

S.02.01

Balance sheet

Thousand

Assets		Solvency II value
		C0010
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	318.320
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked funds)	R0070	11.309.209
Property (other than for own use)	R0080	1.708.261
Participations	R0090	0
Equities	R0100	1.840.283
Equities - listed	R0110	1.770.280
Equities - unlisted	R0120	70.002
Bonds	R0130	5.948.599
Government Bonds	R0140	633.174
Corporate Bonds	R0150	5.020.699
Structured notes	R0160	4.468
Collateralised securities	R0170	290.259
Investment funds	R0180	1.643.219
Derivatives	R0190	168.847
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked funds	R0220	357.744.074
Loans & mortgages	R0230	445.216
Loans on policies	R0240	0
Loans & mortgages to individuals	R0250	0
Other loans & mortgages	R0260	445.216
Reinsurance recoverables from:	R0270	0
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 indexlinked	R0310	0
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance & intermediaries receivables	R0360	0
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	249.987
Own shares	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	692.502
Any other assets, not elsewhere shown	R0420	0
Total assets	R0500	370.759.308
Liabilities		Solvency II value
Technical provisions – non-life	R0510	25.009
Technical provisions – non-life (excluding health)	R0520	0
TP calculated as a whole	R0530	0
Best Estimate	R0540	0
Risk margin	R0550	0
Technical provisions - health (similar to non-life)	R0560	25.009
TP calculated as a whole	R0570	0
Best Estimate	R0580	17.738
Risk margin	R0590	7.271
Technical provisions - life (excluding index-linked and unlinked)	R0600	6.254.202
Technical provisions - health (similar to life)	R0610	2.698.742
TP calculated as a whole	R0620	0
Best Estimate	R0630	2.623.414
Risk margin	R0640	75.328
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	3.555.460
TP calculated as a whole	R0660	0
Best Estimate	R0670	3.490.826
Risk margin	R0680	64.634
Technical provisions – index-linked and unit-linked	R0690	352.846.946
TP calculated as a whole	R0700	0
Best Estimate	R0710	352.507.239
Risk margin	R0720	339.707
Other technical provisions	R0730	
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	3.714.194
Derivatives	R0790	271.499
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	0
Reinsurance payables	R0830	0
Payables (trade, not insurance)	R0840	344.813
Subordinated liabilities	R0850	0
Subordinated liabilities not in BOF	R0860	0
Subordinated liabilities in BOF	R0870	0
Any other liabilities, not elsewhere shown	R0880	540
Total liabilities	R0900	363.457.203
Excess of assets over liabilities		Solvency II value
Excess of assets over liabilities	R1000	7.302.105

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Premiums, claims and expenses by line of business

Thousand

Non-life		Direct business and accepted 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	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0200
Premiums written											
Gross - Direct Business	R0110	348.457	0	0	0	0	0	0	0	0	348.457
Gross - Proportional reinsurance accepted	R0120	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0130										0
Reinsurers' share	R0140	0	0	0	0	0	0	0	0	0	0
Net	R0200	348.457	0	0	0	0	0	0	0	0	348.457
Premiums earned											
Gross - Direct Business	R0210	348.457	0	0	0	0	0	0	0	0	348.457
Gross - Proportional reinsurance accepted	R0220	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0230										0
Reinsurers' share	R0240	0	0	0	0	0	0	0	0	0	0
Net	R0300	348.457	0	0	0	0	0	0	0	0	348.457
Claims incurred											
Gross - Direct Business	R0310	329.949	0	0	0	0	0	0	0	0	329.949
Gross - Proportional reinsurance accepted	R0320	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0330										0
Reinsurers' share	R0340	0	0	0	0	0	0	0	0	0	0
Net	R0400	329.949	0	0	0	0	0	0	0	0	329.949
Expenses incurred	R0550	10.373	0	0	0	0	0	0	0	0	10.373
Other expenses	R1210										0
Total expenses	R1300										10.373

Life		Life						Life reinsurance		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	1.484.041	4.914	16.253.288	414.612	0	0	0	0	18.156.856
Reinsurers' share	R1420	0	0	0	0	0	0	0	0	0
Net	R1500	1.484.041	4.914	16.253.288	414.612	0	0	0	0	18.156.856
Premiums earned										
Gross	R1510	1.484.041	4.914	16.253.288	414.612	0	0	0	0	18.156.856
Reinsurers' share	R1520	0	0	0	0	0	0	0	0	0
Net	R1600	1.484.041	4.914	16.253.288	414.612	0	0	0	0	18.156.856
Claims incurred										
Gross	R1610	406.367	162.239	13.832.349	627.764	0	0	0	0	15.028.720
Reinsurers' share	R1620	0	0	0	0	0	0	0	0	0
Net	R1700	406.367	162.239	13.832.349	627.764	0	0	0	0	15.028.720
Expenses incurred	R1900	0	5.943	575.556	251	0	0	0	0	581.749
Other expenses	R2510									0
Total expenses	R2600									581.749
Total amount of surrenders	R2700	0	0	7.780.853	0	0	0	0	0	7.780.853

