Balance sheet

S.02.01.01.01

		Solvency II value C0010	Statutory accounts value C0020
ets		C0010	C0020
Goodwill	R0010		
Deferred acquisition costs	R0020		
Intangible assets	R0030		
Deferred tax assets Pension benefit surplus	R0040 R0050		
Property, plant & equipment held for own use	R0060		2,908.
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	17,812,264.53	1,762,462.
Property (other than for own use)	R0080		
Holdings in related undertakings, including participations	R0090		
Equities	R0100	0.00	0.0
Equities - listed	R0110		
Equities - unlisted	R0120		
Bonds	R0130	17,812,264.53	1,762,462.
Government Bonds	R0140	17,812,264.53	1,762,462.
Corporate Bonds Structured notes	R0150 R0160		
Collateralised securities	R0170		
Collective Investments Undertakings	R0180		
Derivatives	R0190		
Deposits other than cash equivalents	R0200		
Other investments	R0210		
Assets held for index-linked and unit-linked contracts	R0220	263,774,704.00	
Loans and mortgages	R0230	1,578,246.00	1,578,246.
Loans on policies	R0240		
Loans and mortgages to individuals	R0250		
Other loans and mortgages	R0260	1,578,246.00	1,578,246.
Reinsurance recoverables from:	R0270	0.00	0.
Non-life and health similar to non-life	R0280	0.00	0.
Non-life excluding health	R0290		
Health similar to non-life	R0300		
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0.00	0.
Health similar to life	R0320		
Life excluding health and index-linked and unit-linked Life index-linked and unit-linked	R0330 R0340		
Deposits to cedants	R0350		
Insurance and intermediaries receivables	R0360	214,364.00	214,364
Reinsurance receivables	R0370	214,304.00	214,304
Receivables (trade, not insurance)	R0380	29,022.00	29,022
Own shares (held directly)	R0390	23,022.00	25,022
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400		
Cash and cash equivalents	R0410	4,138,080.83	4,138,081.
Any other assets, not elsewhere shown	R0420	7,592,921.00	4,293.
Total assets	R0500	295,139,602.36	7,729,377.
pilities			
Technical provisions – non-life	R0510	0.00	0
Technical provisions – non-life (excluding health)	R0520	0.00	
Technical provisions calculated as a whole	R0530		
Best Estimate	R0540		
Risk margin	R0550		
Technical provisions - health (similar to non-life)	R0560	0.00	
Technical provisions calculated as a whole Best Estimate	R0570 R0580		
Risk margin	R0590		
Technical provisions - life (excluding index-linked and unit-linked)	R0600	16,390,233.71	0
Technical provisions - health (similar to life)	R0610	0.00	
Technical provisions calculated as a whole	R0620	0.00	
Best Estimate	R0630		
Risk margin	R0640		
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	16,390,233.71	
Technical provisions calculated as a whole	R0660		
Best Estimate	R0670	16,371,866.00	
Risk margin	R0680	18,367.71	
Technical provisions – index-linked and unit-linked	R0690	257,812,011.44	
Technical provisions calculated as a whole	R0700		
Best Estimate	R0710	255,825,493.00	
Risk margin	R0720	1,986,518.44	
Other technical provisions	R0730		
Contingent liabilities	R0740		
Provisions other than technical provisions	R0750		
Pension benefit obligations	R0760		
Deposits from reinsurers	R0770		
Deferred tax liabilities	R0780		
Derivatives Polyteria de la constitución de la cons	R0790		
	R0800		
	R0810	956,844.00	956,84
Financial liabilities other than debts owed to credit institutions		956,844.00	956,84
Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables	R0820		
Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables	R0830	310 560 00	310 55
Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance)	R0830 R0840	310,560.00	
Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance) Subordinated liabilities	R0830 R0840 R0850	310,560.00	
Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities not in Basic Own Funds	R0830 R0840 R0850 R0860		310,560
Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities on tin Basic Own Funds Subordinated liabilities in Basic Own Funds	R0830 R0840 R0850 R0860 R0870	0.00	
	R0830 R0840 R0850 R0860		

