

Annex I
S.02.01.02
Balance sheet

Solvency II value

Assets		C0010
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	27 554
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	447 482
Property (other than for own use)	R0080	8 729
Holdings in related undertakings, including participations	R0090	71 066
Equities	R0100	653
Equities - listed	R0110	624
Equities - unlisted	R0120	29
Bonds	R0130	329 510
Government Bonds	R0140	297 419
Corporate Bonds	R0150	32 091
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	37 524
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	3 404
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	3 404
Reinsurance recoverables from:	R0270	84 690
Non-life and health similar to non-life	R0280	84 690
Non-life excluding health	R0290	83 819
Health similar to non-life	R0300	871
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	
Insurance and intermediaries receivables	R0360	8 596
Reinsurance receivables	R0370	18
Receivables (trade, not insurance)	R0380	7 249
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	12 736
Any other assets, not elsewhere shown	R0420	513
Total assets	R0500	592 242

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Solvency II value

Liabilities		C0010
Technical provisions – non-life	R0510	265 011
Technical provisions – non-life (excluding health)	R0520	258 386
TP calculated as a whole	R0530	
Best Estimate	R0540	247 462
Risk margin	R0550	10 924
Technical provisions - health (similar to non-life)	R0560	6 625
TP calculated as a whole	R0570	
Best Estimate	R0580	6 281
Risk margin	R0590	344
Technical provisions - life (excluding index-linked and unit-linked)	R0600	3 432
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	3 432
TP calculated as a whole	R0660	
Best Estimate	R0670	3 106
Risk margin	R0680	326
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	
Pension benefit obligations	R0760	1 761
Deposits from reinsurers	R0770	55 356
Deferred tax liabilities	R0780	1 557
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	8 094
Insurance & intermediaries payables	R0820	22 198
Reinsurance payables	R0830	68
Payables (trade, not insurance)	R0840	11 790
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	369 268
Excess of assets over liabilities	R1000	222 975

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S.04.05.21

Premiums, claims and expenses by country

Home country: Non-life insurance and reinsurance obligations

Home country: Non-life insurance and reinsurance obligations	Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations
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R0010	C0010	C0020	C0020	C0020	C0020	C0020
Premiums written (gross)						
Gross Written Premium (direct)	R0020	0				
Gross Written Premium (proportional reinsurance)	R0021	0				
Gross Written Premium (non-proportional reinsurance)	R0022	0				
Premiums earned (gross)						
Gross Earned Premium (direct)	R0030	0				
Gross Earned Premium (proportional reinsurance)	R0031	0				
Gross Earned Premium (non-proportional reinsurance)	R0032	0				
Claims incurred (gross)						
Claims incurred (direct)	R0040	0				
Claims incurred (proportional reinsurance)	R0041	0				
Claims incurred (non-proportional reinsurance)	R0042	0				
Expenses incurred (gross)						
Gross Expenses Incurred (direct)	R0050	0				
Gross Expenses Incurred (proportional reinsurance)	R0051	0				
Gross Expenses Incurred (non-proportional reinsurance)	R0052	0				

Home country: Life insurance and reinsurance obligations

Home country	Top 5 countries: life and health SLT
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R1010	C0030	C0040	C0040	C0040	C0040	C0040
Gross Written Premium	R1020	0				
Gross Earned Premium	R1030	0				
Claims incurred	R1040	0				
Gross Expenses Incurred	R1050	0				

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Premiums, claims and expenses by line of business

Line of Business for: non-life insurance and reinsurance obligations (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	
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	
Premiums written										
Gross - Direct Business	R0110	3 939	6 939		75 820	194 111	20 237	75 365	6 417	
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	4	207		28 970	6 239	7 128	37 587	2 500	
Net	R0200	3 934	6 732		46 850	187 872	13 109	37 778	3 917	
Premiums earned										
Gross - Direct Business	R0210	3 249	6 418		76 138	177 667	19 585	74 021	7 057	
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	4	204		37 369	5 606	6 575	40 646	2 852	
Net	R0300	3 245	6 214		38 770	172 061	13 010	33 375	4 205	
Claims incurred										
Gross - Direct Business	R0310	1 394	2 076		28 386	85 349	2 891	20 517	1 950	
Gross - Proportional reinsurance accepted	R0320									
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340		189		15 102	2 349	225	8 906	940	
Net	R0400	1 394	1 887		13 284	83 000	2 666	11 611	1 010	
Expenses incurred	R0550	1 292	2 288		8 828	61 295	4 334	16 835	1 102	
Balance - other technical expenses/income	R1210									
Total expenses	R1300									

