

Report:	S.02.01.02
Reporting entity:	RC520
Due date:	Dec 31, 2018
Cluster	PROD-RSR-Y
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Balance sheet

	Solvency II value	
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	1 000,00
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	197 604 000,00
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	182 603 000,00
Government Bonds	R0140	58 837 000,00
Corporate Bonds	R0150	116 740 000,00
Structured notes	R0160	
Collateralised securities	R0170	7 026 000,00
Collective Investments Undertakings	R0180	0,00
Derivatives	R0190	
Deposits other than cash equivalents	R0200	15 001 000,00
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	1 000,00
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	1 000,00
Reinsurance recoverables from:	R0270	360 512 040,00
Non-life and health similar to non-life	R0280	360 512 040,00
Non-life excluding health	R0290	360 512 040,00
Health similar to non-life	R0300	
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	441 000,00
Insurance and intermediaries receivables	R0360	108 394 000,00
Reinsurance receivables	R0370	1 680 510,00
Receivables (trade, not insurance)	R0380	38 000,00
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	1 876 000,00
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	670 547 550,00

	Solvency II value	
		C0010
Liabilities		
Technical provisions – non-life	R0510	416 787 770,00
Technical provisions – non-life (excluding health)	R0520	416 787 770,00
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	409 074 680,00
Risk margin	R0550	7 713 090,00
Technical provisions - health (similar to non-life)	R0560	
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	
Risk margin	R0590	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
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	
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	
Risk margin	R0680	
Technical provisions – index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	441 000,00
Deferred tax liabilities	R0780	28 408 000,00
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	16 629 800,00
Reinsurance payables	R0830	76 994 900,00
Payables (trade, not insurance)	R0840	358 000,00
Subordinated liabilities	R0850	33 351 000,00
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	33 351 000,00
Any other liabilities, not elsewhere shown	R0880	456 000,00
Total liabilities	R0900	573 426 470,00
Excess of assets over liabilities	R1000	97 121 080,00

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Premiums, claims and expenses by country

	Home Country	Total Top 5 and home country	Top 5 countries (by amount of gross premiums written) - non-life obligations				
			(GB) United Kingdom	(HK) Hong Kong	(PL) Poland	(AT) Austria	(BE) Belgium
	C0080	C0140	C0090	C0090	C0090	C0090	C0090
R0010							
Premiums written							
Gross - Direct Business	R0110	0,00	0,00	0,00	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R0120	304 625 000,00	129 846 000,00	64 291 000,00	46 441 000,00	46 088 000,00	17 959 000,00
Gross - Non-proportional reinsurance accepted	R0130	0,00	0,00	0,00	0,00	0,00	0,00
Reinsurers' share	R0140	0,00	0,00	0,00	0,00	0,00	0,00
Net	R0200	304 625 000,00	129 846 000,00	64 291 000,00	46 441 000,00	46 088 000,00	17 959 000,00
Premiums earned							
Gross - Direct Business	R0210	0,00	0,00	0,00	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R0220	305 341 000,00	131 458 000,00	66 801 000,00	43 929 000,00	45 156 000,00	17 997 000,00
Gross - Non-proportional reinsurance accepted	R0230	0,00	0,00	0,00	0,00	0,00	0,00
Reinsurers' share	R0240	0,00	0,00	0,00	0,00	0,00	0,00
Net	R0300	305 341 000,00	131 458 000,00	66 801 000,00	43 929 000,00	45 156 000,00	17 997 000,00
Claims incurred							
Gross - Direct Business	R0310	-358 000,00	-145 000,00	-225 000,00	16 000,00	-4 000,00	0,00
Gross - Proportional reinsurance accepted	R0320	125 199 000,00	51 763 000,00	30 080 000,00	11 852 000,00	31 552 000,00	-48 000,00
Gross - Non-proportional reinsurance accepted	R0330	0,00	0,00	0,00	0,00	0,00	0,00
Reinsurers' share	R0340	0,00	0,00	0,00	0,00	0,00	0,00
Net	R0400	124 841 000,00	51 618 000,00	29 855 000,00	11 868 000,00	31 548 000,00	-48 000,00
Changes in other technical provisions							
Gross - Direct Business	R0410	0,00	0,00	0,00	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R0420	0,00	0,00	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0430	0,00	0,00	0,00	0,00	0,00	0,00
Reinsurers' share	R0440	0,00	0,00	0,00	0,00	0,00	0,00
Net	R0500	0,00	0,00	0,00	0,00	0,00	0,00
Expenses incurred	R0550	107 350 000,00	47 711 000,00	23 532 000,00	14 973 000,00	14 819 000,00	6 315 000,00
Other expenses	R1200						
Total expenses	R1300	107 350 000,00					