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Life and Health SLT Technical Provisions

Thousand

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Total (Life other than health insurance, incl. Unit-Linked)	Health insurance			Total (Health similar to life insurance)	
				Contracts without options and guarantees	Contracts with options and guarantees		Contracts without options and guarantees	Contracts with options and guarantees			Contracts without options and guarantees	Contracts with options and guarantees	
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0150	C0160	C0170	C0180	C0210
TP calculated as a whole	R0010	0	0			0			0				
Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default	R0020	0	0			0			0				0
Technical provisions calculated as a sum of BE and RM (Non-Replicable portfolio)													
Best Estimate													
Gross Best Estimate	R0030	2.117.433		352.507.239	0		1.204.703	168.690	355.998.065		2.623.414	0	2.623.414
Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default	R0080	0		0	0		0	0	0		0	0	0
Best estimate minus recoverables from reinsurance and SPV - total	R0090	2.117.433		352.507.239	0		1.204.703	168.690	355.998.065		2.623.414	0	2.623.414
Risk margin	R0100	56.075	339.707			8.559			404.341	75.328			75.328
Technical provisions - total	R0200	2.173.509	352.846.946			1.381.952			356.402.406	2.698.742			2.698.742

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Non-Life Technical Provisions

Thousand

		Direct business and accepted proportional reinsurance	Total
		Medical expense insurance	
		C0020	C0180
TP calculated as a whole	R0010	0	0
Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default	R0050	0	0
Technical provisions calculated as a sum of BE and RM (Non-Replicable portfolio)			
Best Estimate			
Premium provisions			
Gross - Total	R0060	0	0
Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default	R0140	0	0
Net Best Estimate of Premium Provisions	R0150	0	0
Claim provisions			
Gross - Total	R0160	17.738	17.738
Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default	R0240	0	0
Net Best Estimate of Claims Provisions	R0250	17.738	17.738
Total Best estimate - gross	R0260	17.738	17.738
Total Best estimate - net	R0270	17.738	17.738
Risk margin	R0280	7.271	7.271
Technical provisions - total			
Technical provisions - total	R0320	25.009	25.009
Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default	R0330	0	0
Technical provisions minus recoverables from reinsurance and SPV - total	R0340	25.009	25.009

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Non-life insurance claims

Thousand

Accident year / Underwriting year Z0020 1: Accident year

Gross Claims Paid (non-cumulative)

Year		Development year										In current year C0170	Sum of years (cumulative) C0180	
		0	1	2	3	4	5	6	7	8	9			10
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100			C0110
Prior	R0100											0	0	0
N-9	R0160	0	0	0	0	0	0	0	0	0	0		0	0
N-8	R0170	0	0	0	0	0	0	0	0	0		0	0	
N-7	R0180	0	0	0	0	0	0	0	0			0	0	
N-6	R0190	0	0	0	0	0	0	0				0	0	
N-5	R0200	31.769	15.088	19	1	0						0	46.876	
N-4	R0210	142.051	20.213	170	16	13						13	162.463	
N-3	R0220	180.357	27.416	245	11							11	208.028	
N-2	R0230	198.581	20.427	47								47	219.055	
N-1	R0240	170.172	10.741									10.741	180.912	
N	R0250	162.261										162.261	162.261	
Total												173.073	979.595	

Gross undiscounted Best Estimate Claims Provisions

Year		Development year										Year end (discounted) C0360	
		0	1	2	3	4	5	6	7	8	9		10
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290		C0300
Prior	R0100											0	0
N-9	R0160	0	0	0	0	0	0	0	0	0		0	0
N-8	R0170	0	0	0	0	0	0	0	0		0	0	
N-7	R0180	0	0	0	0	0	0	0				0	0
N-6	R0190	0	0	0	0	0	0					0	0
N-5	R0200	0	0	0	0	0						0	0
N-4	R0210	0	0	0	0							0	0
N-3	R0220	0	0	0								0	0
N-2	R0230	0	0									0	0
N-1	R0240	0	0									0	0
N	R0250	0										17.738	17.738
Total												17.738	17.738

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Own funds

Thousand

Basic own funds		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Ordinary share capital (gross of own shares)	R0010	7.649	7.649		0	
Share premium account related to ordinary share capital	R0030	0	0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0		0	
Subordinated mutual member accounts	R0050	0		0	0	0
Surplus funds	R0070	6.092.432	6.092.432			
Preference shares	R0090	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Reconciliation reserve	R0130	876.108	876.108			
Subordinated liabilities	R0140	0		0	0	0
An amount equal to the value of net deferred tax assets	R0160	318.320				318.320
Other items approved by supervisory authority as basic own funds not specified above	R0180	0	0	0	0	0

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	0
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Deductions		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
Deductions for participations in financial and credit institutions	R0230	0	0	0	0	0

Total basic own funds after deductions		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
Total basic own funds after deductions	R0290	7.294.508	6.976.189	0	0	318.320

