

S.02.01.02(A,S)

Balance sheet

S.02.01.02.01

Balance sheet

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0 k€
Deferred tax assets	R0040	870 k€
Pension benefit surplus	R0050	0 k€
Property, plant & equipment held for own use	R0060	7 355 k€
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	47 237 k€
<i>Property (other than for own use)</i>	R0080	3 729 k€
<i>Holdings in related undertakings, including participations</i>	R0090	2 650 k€
<i>Equities</i>	R0100	44 k€
Equities - listed	R0110	44 k€
Equities - unlisted	R0120	0 k€
<i>Bonds</i>	R0130	13 897 k€
Government Bonds	R0140	0 k€
Corporate Bonds	R0150	9 099 k€
Structured notes	R0160	4 798 k€
Collateralised securities	R0170	0 k€
<i>Collective Investments Undertakings</i>	R0180	25 917 k€
<i>Derivatives</i>	R0190	0 k€
<i>Deposits other than cash equivalents</i>	R0200	1 000 k€
<i>Other investments</i>	R0210	0 k€
Assets held for index-linked and unit-linked contracts	R0220	0 k€
Loans and mortgages	R0230	69 k€
<i>Loans on policies</i>	R0240	0 k€
<i>Loans and mortgages to individuals</i>	R0250	69 k€
<i>Other loans and mortgages</i>	R0260	0 k€
Reinsurance recoverables from:	R0270	0 k€
<i>Non-life and health similar to non-life</i>	R0280	0 k€
Non-life excluding health	R0290	0 k€
Health similar to non-life	R0300	0 k€
<i>Life and health similar to life, excluding health and index-linked and unit-linked</i>	R0310	0 k€
Health similar to life	R0320	0 k€
Life excluding health and index-linked and unit-linked	R0330	0 k€
<i>Life index-linked and unit-linked</i>	R0340	0 k€
Deposits to cedants	R0350	0 k€
Insurance and intermediaries receivables	R0360	1 150 k€
Reinsurance receivables	R0370	0 k€
Receivables (trade, not insurance)	R0380	1 205 k€
Own shares (held directly)	R0390	0 k€
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0 k€
Cash and cash equivalents	R0410	13 057 k€

Any other assets, not elsewhere shown	R0420	332 k€
Total assets	R0500	71 277 k€
Liabilities		
Technical provisions – non-life	R0510	9 607 k€
<i>Technical provisions – non-life (excluding health)</i>	R0520	0 k€
Technical provisions calculated as a whole	R0530	0 k€
Best Estimate	R0540	0 k€
Risk margin	R0550	0 k€
<i>Technical provisions - health (similar to non-life)</i>	R0560	9 607 k€
Technical provisions calculated as a whole	R0570	0 k€
Best Estimate	R0580	8 300 k€
Risk margin	R0590	1 307 k€
Technical provisions - life (excluding index-linked and unit-linked)	R0600	0 k€
<i>Technical provisions - health (similar to life)</i>	R0610	0 k€
Technical provisions calculated as a whole	R0620	0 k€
Best Estimate	R0630	0 k€
Risk margin	R0640	0 k€
<i>Technical provisions – life (excluding health and index-linked and unit-linked)</i>	R0650	0 k€
Technical provisions calculated as a whole	R0660	0 k€
Best Estimate	R0670	0 k€
Risk margin	R0680	0 k€
Technical provisions – index-linked and unit-linked	R0690	0 k€
<i>Technical provisions calculated as a whole</i>	R0700	0 k€
<i>Best Estimate</i>	R0710	0 k€
<i>Risk margin</i>	R0720	0 k€
Other technical provisions	R0730	
Contingent liabilities	R0740	0 k€
Provisions other than technical provisions	R0750	0 k€
Pension benefit obligations	R0760	103 k€
Deposits from reinsurers	R0770	0 k€
Deferred tax liabilities	R0780	870 k€
Derivatives	R0790	0 k€
Debts owed to credit institutions	R0800	1 677 k€
Financial liabilities other than debts owed to credit institutions	R0810	6 k€
Insurance & intermediaries payables	R0820	162 k€
Reinsurance payables	R0830	0 k€
Payables (trade, not insurance)	R0840	4 576 k€
Subordinated liabilities	R0850	0 k€
<i>Subordinated liabilities not in Basic Own Funds</i>	R0860	0 k€
<i>Subordinated liabilities in Basic Own Funds</i>	R0870	0 k€
Any other liabilities, not elsewhere shown	R0880	0 k€
Total liabilities	R0900	17 001 k€
Excess of assets over liabilities	R1000	54 276 k€

