



Annex I  
S.45.01.02  
Premiums, claims and expenses by line of business

in 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		
<b>Premiums written</b>																		
Gross - Direct Business	R0110	-	-	-	-	-	-	-	-	-	-	-	127 733 328,00	-	-	-	-	
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	3 497 990,00	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	R0140	-	-	-	-	-	-	-	-	-	-	-	22 927 587,00	-	-	-	-	
Net	R0200	-	-	-	-	-	-	-	-	-	-	-	108 303 731,00	-	-	-	-	
<b>Premiums earned</b>																		
Gross - Direct Business	R0210	-	-	-	-	-	-	-	-	-	-	-	129 649 901,00	-	-	-	-	
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	3 497 990,00	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	R0240	-	-	-	-	-	-	-	-	-	-	-	22 927 587,00	-	-	-	-	
Net	R0300	-	-	-	-	-	-	-	-	-	-	-	110 220 304,00	-	-	-	-	
<b>Claims incurred</b>																		
Gross - Direct Business	R0310	-	-	-	-	-	-	-	-	-	-	-	39 305 784,00	-	-	-	-	
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	8 568,00	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	R0340	-	-	-	-	-	-	-	-	-	-	-	5 681 254,00	-	-	-	-	
Net	R0400	-	-	-	-	-	-	-	-	-	-	-	33 615 962,00	-	-	-	-	
<b>Changes in other technical provisions</b>																		
Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net	R0500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Expenses incurred</b>																		
Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	55 951 676,00	-	-	-	-	

in 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	
<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>Changes in other technical provisions</b>									
Gross	R1710	-	-	-	-	-	-	-	
Reinsurers' share	R1720	-	-	-	-	-	-	-	
Net	R1800	-	-	-	-	-	-	-	
<b>Expenses incurred</b>									
Other expenses	R2500	-	-	-	-	-	-	-	
Total expenses	R2600	-	-	-	-	-	-	-	

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## Premiums, claims and expenses by country

in EUR		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
R0010		C0080	C0090	C0100	C0110	C0120	C0130	C0140
<b>Premiums written</b>								
Gross - Direct Business	R0110	127 733 328,00	-	-	-	-	-	127 733 328,00
Gross - Proportional reinsurance accepted	R0120	3 497 990,00	-	-	-	-	-	3 497 990,00
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-
Reinsurers' share	R0140	22 927 587,00	-	-	-	-	-	22 927 587,00
Net	R0200	108 303 731,00	-	-	-	-	-	108 303 731,00
<b>Premiums earned</b>								
Gross - Direct Business	R0210	129 649 901,00	-	-	-	-	-	129 649 901,00
Gross - Proportional reinsurance accepted	R0220	3 497 990,00	-	-	-	-	-	3 497 990,00
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-
Reinsurers' share	R0240	22 927 587,00	-	-	-	-	-	22 927 587,00
Net	R0300	110 220 304,00	-	-	-	-	-	110 220 304,00
<b>Claims incurred</b>								
Gross - Direct Business	R0310	39 305 784,00	-	-	-	-	-	39 305 784,00
Gross - Proportional reinsurance accepted	R0320	8 568,00	-	-	-	-	-	8 568,00
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-
Reinsurers' share	R0340	5 681 254,00	-	-	-	-	-	5 681 254,00
Net	R0400	33 615 962,00	-	-	-	-	-	33 615 962,00
<b>Changes in other technical provisions</b>								
Gross - Direct Business	R0410	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-
Expenses incurred	R0550	55 951 677,00	-	-	-	-	-	55 951 677,00
Other expenses	R1200	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	55 951 677,00

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
R1400		C0220	C0230	C0240	C0250	C0260	C0270	C0280
<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>Changes in other technical provisions</b>								
Gross	R1710	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-
Net	R1800	-	-	-	-	-	-	-
Expenses incurred	R1900	-	-	-	-	-	-	-
Other expenses	R2500	-	-	-	-	-	-	-
Total expenses	R2600	-	-	-	-	-	-	-

S.17.01.02

Non-RIE Technical Provisions

in EUR

Technical provisions calculated as a whole  
 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to  
 counterparty default associated to TP as a whole