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Premiums, claims and expenses by line of business

	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	
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport		Property
	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written								
Gross - Direct Business	R0110		25					382 852
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140		10					82 644
Net	R0200		15					300 208
Premiums earned								
Gross - Direct Business	R0210		57					364 192
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240		10					93 265
Net	R0300		47					270 927
Claims incurred								
Gross - Direct Business	R0310		-197					142 365
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340		1					27 710
Net	R0400		-197					114 655
Expenses incurred	R0550		23					95 997
Balance - other technical expenses/income	R1210							5 226
Total expenses	R1300							101 223

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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	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								
Other expenses	R2500								
Total expenses	R2600								
Expenses incurred	R2700								

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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)		
	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

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							3 106		3 106
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							3 106		3 106
Risk Margin	R0100							326		326
Technical provisions - total	R0200							3 432		3 432

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Life and Health SLT Technical Provisions

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				
C0160	C0170	C0180	C0190	C0200	C0210

		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						
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						
Risk Margin	R0100						
Technical provisions - total	R0200						

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Non-life Technical Provisions

		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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
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	262	771		7 920	22 365	-677	1 220	625	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140		62		4 545	692	-608	964	51	
Net Best Estimate of Premium Provisions	R0150	262	710		3 375	21 673	-70	255	574	
Claims provisions										
Gross	R0160	764	4 483		117 436	56 834	5 539	23 157	12 618	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240		810		52 516	3 258	1 677	14 798	5 926	
Net Best Estimate of Claims Provisions	R0250	764	3 674		64 919	53 575	3 861	8 359	6 693	
Total Best estimate - gross	R0260	1 026	5 254		125 355	79 198	4 861	24 377	13 243	
Total Best estimate - net	R0270	1 026	4 383		68 295	75 248	3 792	8 615	7 267	
Risk margin	R0280	59	285		5 277	4 151	299	646	518	
Amount of the transitional on Technical Provisions										
Technical provisions - total	R0320	1 085	5 539		130 633	83 350	5 161	25 023	13 761	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330		871		57 061	3 950	1 070	15 762	5 976	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	1 086	4 668		73 572	79 399	4 091	9 261	7 785	

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Non-life Technical Provisions

		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
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			9					32 494
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140								5 705
Net Best Estimate of Premium Provisions	R0150			9					26 789
Claims provisions									
Gross	R0160			419					221 249
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240								78 985
Net Best Estimate of Claims Provisions	R0250			419					142 265
Total Best estimate - gross	R0260			428					253 743
Total Best estimate - net	R0270			428					169 053
Risk margin	R0280			32					11 268
Amount of the transitional on Technical Provisions									
Technical provisions - total	R0320			460					265 011
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330								84 690
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340			460					180 321

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Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0020	Accident year
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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	R0100											946	R0100	946	946
N-9	R0160	57 539	38 259	7 875	4 612	1 624	1 938	1 275	1 327	546	194		R0160	194	115 189
N-8	R0170	50 130	28 862	8 888	5 884	4 085	1 214	1 475	448	296			R0170	296	101 283
N-7	R0180	53 300	29 949	6 767	4 193	2 798	1 596	793	397				R0180	397	99 794
N-6	R0190	54 630	29 027	13 495	4 078	3 879	732	1 350					R0190	1 350	107 192
N-5	R0200	58 187	35 041	5 551	2 517	2 849	1 085						R0200	1 085	105 230
N-4	R0210	62 274	34 217	6 286	3 400	2 606							R0210	2 606	108 783
N-3	R0220	56 069	34 905	5 120	2 286								R0220	2 286	98 381
N-2	R0230	63 557	34 459	8 331									R0230	8 331	106 348
N-1	R0240	76 111	40 679										R0240	40 679	116 790
N	R0250	81 607											R0250	81 607	81 607
Total	R0260												R0260	139 778	1 041 544