S.28.01.01(A,S)

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

S.28.01.01.01

Linear formula component for non-life insurance and reinsurance obligations

		MCR components
		C0010
MCRNL Result	R0010	4 265 k€

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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	8 300 k€	82 437 k€
Income protection insurance and proportional reinsurance	R0030	0 k€	0 k€
Workers' compensation insurance and proportional reinsurance	R0040	0 k€	0 k€
Motor vehicle liability insurance and proportional reinsurance	R0050	0 k€	0 k€
Other motor insurance and proportional reinsurance	R0060	0 k€	0 k€
Marine, aviation and transport insurance and proportional reinsurance	R0070	0 k€	0 k€
Fire and other damage to property insurance and proportional reinsurance	R0080	0 k€	0 k€
General liability insurance and proportional reinsurance	R0090	0 k€	0 k€
Credit and suretyship insurance and proportional reinsurance	R0100	0 k€	0 k€
Legal expenses insurance and proportional reinsurance	R0110	0 k€	0 k€
Assistance and proportional reinsurance	R0120	0 k€	0 k€
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0 k€	0 k€
Non-proportional health reinsurance	R0140	0 k€	0 k€
Non-proportional casualty reinsurance	R0150	0 k€	0 k€
Non-proportional marine, aviation and transport reinsurance	R0160	0 k€	0 k€
Non-proportional property reinsurance	R0170	0 k€	0 k€

S.28.01.01.03

Linear formula component for life insurance and reinsurance obligations

		C0040
MCRL Result	R0200	0 k€

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

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Overall MCR calculation

		C0070
Linear MCR	R0300	4 265 k€
SCR	R0310	21 128 k€
MCR cap	R0320	9 508 k€
MCR floor	R0330	5 282 k€
Combined MCR	R0340	5 282 k€
Absolute floor of the MCR	R0350	2 500 k€
Minimum Capital Requirement	R0400	5 282 k€

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Own funds

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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	0 k€	0 k€		0 k€	
Share premium account related to ordinary share capital	R0030	0 k€	0 k€		0 k€	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	2 288 k€	2 288 k€		0 k€	
Subordinated mutual member accounts	R0050	0 k€		0 k€	0 k€	0 k€
Surplus funds	R0070	0 k€	0 k€			
Preference shares	R0090	0 k€		0 k€	0 k€	0 k€
Share premium account related to preference shares	R0110	0 k€		0 k€	0 k€	0 k€
Reconciliation reserve	R0130	51 988 k€	51 988 k€			
Subordinated liabilities	R0140	0 k€		0 k€	0 k€	0 k€
An amount equal to the value of net deferred tax assets	R0160	0 k€				0 k€
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0 k€	0 k€	0 k€	0 k€	0 k€
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 k€				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0 k€	0 k€	0 k€	0 k€	
Total basic own funds after deductions	R0290	54 276 k€	54 276 k€	0 k€	0 k€	0 k€
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0 k€			0 k€	
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 k€			0 k€	
Unpaid and uncalled preference shares callable on demand	R0320	0 k€			0 k€	0 k€
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0 k€			0 k€	0 k€
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0 k€			0 k€	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0 k€			0 k€	0 k€
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0 k€			0 k€	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0 k€			0 k€	0 k€
Other ancillary own funds	R0390	0 k€			0 k€	0 k€
Total ancillary own funds	R0400	0 k€			0 k€	0 k€
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	54 276 k€	54 276 k€	0 k€	0 k€	0 k€
Total available own funds to meet the MCR	R0510	54 276 k€	54 276 k€	0 k€	0 k€	
Total eligible own funds to meet the SCR	R0540	54 276 k€	54 276 k€	0 k€	0 k€	0 k€
Total eligible own funds to meet the MCR	R0550	54 276 k€	54 276 k€	0 k€	0 k€	
SCR	R0580	21 128 k€				
MCR	R0600	5 282 k€				
Ratio of Eligible own funds to SCR	R0620	256,89%				
Ratio of Eligible own funds to MCR	R0640	1027,56%				