Technical provisions calculated as a sum of BE and RM

Best estimate

Premium provisions

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to  
 counterparty default

Net Best Estimate of Premium Provisions

Claims provisions

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to  
 counterparty default

Net Best Estimate of Claims Provisions

Total Best estimate - gross

Total Best estimate - net

Risk margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate

Risk margin

Technical provisions - total

Technical provisions - total

Recoverable from reinsurance contracts/SPV and Finite Re after the adjustment for expected losses due to  
 counterparty default - total

Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total

	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		
	CB020	CB030	CB040	CB050	CB060	CB070	CB080	CB090	CB100	CB110	CB120	CB130	CB140	CB150	CB160	CB170		CB180
R0010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0050	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0060	-	-	-	-	-	-	-	-	-	9 596 624,00	-	-	-	-	-	-	25 000,00	9 571 624,00
R0140	-	-	-	-	-	-	-	-	-	1 721 319,00	-	-	-	-	-	-	-	1 721 319,00
R0150	-	-	-	-	-	-	-	-	-	11 319 944,00	-	-	-	-	-	-	25 000,00	11 294 944,00
R0160	-	-	-	-	-	-	-	-	-	63 665 227,00	-	-	-	-	-	-	139 360,00	63 794 587,00
R0240	-	-	-	-	-	-	-	-	-	6 092 110,00	-	-	-	-	-	-	-	6 092 110,00
R0250	-	-	-	-	-	-	-	-	-	47 563 117,00	-	-	-	-	-	-	139 360,00	47 702 477,00
R0260	-	-	-	-	-	-	-	-	-	63 253 861,00	-	-	-	-	-	-	114 360,00	63 368 221,00
R0270	-	-	-	-	-	-	-	-	-	58 983 061,00	-	-	-	-	-	-	114 360,00	59 097 421,00
R0280	-	-	-	-	-	-	-	-	-	5 205 212,00	-	-	-	-	-	-	-	5 205 212,00
R0290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0320	-	-	-	-	-	-	-	-	-	68 459 073,00	-	-	-	-	-	-	114 360,00	68 573 433,00
R0330	-	-	-	-	-	-	-	-	-	4 370 800,00	-	-	-	-	-	-	-	4 370 800,00
R0340	-	-	-	-	-	-	-	-	-	64 088 273,00	-	-	-	-	-	-	114 360,00	64 202 633,00





in EUR

**S.22.01.21**

**Impact of long term guarantees and transitional measures**

		<b>Amount with Long Term Guarantee measures and transitionals</b>	<b>Impact of transitional on technical provisions</b>	<b>Impact of transitional on interest rate</b>	<b>Impact of volatility adjustment set to zero</b>	<b>Impact of matching adjustment set to zero</b>
		<b>C0010</b>	<b>C0030</b>	<b>C0050</b>	<b>C0070</b>	<b>C0090</b>
Technical provisions	<b>R0010</b>	68 573 405,00	-	227,00	347 368,00	-
Basic own funds	<b>R0020</b>	69 404 996,00	-	-	209 000,00	-
Eligible own funds to meet Solvency Capital Requirement	<b>R0050</b>	69 404 996,00	-	-	209 000,00	-
Solvency Capital Requirement	<b>R0090</b>	48 911 460,00	-	-	-	-
Eligible own funds to meet Minimum Capital Requirement	<b>R0100</b>	69 404 996,00	-	-	-	-
Minimum Capital Requirement	<b>R0110</b>	13 956 101,00	-	-	-	-

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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 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010	14 627 855,00	14 627 855,00			
Share premium account related to ordinary share capital	R0030	1 371 841,00	1 371 841,00			
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	53 405 300,00	53 405 300,00			
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	69 404 996,00	69 404 996,00			
<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	0,00				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0,00				
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	0,00				
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	0,00				
Other ancillary own funds	R0390	0,00				
<b>Total ancillary own funds</b>	R0400	0,00			0,00	0,00
<b>Available and eligible own funds</b>						
<b>Total available own funds to meet the SCR</b>	R0500	69 404 996,00	69 404 996,00			
<b>Total available own funds to meet the MCR</b>	R0510	69 404 996,00	69 404 996,00			
Total eligible own funds to meet the SCR	R0540	69 404 996,00	69 404 996,00			
Total eligible own funds to meet the MCR	R0550	69 404 996,00	69 404 996,00			
<b>SCR</b>	R0580	48 911 460,00				
<b>MCR</b>	R0600	13 956 101,00				
<b>Ratio of Eligible own funds to SCR</b>	R0620	1,42				
<b>Ratio of Eligible own funds to MCR</b>	R0640	4,97				