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Non-life Insurance Claims Information

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year											Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9	10 & +		
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360	
Prior	R0100										8 641	R0100	8 425
N-9	R0160			11 980	6 666	4 719	4 136	3 087	2 915	3 204	2 683	R0160	2 606
N-8	R0170		18 513	16 476	12 947	7 613	4 753	3 568	2 917	2 456		R0170	2 354
N-7	R0180	38 710	24 051	16 090	12 119	7 868	7 678	4 081	2 675			R0180	2 581
N-6	R0190	36 251	24 821	19 293	12 568	12 107	11 855	7 388				R0190	7 164
N-5	R0200	51 347	24 399	23 600	15 510	12 318	8 657					R0200	8 332
N-4	R0210	72 946	40 774	21 933	11 617	10 432						R0210	9 932
N-3	R0220	79 001	19 141	14 788	7 124							R0220	6 792
N-2	R0230	94 711	36 228	22 906								R0230	21 858
N-1	R0240	101 122	38 681									R0240	36 983
N	R0250	118 489										R0250	114 222
Total												R0260	221 249

Annex I

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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
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		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010					
Basic own funds	R0020					
Eligible own funds to meet Solvency Capital Requirement	R0050					
Solvency Capital Requirement	R0090					
Eligible own funds to meet Minimum Capital Requirement	R0100					
Minimum Capital Requirement	R0110					

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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 (EU) 2015/35					
Ordinary share capital (gross of own shares)	R0010	31 475	31 475		
Share premium account related to ordinary share capital	R0030	14 934	14 934		
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	147 960	147 960		
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				
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	194 368	194 368		
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				

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Own funds

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Available and eligible own funds					
Total available own funds to meet the SCR	R0500	194 368	194 368		
Total available own funds to meet the MCR	R0510	194 368	194 368		
Total eligible own funds to meet the SCR	R0540	194 368	194 368	0	0
Total eligible own funds to meet the MCR	R0550	194 368	194 368	0	0
SCR	R0580	120 131			
MCR	R0600	38 600			
Ratio of Eligible own funds to SCR	R0620	161,80%			
Ratio of Eligible own funds to MCR	R0640	503,55%			

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	222 975
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	28 606
Other basic own fund items	R0730	46 408
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	147 960
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	17 788
Total Expected profits included in future premiums (EPIFP)	R0790	17 788

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Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	Simplifications
		C0110	C0120
Market risk	R0010	40 660	
Counterparty default risk	R0020	19 818	
Life underwriting risk	R0030	225	
Health underwriting risk	R0040	3 243	
Non-life underwriting risk	R0050	80 457	
Diversification	R0060	-33 641	
Intangible asset risk	R0070	0	
Basic Solvency Capital Requirement	R0100	110 762	

USP
C0090

Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	10 926
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-1 557
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	120 131
Capital add-on already set	R0210	0
of which, capital add-ons already set - Article 37 (1) Type a	R0211	0
of which, capital add-ons already set - Article 37 (1) Type b	R0212	0
of which, capital add-ons already set - Article 37 (1) Type c	R0213	0
of which, capital add-ons already set - Article 37 (1) Type d	R0214	0
Solvency capital requirement	R0220	120 131
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirement for remaining part	R0410	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

Yes/No
C0109

Approach based on average tax rate	R0590	Yes
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LAC DT
C0130

Calculation of loss absorbing capacity of deferred taxes		C0130
LAC DT	R0640	-1 557
LAC DT justified by reversion of deferred tax liabilities	R0650	-1 557
LAC DT justified by reference to probable future taxable economic profit	R0660	0
LAC DT justified by carry back, current year	R0670	0
LAC DT justified by carry back, future years	R0680	0
Maximum LAC DT	R0690	-1 557