Premiums, claims and expenses by line of business Life

S.05.01.01.02

ľ	Line of Business for: life insurance obligations						Life reinsura		
			Line of business for: life	insurance obligations			Lire reinsura	ice obligations	
	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	Total
	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written									
Gross R1410			18,887,088.24	27,847,916.52					46,735,004.76
Reinsurers' share R1420									
Net R1500			18,887,088.24	27,847,916.52					46,735,004.76
Premiums earned									
Gross R1510									
Reinsurers' share R1520									
Net R1600									
Claims incurred									
Gross R1610			33,088,135.68	8,674,405.02				1	41,762,540.70
Reinsurers' share R1620			22,223,100.00	3,2. 1,100.02					,. 22,010.10
Net R1700			33,088,135.68	8,674,405.02					41,762,540.70
Changes in other technical provisions				-,,				l	1,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Gross R1710		I			I				
Reinsurers' share R1720									
Net R1800									
Expenses incurred R1900			1,111,761.00						1,111,761.00
Administrative expenses		l	1,111,701.00					L	1,111,701:00
		I	135,999.21		I				135,999.21
Gross R1910 Reinsurers' share R1920			130,999.21					-	133,999.21
			135,999.21						135,999.21
The state of the s			135,999.21						135,999.21
Investment management expenses					I				
Gross R2010			0.00						0.00
Reinsurers' share R2020									
Net R2100			0.00						0.00
Claims management expenses									
Gross R2110									
Reinsurers' share R2120									
Net R2200									
Acquisition expenses									
Gross R2210									
Reinsurers' share R2220									
Net R2300									
Overhead expenses									
Gross R2310			975,761.79						975,761.79
Reinsurers' share R2320									
Net R2400			975,761.79						975,761.79
Other expenses R2500									
Total expenses R2600									1,111,761.00
Total amount of surrenders R2700									

Premiums, claims and expenses by country

Life obligations

S.05.02.01.04 - S.05.02.01.06

		Home country	Country (by amount of gross premiums written)
			GB
		C0220	C0230
Premiums written			
Gross	R1410		46,735,004.76
Reinsurers' share	R1420		
Net	R1500	0.00	46,735,004.76
Premiums earned			
Gross	R1510		
Reinsurers' share	R1520		
Net	R1600	0.00	0.00
Claims incurred			
Gross	R1610	1,449,788.94	40,312,751.76
Reinsurers' share	R1620		
Net	R1700	1,449,788.94	40,312,751.76
Changes in other technical provisions			
Gross	R1710		
Reinsurers' share	R1720		
Net	R1800	0.00	0.00
Expenses incurred	R1900	1,111,761.00	
Other expenses	R2500		
Total expenses	R2600		

Total for top 5 countries and home country (by amount of					
gross premiums written)					
C0280					
46,735,004.76					
0.00					
46,735,004.76					
0.00					
0.00					
0.00					
41,762,540.70					
0.00					
41,762,540.70					
0.00					
0.00					
0.00					
1,111,761.00					
1,111,761.00					

Life and Health SLT Technical Provisions

S.12.01.01

			Index-linked and unit-linked insurance Other life insurance			Accepted reinsurance									
			moc	x-mixed and distributed industrible			Conc. are industrice					Accepted remaining			
		Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations		Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations	Total (Life other than health insurance, Incl. Unit-Linked)
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	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 calculated as a whole															
Technical provisions calculated as a sum of BE and RM															
Best Estimate															
Gross Best Estimate	R0030			255,825,493.00	0		16,371,866.2	2							272,197,359.
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040														
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050														
Recoverables from SPV before adjustment for expected losses	R0060														
Recoverables from Finite Re before adjustment for expected losses	R0070														
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	R0090			255,825,493.00	0		16,371,866.2	2							272,197,359.
Risk Margin	R0100		1,986,518.44			18,367.71									2,004,886.
Amount of the transitional on Technical Provisions															
Technical Provisions calculated as a whole	R0110														
Best estimate	R0120														
Risk margin	R0130														
Technical provisions - total	R0200		257,812,011.44			16,390,233.93									274,202,245.
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210		257,812,011.44			16,390,233.93									274,202,245.
Best Estimate of products with a surrender option	R0220														
Gross BE for Cash flow															
Cash out-flows															
Future guaranteed and discretionary benefits	R0230														
Future guaranteed benefits	R0240														
Future discretionary benefits Future expenses and other cash out-flows	R0250 R0260		5.995.787.69												5.995.787.
Cash in-flows	K0260		5,995,787.69												5,995,787.1
Cash in-flows Future premiums	R0270														
Other cash in-flows	R0280		14.418.442.95												14.418.442.5
Percentage of gross Best Estimate calculated using approximations	R0290		14,410,442.53												14,410,442.
Surrender value	R0300		263.198.970.22												263.198.970.
Best estimate subject to transitional of the interest rate	R0310		103,130,370.11												203,230,370
Technical provisions without transitional on interest rate	R0320														
Best estimate subject to volatility adjustment	R0330														
Technical provisions without volatility adjustment and without others transitional measures	R0340														
Best estimate subject to matching adjustment	R0350														
Technical provisions without matching adjustment and without all the others	R0360														

