

S.02.01.02

Balance sheet, EUR

		Solvency II value C0010
Assets		
Intangible assets	R0030	
Deferred tax assets	R0040	2,296
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	83,273
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	32,036,821
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
Equities	R0100	0
Equities - listed	R0110	0
Equities - unlisted	R0120	0
Bonds	R0130	17,937,460
Government Bonds	R0140	12,253,213
Corporate Bonds	R0150	5,684,247
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	13,599,361
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	500,000
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	169,483,023
Loans and mortgages	R0230	0
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	71,865
Non-life and health similar to non-life	R0280	0
Non-life excluding health	R0290	0
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-81,818
Health similar to life	R0320	-75,361
Life excluding health and index-linked and unit-linked	R0330	-6,457
Life index-linked and unit-linked	R0340	153,683
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	138,682
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	127,040
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	6,181,214
Any other assets, not elsewhere shown	R0420	720,951
Total assets	R0500	208,845,165

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Balance sheet, EUR

		Solvency II value
		C0010
Liabilities		
Technical provisions - non-life	R0510	
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	
Risk margin	R0590	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	-11,143,803
Technical provisions - health (similar to life)	R0610	-27,178,187
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	-35,232,505
Risk margin	R0640	8,054,318
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	16,034,384
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	14,794,145
Risk margin	R0680	1,240,239
Technical provisions - index-linked and unit-linked	R0690	164,145,128
Technical provisions calculated as a whole	R0700	35,769,000
Best Estimate	R0710	122,623,961
Risk margin	R0720	5,752,167
Contingent liabilities	R0740	0
Pension benefit obligations	R0760	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	0
Derivatives	R0790	0
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	90,164
Reinsurance payables	R0830	2,527
Payables (trade, not insurance)	R0840	1,404,547
Subordinated liabilities	R0850	0
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	0
Any other liabilities, not elsewhere shown	R0880	936,882
Total liabilities	R0900	155,435,445
Excess of assets over liabilities	R1000	53,409,720

S.05.01.02

Premiums, claims and expenses by line of business

		Line of Business for: life insurance obligations					Life reinsurance obligations		Total	
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance		Life reinsurance
		C0210	C0220	C0230	C0240	C0250	C0260	C0270		C0280
Premiums written										
Gross	R1410	1,966,867	1,265,891	10,478,601	682,516	0	0	0	0	14,393,874
Reinsurers' share	R1420	41,805	4,909	44,826	66,889	0	0	0	0	158,429
Net	R1500	1,925,061	1,260,982	10,433,775	615,627	0	0	0	0	14,235,445
Premiums earned										
Gross	R1510	1,966,867	1,265,891	10,478,601	682,516	0	0	0	0	14,393,874
Reinsurers' share	R1520	41,805	4,909	44,826	66,889	0	0	0	0	158,429
Net	R1600	1,925,061	1,260,982	10,433,775	615,627	0	0	0	0	14,235,445
Claims incurred										
Gross	R1610	619,498	1,390,068	5,275,341	274,434	0	0	0	0	7,559,341
Reinsurers' share	R1620	13,669	0	-5	116,234	0	0	0	0	129,898
Net	R170	605,829	1,390,068	5,275,346	158,200	0	0	0	0	7,429,443
Expenses incurred	R1900	-1,152	354,671	5,144,953	403,277	0	0	0	0	5,901,750
Balance - other technical expenses/income	R2500									
Total technical expenses	R2600									5,901,750
Total amount of surrenders	R2700	0	536,951	3,031,516	1,170	0	0	0	0	3,569,638

S.05.02.04

Premiums, claims and expenses by country

		Home Country	Country (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
		R1400	EE	LV				
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	13,737,857	274,031	381,986	0	0	0	14,393,874
Reinsurers' share	R1420	155,692	2,074	663	0	0	0	158,429
Net	R1500	13,582,165	271,957	381,323	0	0	0	14,235,445
Premiums earned								
Gross	R1510	13,737,857	274,031	381,986	0	0	0	14,393,874
Reinsurers' share	R1520	155,692	2,074	663	0	0	0	158,429
Net	R1600	13,582,165	271,957	381,323	0	0	0	14,235,445
Claims incurred								
Gross	R1610	5,566,753	1,626,117	366,471	0	0	0	7,559,341
Reinsurers' share	R1620	129,955	-52	-6	0	0	0	129,898
Net	R1700	5,436,797	1,626,169	366,477	0	0	0	7,429,443
Expenses incurred	R1900	5,751,697	94,301	55,752	0	0	0	5,901,750
Balance - other technical expenses/income	R2500							0
Total technical expenses	R2600							5,901,750
Total amount of surrenders	R2700	1,996,045	1,160,852	412,741				3,569,638

S.12.01.02

Life and Health SLT Technical Provisions

	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			
Technical provisions calculated as a whole	R0010		35,769,000							35,769,000						
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	15,723,791			122,623,961			-929,646			137,418,106			-35,232,505		-35,232,505
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	85,798			153,683			-92,255			147,226			-75,361		-75,361
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	15,637,993			122,470,278			-837,391			137,270,880			-35,157,144		-35,157,144
Risk Margin	R0100	450,537	5,752,167			789,702					6,992,406	8,054,318				8,054,318
Technical provisions - total	R0200	16,174,328	164,145,128			-139,944					180,179,512	-27,178,187				-27,178,187

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Own funds

		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	26,012,800	26,012,800			
Share premium account related to ordinary share capital	R0030					
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	27,394,624	27,394,624			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160	2,296				2,296
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 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	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	53,409,720	53,407,424			2,296
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 undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	53,409,720	53,407,424			2,296
Total available own funds to meet the MCR	R0510	53,407,424	53,407,424			
Total eligible own funds to meet the SCR	R0540	53,409,720	53,407,424			2,296
Total eligible own funds to meet the MCR	R0550	53,407,424	53,407,424			
SCR	R0580	28,451,093				
MCR	R0600	7,112,773				
Ratio of Eligible own funds to SCR	R0620	1.8772				
Ratio of Eligible own funds to MCR	R0640	7.5087				

		(C0060)
Reconciliation reserve		
Excess of assets over liabilities	R0700	53,409,720
Own shares (held directly and indirectly)	R0710	

Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	26,015,096
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	27,394,624
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	39,030,781
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	39,030,781

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross Solvency Capital Requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	7,445,022	 	
Counterparty default risk	R0020	1,462,540	 	
Life underwriting risk	R0030	12,853,319		
Health underwriting risk	R0040	16,144,207		
Non-life underwriting risk	R0050	0		
Diversification	R0060	-11,039,555	 	
Intangible asset risk	R0070	0	 	
Basic Solvency Capital Requirement	R0100	26,865,533	 	

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	1,585,560
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	28,451,093
Capital add-on already set	R0210	
Solvency capital requirement	R0220	28,451,093
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

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

Linear formula component for life insurance and reinsurance obligations

		C0040
MCR_L result	R0200	2,874,120

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	15,637,993	
Obligations with profit participation - future discretionary benefits	R0220	0	
Index-linked and unit-linked insurance obligations	R0230	158,239,278	
Other life (re)insurance and health (re)insurance obligations	R0240	0	
Total capital at risk for all life (re)insurance obligations	R0250		1,696,913,000

Overall MCR calculation

		C0070
Linear MCR	R0300	2,874,120
SCR	R0310	28,451,093
MCR cap	R0320	12,802,992
MCR floor	R0330	7,112,773
Combined MCR	R0340	7,112,773
Absolute floor of the MCR	R0350	4,000,000
		C0070
Minimum Capital Requirement	R0400	7,112,773