

**Annex I**

**S.02.01.02**

**Balance sheet**

	<b>Solvency II value</b>
	<b>C0010</b>
<b>Assets</b>	
Intangible assets	<b>R0030</b>
Deferred tax assets	<b>R0040</b> 6,335
Pension benefit surplus	<b>R0050</b>
Property, plant & equipment held for own use	<b>R0060</b>
Investments (other than assets held for index-linked and unit-linked contracts)	<b>R0070</b> 44,745,218
Property (other than for own use)	<b>R0080</b>
Holdings in related undertakings, including participations	<b>R0090</b>
Equities	<b>R0100</b>
Equities - listed	<b>R0110</b>
Equities - unlisted	<b>R0120</b>
Bonds	<b>R0130</b>
Government Bonds	<b>R0140</b>
Corporate Bonds	<b>R0150</b>
Structured notes	<b>R0160</b>
Collateralised securities	<b>R0170</b>
Collective Investments Undertakings	<b>R0180</b>
Derivatives	<b>R0190</b>
Deposits other than cash equivalents	<b>R0200</b> 44,745,218
Other investments	<b>R0210</b>
Assets held for index-linked and unit-linked contracts	<b>R0220</b>
Loans and mortgages	<b>R0230</b> 20,000,000
Loans on policies	<b>R0240</b>
Loans and mortgages to individuals	<b>R0250</b>
Other loans and mortgages	<b>R0260</b> 20,000,000
Reinsurance recoverables from:	<b>R0270</b> 126,001,347
Non-life and health similar to non-life	<b>R0280</b> 126,001,347
Non-life excluding health	<b>R0290</b>
Health similar to non-life	<b>R0300</b>
Life and health similar to life, excluding health and index-linked and unit-linked	<b>R0310</b>
Health similar to life	<b>R0320</b>
Life excluding health and index-linked and unit-linked	<b>R0330</b>
Life index-linked and unit-linked	<b>R0340</b>
Deposits to cedants	<b>R0350</b>
Insurance and intermediaries receivables	<b>R0360</b> 16,187,782
Reinsurance receivables	<b>R0370</b>
Receivables (trade, not insurance)	<b>R0380</b>
Own shares (held directly)	<b>R0390</b>
Amounts due in respect of own fund items or initial fund called up but not yet paid in	<b>R0400</b>
Cash and cash equivalents	<b>R0410</b> 13,367,324
Any other assets, not elsewhere shown	<b>R0420</b> 673,455
<b>Total assets</b>	<b>R0500</b> 220,981,461

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

	<b>Solvency II value</b>
	<b>C0010</b>
<b>Liabilities</b>	
Technical provisions – non-life	<b>R0510</b> 153,177,494
Technical provisions – non-life (excluding health)	<b>R0520</b> 153,177,494
TP calculated as a whole	<b>R0530</b>
Best Estimate	<b>R0540</b> 150,776,088
Risk margin	<b>R0550</b> 2,401,406
Technical provisions - health (similar to non-life)	<b>R0560</b>
TP calculated as a whole	<b>R0570</b>
Best Estimate	<b>R0580</b>
Risk margin	<b>R0590</b>
Technical provisions - life (excluding index-linked and unit-linked)	<b>R0600</b>
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>
TP calculated as a whole	<b>R0660</b>
Best Estimate	<b>R0670</b>
Risk margin	<b>R0680</b>
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>
Deposits from reinsurers	<b>R0770</b>
Deferred tax liabilities	<b>R0780</b>
Derivatives	<b>R0790</b>
Debts owed to credit institutions	<b>R0800</b>
Financial liabilities other than debts owed to credit institutions	<b>R0810</b>
Insurance & intermediaries payables	<b>R0820</b> 24,155,982
Reinsurance payables	<b>R0830</b>
Payables (trade, not insurance)	<b>R0840</b> 1,037,056
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> 266,035
<b>Total liabilities</b>	<b>R0900</b> 178,636,567
<b>Excess of assets over liabilities</b>	<b>R1000</b> 42,344,894









**Annex I**  
**S.17.01.02**  
**Non-life Technical Provisions**

**Technical provisions - total**

Technical provisions - total  
Recoverable from reinsurance contract/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								
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
<del>C0020</del>	<del>C0030</del>	<del>C0040</del>	<del>C0050</del>	<del>C0060</del>	<del>C0070</del>	<del>C0080</del>	<del>C0090</del>	<del>C0100</del>
			152,628,567			4,263		
			126,001,347					
			26,627,220			4,263		

**Annex I**  
**S.17.01.02**  
**Non-life Technical Provisions**

**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

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>R0010</b>							
<b>R0050</b>							
<b>R0060</b>							
<b>R0140</b>							
<b>R0150</b>							
<b>R0160</b>	434,880						150,776,088
<b>R0240</b>	-						126,001,347
<b>R0250</b>	434,880						24,774,741
<b>R0260</b>	434,880						150,776,088
<b>R0270</b>	434,880						24,774,741
<b>R0280</b>	109,784						2,401,406
<b>R0290</b>							
<b>R0300</b>							
<b>R0310</b>							