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Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	54 276 k€
Own shares (held directly and indirectly)	R0710	0 k€
Foreseeable dividends, distributions and charges	R0720	0 k€
Other basic own fund items	R0730	2 288 k€
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0 k€
Reconciliation reserve	R0760	51 988 k€
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	0 k€
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0 k€
Total Expected profits included in future premiums (EPIFP)	R0790	0 k€

S.25.01.21(A,S)

Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.21.01

Basic Solvency Capital Requirement

		Gross solvency capital requirement	Simplifications
		C0110	C0120
Market risk	R0010	5 916 k€	
Counterparty default risk	R0020	552 k€	
Life underwriting risk	R0030	0 k€	Risque CAT - Simplification par les capitaux sous risque
Health underwriting risk	R0040	16 094 k€	
Non-life underwriting risk	R0050	0 k€	
Diversification	R0060	- 3 907 k€	
Intangible asset risk	R0070	0 k€	
Basic Solvency Capital Requirement	R0100	18 655 k€	

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Calculation of Solvency Capital Requirement

		Value
		C0100
Operational risk	R0130	2 473 k€
Loss-absorbing capacity of technical provisions	R0140	0 k€
Loss-absorbing capacity of deferred taxes	R0150	0 k€
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0 k€
Solvency Capital Requirement excluding capital add-on	R0200	21 128 k€
Capital add-on already set	R0210	0 k€
Solvency capital requirement	R0220	21 128 k€
Other information on SCR		
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	

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Basic Solvency Capital Requirement (USP)

		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

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Non-life insurance claims

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Gross Claims Paid (non-cumulative) - Development year (absolute amount). Total Non-Life Business

Accident year / Underwriting year	Z0021	Accident year [AY]
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		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190											
N-5	R0200											
N-4	R0210	52 393 k€	6 182 k€	122 k€	2 k€	1 k€						
N-3	R0220	53 835 k€	6 257 k€	158 k€	6 k€							
N-2	R0230	56 493 k€	6 328 k€	131 k€								
N-1	R0240	61 515 k€	5 432 k€									
N	R0250	61 835 k€										

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Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative). Total Non-Life Business

Accident year / Underwriting year	Z0022	Accident year [AY]
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		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100		
N-9	R0160		
N-8	R0170		
N-7	R0180		
N-6	R0190		
N-5	R0200		
N-4	R0210	1 k€	52 393 k€
N-3	R0220	6 k€	60 017 k€
N-2	R0230	131 k€	62 873 k€
N-1	R0240	5 432 k€	68 004 k€
N	R0250	61 835 k€	67 406 k€
Total	R0260	67 406 k€	310 693 k€

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Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount). Total Non-Life Business

Accident year / Underwriting year	Z0023	Accident year [AY]
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		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 k€
N-9	R0160										0 k€	
N-8	R0170									0 k€		
N-7	R0180								0 k€			
N-6	R0190							0 k€				
N-5	R0200						0 k€					
N-4	R0210					0 k€						
N-3	R0220				7 k€							
N-2	R0230			18 k€								
N-1	R0240		142 k€									
N	R0250	6 511 k€										

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Gross discounted Best Estimate Claims Provisions - Current year, sum of years (cumulative). Total Non-Life Business

Accident year / Underwriting year	Z0024	Accident year [AY]
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		Year end (discounted data)
		C0360
Prior	R0100	0 k€
N-9	R0160	0 k€
N-8	R0170	0 k€
N-7	R0180	0 k€
N-6	R0190	0 k€
N-5	R0200	0 k€
N-4	R0210	0 k€
N-3	R0220	7 k€
N-2	R0230	18 k€
N-1	R0240	142 k€
N	R0250	6 534 k€
Total	R0260	6 702 k€