

Balance sheet

S.02.01.01.01

		Solvency II value	Statutory accounts value
		C0010	C0020
Assets			
Goodwill	R0010		
Deferred acquisition costs	R0020		
Intangible assets	R0030		
Deferred tax assets	R0040		
Pension benefit surplus	R0050		
Property, plant & equipment held for own use	R0060		1,589.00
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	0.00	1,000,143.00
Property (other than for own use)	R0080		
Holdings in related undertakings, including participations	R0090		
Equities	R0100	0.00	0.00
Equities - listed	R0110		
Equities - unlisted	R0120		
Bonds	R0130	0.00	0.00
Government Bonds	R0140		
Corporate Bonds	R0150		
Structured notes	R0160		
Collateralised securities	R0170		
Collective Investments Undertakings	R0180		
Derivatives	R0190		
Deposits other than cash equivalents	R0200		1,000,143.00
Other investments	R0210		
Assets held for index-linked and unit-linked contracts	R0220	323,120,353.00	333,650,218.00
Loans and mortgages	R0230	3,340,843.00	3,340,843.00
Loans on policies	R0240		
Loans and mortgages to individuals	R0250		
Other loans and mortgages	R0260	3,340,843.00	3,340,843.00
Reinsurance recoverables from:	R0270	0.00	0.00
Non-life and health similar to non-life	R0280	0.00	0.00
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	0.00
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	243,432.00	243,432.00
Reinsurance receivables	R0370		
Receivables (trade, not insurance)	R0380	14,197.00	14,413.00
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	2,837,233.00	1,837,090.00
Any other assets, not elsewhere shown	R0420	10,201,616.00	
Total assets	R0500	339,757,674.00	340,087,728.00
Liabilities			
Technical provisions – non-life	R0510	0.00	0.00
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	R0570		
Best Estimate	R0580		
Risk margin	R0590		
Technical provisions - life (excluding index-linked and unit-linked)	R0600	0.00	0.00
Technical provisions - health (similar to life)	R0610	0.00	
Technical provisions calculated as a whole	R0620		
Best Estimate	R0630		
Risk margin	R0640		
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	0.00	
Technical provisions calculated as a whole	R0660		
Best Estimate	R0670		
Risk margin	R0680		
Technical provisions – index-linked and unit-linked	R0690	317,326,726.00	333,272,532.00
Technical provisions calculated as a whole	R0700		
Best Estimate	R0710	314,735,940.00	
Risk margin	R0720	2,590,786.00	
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	R0790		
Debts owed to credit institutions	R0800		
Financial liabilities other than debts owed to credit institutions	R0810		
Insurance & intermediaries payables	R0820	160,380.00	606,964.00
Reinsurance payables	R0830		
Payables (trade, not insurance)	R0840	342,450.00	342,450.00
Subordinated liabilities	R0850	0.00	0.00
Subordinated liabilities not in Basic Own Funds	R0860		
Subordinated liabilities in Basic Own Funds	R0870		
Any other liabilities, not elsewhere shown	R0880	10,615,844.00	628,077.00
Total liabilities	R0900	328,445,400.00	334,850,023.00
Excess of assets over liabilities	R1000	11,312,274.00	5,237,705.00

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)	Total for top 5 countries and home country (by amount of gross premiums written)
		C0220	GB C0230	
Premiums written				
Gross	R1410	10,620,150.00		10,620,150.00
Reinsurers' share	R1420			0.00
Net	R1500	10,620,150.00	0.00	10,620,150.00
Premiums earned				
Gross	R1510			0.00
Reinsurers' share	R1520			0.00
Net	R1600	0.00	0.00	0.00
Claims incurred				
Gross	R1610	41,034,594.00		41,034,594.00
Reinsurers' share	R1620			0.00
Net	R1700	41,034,594.00	0.00	41,034,594.00
Changes in other technical provisions				
Gross	R1710			0.00
Reinsurers' share	R1720			0.00
Net	R1800	0.00	0.00	0.00
Expenses incurred	R1900	1,061,723.00		1,061,723.00
Other expenses	R2500			
Total expenses	R2600			1,061,723.00

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 sector as foreseen in article 68 of Delegated Regulation 2015/35						
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	788.00				788.00
Share premium account related to preference shares	R0110	690,305.00				690,305.00
Reconciliation reserve	R0130	9,121,181.00	9,121,181.00			
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 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	0.00				
Total basic own funds after deductions	R0290	11,312,274.00	10,621,181.00	0.00	0.00	691,093.00
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	11,312,274.00	10,621,181.00	0.00	0.00	691,093.00
Total available own funds to meet the MCR	R0510	10,621,181.00	10,621,181.00	0.00	0.00	
Total eligible own funds to meet the SCR	R0540	11,312,274.00	10,621,181.00	0.00	0.00	691,093.00
Total eligible own funds to meet the MCR	R0550	10,621,181.00	10,621,181.00	0.00		
SCR	R0580	6,674,258.00				
MCR	R0600	3,345,910.00				
Ratio of Eligible own funds to SCR	R0620	1.6949				
Ratio of Eligible own funds to MCR	R0640	3.1744				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	11,312,274.00
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	2,191,093.00
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	9,121,181.00
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
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*Article 112
1 - Article 112(7) reporting (output: x1)
2 - Regular reporting (output: x0)

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	3,786,675.00	3,786,675.00	
Counterparty default risk	R0020	737,754.00	737,754.00	
Life underwriting risk	R0030	3,900,044.00	3,900,044.00	
Health underwriting risk	R0040			
Non-life underwriting risk	R0050		0.00	
Diversification	R0060	-2,075,214.00	-2,075,214.00	
Intangible asset risk	R0070		0.00	
Basic Solvency Capital Requirement	R0100	6,349,259.00	6,349,259.00	

Calculation of Solvency Capital Requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	325,000.00
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	6,674,259.00
Capital add-on already set	R0210	
Solvency capital requirement	R0220	6,674,259.00
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	
Net future discretionary benefits	R0460	

*Method used to calculate the adjustment due to RFF/MAP nSCR aggregation
1 - Full recalculation
2 - Simplification at risk sub-module level
3 - Simplification at risk module level
4 - No adjustment

Calculation of Solvency Capital Requirement

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

*Approach based on average tax rate
1 - Yes
2 - No
3 - Not applicable as LAC DT is not used (in this case R0600 to R0690 are not applicable)

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	2,221,287.08

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	317,326,726.00	
Other life (re)insurance and health (re)insurance obligations	R0240		
Total capital at risk for all life (re)insurance obligations	R0250		

Overall MCR calculation		C0070
Linear MCR	R0300	2,221,287.08
SCR	R0310	6,674,258.00
MCR cap	R0320	3,003,416.10
MCR floor	R0330	1,668,564.50
Combined MCR	R0340	2,221,287.08
Absolute floor of the MCR	R0350	3,345,910.00
Minimum Capital Requirement	R0400	3,345,910.00