**Annex I**  
**S.17.01.02**  
**Non-life Technical Provisions**

**Technical provisions - total**

Technical provisions - total  
Recoverable from reinsurance contract/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
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	
<b>C0110</b>	<b>C0120</b>	<b>C0130</b>	<b>C0140</b>	<b>C0150</b>	<b>C0160</b>	<b>C0170</b>	<b>C0180</b>
	544,664						153,177,494
							126,001,347
	544,664						27,176,147

Annex I  
S.19.01.21  
Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year 

<b>Z0010</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	C0180
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110				
Prior	<del>R0100</del>	<del></del>	<del></del>	<del></del>	<del></del>	<del></del>	<del></del>	<del></del>	<del></del>	<del></del>	<del></del>	161,889,158	<b>R0100</b>	161,889,158	161,889,158
N-9	<b>R0160</b>	-	-	-	26,954,415	2,953,387	324,417	1,156,382	707,765	758,368	634,835		<b>R0160</b>	634,835	33,489,569
N-8	<b>R0170</b>	561,155	-	19,858,513	2,088,082	1,252,817	1,126,933	1,503,089	1,045,237	294,712			<b>R0170</b>	294,712	27,730,538
N-7	<b>R0180</b>	-	10,707,963	3,990,172	3,201,780	3,017,306	3,024,610	4,268,257	1,342,570				<b>R0180</b>	1,342,570	29,552,658
N-6	<b>R0190</b>	5,419,861	5,673,925	3,981,414	2,250,902	2,119,234	1,175,552	965,390					<b>R0190</b>	965,390	21,586,278
N-5	<b>R0200</b>	4,787,529	4,855,011	4,743,304	2,383,325	1,933,357	1,807,785						<b>R0200</b>	1,807,785	20,510,311
N-4	<b>R0210</b>	3,954,542	4,352,369	2,409,544	2,827,775	2,617,361							<b>R0210</b>	2,617,361	16,161,591
N-3	<b>R0220</b>	1,229,982	4,056,531	3,784,243	6,418,266								<b>R0220</b>	6,418,266	15,489,022
N-2	<b>R0230</b>	1,900,413	4,342,516	5,348,381									<b>R0230</b>	5,348,381	11,591,310
N-1	<b>R0240</b>	3,642,049	6,716,429										<b>R0240</b>	6,716,429	10,358,478
N	<b>R0250</b>	4,517,690											<b>R0250</b>	4,517,690	4,517,690
<b>Total</b>	<b>R0260</b>												<b>R0260</b>	192,552,577	352,876,603

Annex I  
S.19.01.21  
Non-life Insurance Claims Information

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

Year	Development year											Year end
	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted)
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360
Prior	R0100											R0100
N-9	R0160										14,360,179	R0160
N-8	R0170									4,034,458		R0170
N-7	R0180								3,387,134			R0180
N-6	R0190							4,692,338				R0190
N-5	R0200						5,869,488					R0200
N-4	R0210					5,430,857						R0210
N-3	R0220				8,414,203							R0220
N-2	R0230			17,153,679								R0230
N-1	R0240		23,285,861									R0240
N	R0250	28,890,926										R0250
		36,117,086										R0260
<b>Total</b>												<b>R0260</b>

150,776,087

**Annex I**  
**S.23.01.01**  
**Own funds**

**Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35**

- Ordinary share capital (gross of own shares)
- Share premium account related to ordinary share capital
- Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings
- Subordinated mutual member accounts
- Surplus funds
- Preference shares
- Share premium account related to preference shares
- Reconciliation reserve
- Subordinated liabilities
- An amount equal to the value of net deferred tax assets
- Other own fund items approved by the supervisory authority as basic own funds not specified above

**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**

- 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

**Deductions**

- Deductions for participations in financial and credit institutions

**Total basic own funds after deductions**

**Ancillary own funds**

- Unpaid and uncalled ordinary share capital callable on demand
- Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand
- Unpaid and uncalled preference shares callable on demand
- A legally binding commitment to subscribe and pay for subordinated liabilities on demand
- Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC
- Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC
- Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
- Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC
- Other ancillary own funds

**Total ancillary own funds**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
<b>R0010</b>	6,866,246	6,866,246			
<b>R0030</b>					
<b>R0040</b>					
<b>R0050</b>					
<b>R0070</b>					
<b>R0090</b>					
<b>R0110</b>					
<b>R0130</b>	35,472,313	35,472,313			
<b>R0140</b>					
<b>R0160</b>	6,335				6,335
<b>R0180</b>					
<b>R0220</b>					
<b>R0230</b>					
<b>R0290</b>	42,344,894	42,338,559	-	-	6,335
<b>R0300</b>					
<b>R0310</b>					
<b>R0320</b>					
<b>R0330</b>					
<b>R0340</b>					
<b>R0350</b>					
<b>R0360</b>					
<b>R0370</b>					
<b>R0390</b>					
<b>R0400</b>					