Reconciliation reserve

		C0060
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	R0700	74 004 996,00
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	4 600 000,00
Other basic own fund items	R0730	15 999 696,00
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
<b>Reconciliation reserve</b>	R0760	53 405 300,00
<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	2 811 862,00
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790	2 811 862,00



Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.21

Basic Solvency Capital Requirement

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	12 743 397,62		Simplifications not used
Counterparty default risk	R0020	3 216 449,61		
Life underwriting risk	R0030	0,00		Simplifications not used
Health underwriting risk	R0040	0,00		Simplifications not used
Non-life underwriting risk	R0050	40 671 704,44		Simplifications not used
Diversification	R0060	-9 330 517,22		
Intangible asset risk	R0070	0,00		
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>47 301 034,45</b>		

(\*) Closed list of values - Life USP  
1 (Increase in the amount of annuity benefits),  
2 (None)

(\*) Closed list of values - Health USP  
1 (Increase in the amount of annuity benefits)  
2 (Standard deviation for NSLT health premium risk)  
3 (Standard deviation for NSLT health gross premium risk)  
4 (Adjustment factor for non-proportional reinsurance)  
5 (Standard deviation for NSLT health reserve risk)  
6 (None)

(\*) Closed list of values - NL USP  
1 (Standard deviation for non-life premium risk)  
2 (Standard deviation for non-life gross premium risk)  
3 (Adjustment factor for non-proportional reinsurance)  
4 (Standard deviation for non-life reserve risk)  
5 (None)

Calculation of Solvency Capital Requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	3 997 173,74
Loss-absorbing capacity of technical provisions	R0140	0,00
Loss-absorbing capacity of deferred taxes	R0150	-2 386 747,20
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
<b>Solvency Capital Requirement excluding capital add-on</b>	<b>R0200</b>	<b>48 911 460,99</b>
Capital add-on already set	R0210	
Solvency capital requirement	R0220	48 911 460,99
<b>Other information on SCR</b>		
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	

**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	13 956 101,44

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	0,00	0,00
Income protection insurance and proportional reinsurance	R0030	0,00	0,00
Workers' compensation insurance and proportional reinsurance	R0040	0,00	0,00
Motor vehicle liability insurance and proportional reinsurance	R0050	0,00	0,00
Other motor insurance and proportional reinsurance	R0060	0,00	0,00
Marine, aviation and transport insurance and proportional reinsurance	R0070	0,00	0,00
Fire and other damage to property insurance and proportional reinsurance	R0080	0,00	0,00
General liability insurance and proportional reinsurance	R0090	0,00	0,00
Credit and suretyship insurance and proportional reinsurance	R0100	0,00	0,00
Legal expenses insurance and proportional reinsurance	R0110	58 882 641,01	108 993 292,85
Assistance and proportional reinsurance	R0120	0,00	0,00
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0,00	0,00
Non-proportional health reinsurance	R0140	0,00	0,00
Non-proportional casualty reinsurance	R0150	0,00	0,00
Non-proportional marine, aviation and transport reinsurance	R0160	0,00	0,00
Non-proportional property reinsurance	R0170	114 779,78	550 041,76

Linear formula component for life insurance and reinsurance obligations		C0040
MCRL Result	R0200	0,00

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	0,00	
Obligations with profit participation - future discretionary benefits	R0220	0,00	
Index-linked and unit-linked insurance obligations	R0230	0,00	
Other life (re)insurance and health (re)insurance obligations	R0240	0,00	
Total capital at risk for all life (re)insurance obligations	R0250		0,00

Overall MCR calculation		C0070
Linear MCR	R0300	13 956 101,44
SCR	R0310	48 911 460,99
MCR cap	R0320	22 010 157,44
MCR floor	R0330	12 227 865,25
Combined MCR	R0340	13 956 101,44
Absolute floor of the MCR	R0350	2 500 000,00
Minimum Capital Requirement	R0400	13 956 101,44