - diversified	R0200	445 547,54	445 547,54		
Total Business risk	R0270	0,00	0,00		
Total Business risk - diversified	R0280	0,00	0,00		
Total Net Non-life underwriting risk	R0310	0,00	0,00		
Total Net Non-life underwriting risk - diversified	R0320	0,00	0,00		
Total Life & Health underwriting risk	R0400	4 611 016,10	4 611 016,10		
Total Life & Health underwriting risk - diversified	R0410	2 700 647,05	2 700 647,05		
Total Operational risk	R0480	972 967,60	972 967,60		
Total Operational risk - diversified	R0490	442 387,30	442 387,30		
Other risk	R0500	0,00	0,00		

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	7 080 109,74
Diversification	R0060	-1 629 687,57
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	5 450 422,18
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	5 450 422,18
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	

Approach based on average tax rat
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

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

S.28.02.01

in thousand EUR

MCR components		MCR components	
		Non-life activities	Life activities
		MCR(NL, NL) Result	MCR(NL, L)Result
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010	957 244	-

Background information		Background information			
		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
Medical expense insurance and proportional reinsurance	R0020	1 743 833	4 132 366	-	-
Income protection insurance and proportional reinsurance	R0030	4 081 079	1 722 839	-	-
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	-	-	-	-

Linear formula component for life insurance and reinsurance obligations		Non-life activities	Life activities
		MCR(L, NL) Result	MCR(L, L) Result
		C0070	C0080
Linear formula component for life insurance or reinsurance obligations	R0200	-	2 763 356

Total capital at risk for all life (re)insurance obligations		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance) best estimate provisions	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits	R0210	-		62 528 474	
Obligations with profit participation - future discretionary benefits	R0220	-		12 341 650	
Index-linked and unit-linked insurance obligations	R0230	-		35 745 781	
Other life (re)insurance and health (re)insurance obligations	R0240	-		5 609 296	
Total capital at risk for all life (re)insurance obligations	R0250		-		1 033 646 285

Overall MCR calculation		C0130
Linear MCR	R0300	3 720 600
SCR	R0310	5 450 422
MCR cap	R0320	2 452 690
MCR floor	R0330	1 362 606
Combined MCR	R0340	2 452 690
Absolute floor of the MCR	R0350	6 700
Minimum Capital Requirement	R0400	2 452 690

Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500	957 244	2 763 356
Notional SCR excluding add-on (annual or latest calculation)	R0510	1 402 296	4 048 126
Notional MCR cap	R0520	631 033	1 821 657
Notional MCR floor	R0530	350 574	1 012 031
Notional Combined MCR	R0540	631 033	1 821 657
Absolute floor of the notional MCR	R0550	2 700	4 000
Notional MCR	R0560	631 033	1 821 657