**Annex I**  
**S.23.01.01**  
**Own funds**

**Available and eligible own funds**

- Total available own funds to meet the SCR
- Total available own funds to meet the MCR
- Total eligible own funds to meet the SCR
- Total eligible own funds to meet the MCR

**SCR**

**MCR**

**Ratio of Eligible own funds to SCR**

**Ratio of Eligible own funds to MCR**

**Reconciliation reserve**

- Excess of assets over liabilities
- Own shares (held directly and indirectly)
- Foreseeable dividends, distributions and charges
- Other basic own fund items
- Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

**Reconciliation reserve**

**Expected profits**

- Expected profits included in future premiums (EPIFP) - Life business
- Expected profits included in future premiums (EPIFP) - Non- life business

**Total Expected profits included in future premiums (EPIFP)**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
<b>R0500</b>	42,344,894	42,338,559			6,335
<b>R0510</b>	42,344,894	42,338,559			6,335
<b>R0540</b>	42,344,894	42,338,559			6,335
<b>R0550</b>	42,344,894	42,338,559			6,335
<b>R0580</b>	25,592,566				
<b>R0600</b>	6,398,142				
<b>R0620</b>	165%				
<b>R0640</b>	662%				

	C0060
<b>R0700</b>	42,344,894
<b>R0710</b>	
<b>R0720</b>	
<b>R0730</b>	6,872,581
<b>R0740</b>	
<b>R0760</b>	35,472,313
<b>R0770</b>	
<b>R0780</b>	
<b>R0790</b>	

**Annex I**

**S.25.01.21**

**Solvency Capital Requirement - for undertakings on Standard Formula**

Market risk  
 Counterparty default risk  
 Life underwriting risk  
 Health underwriting risk  
 Non-life underwriting risk  
 Diversification  
 Intangible asset risk  
**Basic Solvency Capital Requirement**

**Calculation of Solvency Capital Requirement**

Operational risk  
 Loss-absorbing capacity of technical provisions  
 Loss-absorbing capacity of deferred taxes  
 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC  
**Solvency capital requirement excluding capital add-on**

Capital add-on already set

**Solvency capital requirement**

**Other information on SCR**

Capital requirement for duration-based equity risk sub-module  
 Total amount of Notional Solvency Capital Requirement for remaining part  
 Total amount of Notional Solvency Capital Requirements for ring fenced funds  
 Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios  
 Diversification effects due to RFF nSCR aggregation for article 304

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0100
<b>R0010</b>	14,608,866	<del> </del>	<del> </del>
<b>R0020</b>	6,466,486	<del> </del>	<del> </del>
<b>R0030</b>	-	<del> </del>	<del> </del>
<b>R0040</b>	-	<del> </del>	<del> </del>
<b>R0050</b>	6,857,024	<del> </del>	<del> </del>
<b>R0060</b>	- 6,863,092	<del> </del>	<del> </del>
<b>R0070</b>	-	<del> </del>	<del> </del>
<b>R0100</b>	21,069,284	<del> </del>	<del> </del>

	C0100
<b>R0130</b>	4,523,283
<b>R0140</b>	-
<b>R0150</b>	-
<b>R0160</b>	-
<b>R0200</b>	25,592,567
<b>R0210</b>	-
<b>R0220</b>	25,592,567
<b>R0400</b>	<del> </del>
<b>R0410</b>	<del> </del>
<b>R0420</b>	<del> </del>
<b>R0430</b>	<del> </del>
<b>R0440</b>	<del> </del>

**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>	2,988,069		
			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>			
Income protection insurance and proportional reinsurance	<b>R0030</b>			
Workers' compensation insurance and proportional reinsurance	<b>R0040</b>			
Motor vehicle liability insurance and proportional reinsurance	<b>R0050</b>		24,339,861	7,353,713
Other motor insurance and proportional reinsurance	<b>R0060</b>			
Marine, aviation and transport insurance and proportional reinsurance	<b>R0070</b>			
Fire and other damage to property insurance and proportional reinsurance	<b>R0080</b>			
General liability insurance and proportional reinsurance	<b>R0090</b>			
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>		434,880	1,729,933
Miscellaneous financial loss insurance and proportional reinsurance	<b>R0130</b>			
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>			

**Linear formula component for life insurance and reinsurance obligations**

	<b>C0040</b>			
MCR <sub>L</sub> Result	<b>R0200</b>			
			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>			
Total capital at risk for all life (re)insurance obligations	<b>R0250</b>			

**Overall MCR calculation**

	<b>C0070</b>	
Linear MCR	<b>R0300</b>	2,988,069
SCR	<b>R0310</b>	25,592,566
MCR cap	<b>R0320</b>	11,516,655
MCR floor	<b>R0330</b>	6,398,142
Combined MCR	<b>R0340</b>	6,398,142
Absolute floor of the MCR	<b>R0350</b>	2,500,000
		<b>C0070</b>
<b>Minimum Capital Requirement</b>	<b>R0400</b>	6,398,142