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

Solvency Capital Requirement information

		Solvency Capital Requirement	Amount modelled	USP	Simplifications
		C0010	C0070	C0090	C0120
Risk type					
Total diversification	R0020				
Total diversified risk before tax	R0030				
Total diversified risk after tax	R0040				
Total market & credit risk	R0070				
Market & Credit risk - diversified	R0080				
Credit event risk not covered in market & credit risk	R0190				
Credit event risk not covered in market & credit risk - diversified	R0200				
Total Business risk	R0270				
Total Business risk - diversified	R0280				
Total Net Non-life underwriting risk	R0310				
Total Net Non-life underwriting risk - diversified	R0320				
Total Life & Health underwriting risk	R0400				
Total Life & Health underwriting risk - diversified	R0410				
Total Operational risk	R0480				
Total Operational risk - diversified	R0490				
Other risk	R0500				

Calculation of Solvency Capital Requirement

C0100

Total undiversified components	R0110	
Diversification	R0060	
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement, excluding capital add-ons	R0200	
Capital add-ons already set	R0210	
of which, Capital add-ons already set - Article 37 (1) Type a	R0211	
of which, Capital add-ons already set - Article 37 (1) Type b	R0212	
of which, Capital add-ons already set - Article 37 (1) Type c	R0213	
of which, Capital add-ons already set - Article 37 (1) Type d	R0214	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the loss absorbing capacity for deferred taxes	R0310	
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	
Method used to calculate the adjustment due to RFF nSCR aggregation	R0450	
Net future discretionary benefits	R0460	

Yes/No

Approach to tax rate

C0109

Approach based on average tax rate	R0590	
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LAC DT

Calculation of loss absorbing capacity of deferred taxes

C0130

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

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

		C0010
MCR _{NL} Result	R0010	38 534

Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
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		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	1 026	3 934
Income protection insurance and proportional reinsurance	R0030	4 383	6 732
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	68 295	46 850
Other motor insurance and proportional reinsurance	R0060	75 248	187 872
Marine, aviation and transport insurance and proportional reinsurance	R0070	3 792	13 109
Fire and other damage to property insurance and proportional reinsurance	R0080	8 615	37 778
General liability insurance and proportional reinsurance	R0090	7 267	3 917
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	428	15
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

Annex I

S.28.01.01

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	65

Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
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	C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	
Obligations with profit participation - future discretionary benefits	R0220	
Index-linked and unit-linked insurance obligations	R0230	
Other life (re)insurance and health (re)insurance obligations	R0240	3 106
Total capital at risk for all life (re)insurance obligations	R0250	

Overall MCR calculation

C0070		
Linear MCR	R0300	38 600
SCR	R0310	120 131
MCR cap	R0320	54 059
MCR floor	R0330	30 033
Combined MCR	R0340	38 600
Absolute floor of the MCR	R0350	7 823

C0070		
Minimum Capital Requirement	R0400	38 600

Annex I

S.28.02.01

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

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		

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

	R0020				
Medical expense insurance and proportional reinsurance	R0020				
Income protection insurance and proportional reinsurance	R0030				
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				

Annex I

S.28.02.01

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

Non-life activities	Life activities
MCR _(L,NL) Result	MCR _(L,L) Result
C0070	C0080

Non-life activities	Life activities
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Linear formula component for life insurance and reinsurance obligations	R0200		
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Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
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	C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits	R0210			
Obligations with profit participation - future discretionary benefits	R0220			
Index-linked and unit-linked insurance obligations	R0230			
Other life (re)insurance and health (re)insurance obligations	R0240			
Total capital at risk for all life (re)insurance obligations	R0250			

Annex I**S.28.02.01****Minimum capital Requirement - Both life and non-life insurance activity****Overall MCR calculation**

C0130		
Linear MCR	R0300	
SCR	R0310	
MCR cap	R0320	
MCR floor	R0330	
Combined MCR	R0340	
Absolute floor of the MCR	R0350	

C0130		
Minimum Capital Requirement	R0400	

Notional non-life and life MCR calculation

Non-life activities	Life activities
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C0140		C0150	
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		
Notional MCR floor	R0530		
Notional Combined MCR	R0540		
Absolute floor of the notional MCR	R0550		
Notional MCR	R0560		