Ancillary own funds		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
Unpaid and uncalled ordinary share capital callable on demand	R0300	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0			0	
Unpaid and uncalled preference shares callable on demand	R0320	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0			0	0
Other ancillary own funds	R0390	0			0	0
Total ancillary own funds	R0400	0			0	0

Total available own funds to meet the SCR	R0500	7.294.508	6.976.189	0	0	318.320
Total available own funds to meet the MCR	R0510	6.976.189	6.976.189	0	0	

Total eligible own funds to meet the SCR	R0540	7.286.867	6.976.189	0	0	310.678
Total eligible own funds to meet the MCR	R0550	6.976.189	6.976.189	0	0	

Solvency Capital Requirement	R0580	2.071.188
Minimum capital requirement	R0600	932.034
Ratio of Eligible own funds to SCR	R0620	351,821%
Ratio of Eligible own funds to MCR	R0640	748,49%

Reconciliation reserve		Total
		C0060
Excess of assets over liabilities	R0700	7.302.105
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	6.418.401
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	7.596
Reconciliation reserve	R0760	876.108
Expected profits included in future premiums (EPIFP) - Life business	R0770	0
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0
Total Expected profits included in future premiums (EPIFP)	R0790	0

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Solvency Capital Requirement - for undertakings on Standard Formula

Thousand

Solvency Capital Requirement calculated using standard formula		Gross solvency capital requirement	Simplifications
		C0110	C0120
Market risk	R0010	2.681.513	
Counterparty default risk	R0020	26.659	
Life underwriting risk	R0030	611.332	
Health underwriting risk	R0040	737.886	
Non-life underwriting risk	R0050	0	
Diversification	R0060	-739.827	
Intangible asset risk	R0070	0	
Basic Solvency Capital Requirement	R0100	3.317.563	
			USP

C0090

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

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	153.787
Loss-absorbing capacity of technical provisions	R0140	-1.130.707
Loss-absorbing capacity of deferred taxes	R0150	-269.455
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	R0160	0
Solvency capital requirement, excluding capital add-on	R0200	2.071.188
Capital add-ons 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	2.071.188
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	R0420	0
Total amount of Notional Solvency Capital Requirements for matching	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

C0109

Approach based on average tax rate	R0590	1: Yes
Calculation of loss absorbing capacity of deferred taxes		LAC DT
		C0130
LAC DT	R0640	-269.455
LAC DT justified by reversion of deferred tax liabilities	R0650	0
LAC DT justified by reference to probable future taxable profit	R0660	0
LAC DT justified by carry back, current year	R0670	0
LAC DT justified by carry back, future years	R0680	-269.455
Maximum LAC DT	R0690	0

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

Thousand

MCR components					
		Non-life activities	Life activities		
		C0010	C0020		
Linear formula component for non-life insurance and reinsurance	R0010	17.211	0		
		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	R0020	17.738	348.457	0	0
Income protection insurance	R0030	0	0	0	0
Workers' compensation insurance	R0040	0	0	0	0
Motor vehicle liability insurance	R0050	0	0	0	0
Other motor insurance	R0060	0	0	0	0
Marine, aviation and transport insurance	R0070	0	0	0	0
Fire and other damage to property insurance	R0080	0	0	0	0
General liability insurance	R0090	0	0	0	0
Credit and suretyship insurance	R0100	0	0	0	0
Legal expenses insurance	R0110	0	0	0	0
Assistance	R0120	0	0	0	0
Miscellaneous financial loss	R0130	0	0	0	0
Non-proportional health reinsurance	R0140	0	0	0	0
Non-proportional casualty reinsurance	R0150	0	0	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0	0	0
Non-proportional property reinsurance	R0170	0	0	0	0
MCR components					
		Non-life activities	Life activities		
		C0070	C0080		
Linear formula component for life insurance and reinsurance	R0200	0	3.639.701		
		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/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits	R0210	0		2.117.433	
Obligations with profit participation - future discretionary benefits	R0220	0		133.525	
Index-linked and unit-linked insurance obligations	R0230	0		352.507.239	
Other life (re)insurance and health obligations	R0240	0		3.996.807	
Capital at risk for all life (re)insurance obligations	R0250		0		1.452.593.384
Overall MCR calculation					
		C0130			
Linear MCR	R0300	3.656.912			
SCR	R0310	2.071.188			
MCR cap	R0320	932.034			
MCR floor	R0330	517.797			
Combined MCR	R0340	932.034			
Absolute floor of the MCR	R0350	29.876			
Minimum capital requirement	R0400	932.034			
Notional non-life and life MCR calculation					
		Non-life activities	Life activities		
		C0140	C0150		
Notional linear MCR	R0500	17.211	3.639.701		
Notional SCR excluding add-on (annual or latest calculation)	R0510	334.179	1.742.096		
Notional MCR cap	R0520	150.380	783.943		
Notional MCR floor	R0530	83.545	435.524		
Notional Combined MCR	R0540	83.545	783.943		
Absolute floor of the notional MCR	R0550	20.166	29.876		
Notional MCR	R0560	83.545	783.943		