Own funds

S.23.01.01

		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 so						
Ordinary share capital (gross of own shares)	R0010	1,500,000.00	1,500,000.00			
Share premium account related to ordinary share capital	R0030	0.00				
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0.00				
Subordinated mutual member accounts	R0050	0.00				
Surplus funds	R0070	0.00				
Preference shares	R0090	753.00				753.00
Share premium account related to preference shares	R0110	616,380.00				616,380.00
Reconciliation reserve	R0130	9,590,413.21	9,590,413.21			
Subordinated liabilities	R0140	0.00				
An amount equal to the value of net deferred tax assets	R0160	0.00				
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0.00				
Own funds from the financial statements that should not be represente	d by the reconcilia	tion reserve and do not meet the crite	ria to be classified as Solvency II own	n 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	0.00				
Total basic own funds after deductions	R0290	11,707,546.21	11,090,413.21	0.00	0.00	617,133.00
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0.00				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0.00				
Unpaid and uncalled preference shares callable on demand	R0320	0.00				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0.00				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0.00				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0.00				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0.00				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0.00				
Other ancillary own funds	R0390	0.00				
Total ancillary own funds	R0400	0.00			0.00	0.00
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	11,707,546.21	11,090,413.21	0.00	0.00	617,133.00
Total available own funds to meet the MCR	R0510	11,090,413.21	11,090,413.21	0.00	0.00	
Total eligible own funds to meet the SCR	R0540	11,707,546.21	11,090,413.21			617,133.00
Total eligible own funds to meet the MCR	R0550	11,090,413.21	11,090,413.21			
SCR	R0580	5,164,780.00				
MCR	R0600	3,186,440.00				
Ratio of Eligible own funds to SCR	R0620	2.2668				
Ratio of Eligible own funds to MCR	R0640	3.4805				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	11,707,546.21
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	2,117,133.00
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	9,590,413.21
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	0.00

Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.01.01 - S.25.01.01.05

Article 112*	Z0010	2	Article 112 1 - Article 112(7) reporting (output: x1)

Basic Solvency Capital Requirement

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	2,231,557.77	2,231,557.77	
Counterparty default risk	R0020	340,554.12	340,554.12	
Life underwriting risk	R0030	3,680,785.07	3,680,785.07	
Health underwriting risk	R0040			
Non-life underwriting risk	R0050		0.00	
Diversification	R0060	-1,376,683.97	-1,376,683.97	
Intangible asset risk	R0070		0.00	
Basic Solvency Capital Requirement	R0100	4,876,212.99	4,876,212.99	

Calculation of Solvency Capital Requirement

		Value	
		C0100	
Adjustment due to RFF/MAP nSCR aggregation	R0120		
Operational risk	R0130	288,566.88	
Loss-absorbing capacity of technical provisions	R0140		
Loss-absorbing capacity of deferred taxes	R0150	0.00	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160		
Solvency capital requirement excluding capital add-on	R0200	5,164,779.87	
Capital add-on already set	R0210		
Solvency capital requirement	R0220	5,164,779.87	
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		
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation*	R0450		*Method used to calculate the adjustment due to KFF/MAP INSUK aggregation 1 - Full recalculation 2 - Simplification at risk sub-module level 3 - Simplification at risk module level
Net future discretionary benefits	R0460		

Calculation of Solvency Capital Requirement

		Yes/No	
		C0109	
Approach based on average tax rate*	R0590		 Approach based on average tax rate 1 - Yes

Calculation of loss absorbing capacity of deferred taxes

		Before the shock	After the shock
		C0110	C0120
DTA	R0600	0.00	0.00
DTA carry forward	R0610		
DTA due to deductible temporary differences	R0620		
DTL	R0630		

		LAC DT
		C0130
LAC DT	R0640	0.00
LAC DT justified by reversion of deferred tax liabilities	R0650	
LAC DT justified by reference to probable future taxable economic profit	R0660	
LAC DT justified by carry back, current year	R0670	
LAC DT justified by carry back, future years	R0680	
Maximum LAC DT	R0690	

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

S.28.01.01

Linear formula component for non-life insurance and reinsurance obligations		MCR components
		C0010
MCRNL Result	R0010	0.00

		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		
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		

Linear formula component for life insurance and reinsurance obligations		C0040
MCRL Result	R0200	2,340,820.57

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		
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230	257,812,011.71	
Other life (re)insurance and health (re)insurance obligations	R0240	16,390,233.93	
Total capital at risk for all life (re)insurance obligations	R0250		274,202,245.64

Overall MCR calculation		C0070
Linear MCR	R0300	2,340,820.57
SCR	R0310	5,164,779.87
MCR cap	R0320	2,324,150.94
MCR floor	R0330	1,291,194.97
Combined MCR	R0340	2,324,150.94
Absolute floor of the MCR	R0350	3,186,440.00
Minimum Capital Requirement	R0400	3,186,440.00