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Impact of long term guarantees measures and transitional

	Amount with Long Term Guarantee measures and transitionals	Impact of the Long Term Guarantee measures and transitionals (Step-by-step approach)				
		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	
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	416 787 770,00	0,00	0,00	1 837 400,00	
Basic own funds	R0020	130 472 080,00	0,00	0,00	-1 300 511,72	
Eligible own funds to meet Solvency Capital Requirement	R0050	130 472 080,00	0,00	0,00	-1 300 511,72	
Solvency Capital Requirement	R0090	72 859 830,00	0,00	0,00	0,00	
Eligible own funds to meet Minimum Capital Requirement	R0100	125 043 091,59	0,00	0,00	-1 300 511,72	
Minimum Capital Requirement	R0110	18 214 957,93	0,00	0,00	62 930,39	

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Own funds

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)
Share premium account related to ordinary share capital
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings
Subordinated mutual member accounts
Surplus funds
Preference shares
Share premium account related to preference shares
Reconciliation reserve
Subordinated liabilities
An amount equal to the value of net deferred tax assets
Other own fund items approved by the supervisory authority as basic own funds not specified above

Own funds from the financial statements that shall 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 shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds

Deductions

Deductions for participations in financial and credit institutions

Total basic own funds after deductions

Ancillary own funds

Unpaid and uncalled ordinary share capital callable on demand
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand
Unpaid and uncalled preference shares callable on demand
A legally binding commitment to subscribe and pay for subordinated liabilities on demand
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC
Other ancillary own funds

Total ancillary own funds

Available and eligible own funds

Total available own funds to meet the SCR
Total available own funds to meet the MCR
Total eligible own funds to meet the SCR
Total eligible own funds to meet the MCR

SCR

MCR

Ratio of Eligible own funds to SCR

Ratio of Eligible own funds to MCR

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	16 222 000,00	16 222 000,00		0,00	
R0030					
R0040					
R0050					
R0070					
R0090					
R0110					
R0130	80 898 080,00	80 898 080,00			
R0140	33 351 000,00		33 351 000,00	0,00	0,00
R0160	1 000,00				1 000,00
R0180					
R0220					
R0230					
R0290	130 472 080,00	97 120 080,00	33 351 000,00	0,00	1 000,00
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390					
R0400					
R0500	130 472 080,00	97 120 080,00	33 351 000,00	0,00	1 000,00
R0510	130 471 080,00	97 120 080,00	33 351 000,00	0,00	
R0540	130 472 080,00	97 120 080,00	24 280 020,00	9 070 980,00	1 000,00
R0550	125 043 091,60	97 120 080,00	24 280 020,00	3 642 991,60	
R0580	72 859 830,00				
R0600	18 214 958,00				
R0620	1,790727				
R0640	6,864858				

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Reconciliation reserve

Excess of assets over liabilities

R0700

C0060

97 121 080,00

Own shares (held directly and indirectly)

R0710

Foreseeable dividends, distributions and charges

R0720

Other basic own fund items

R0730

16 223 000,00

Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

R0740

Reconciliation reserve

R0760

80 898 080,00

Expected profits

Expected profits included in future premiums (EPIFP) - Life business

R0770

Expected profits included in future premiums (EPIFP) - Non-life business

R0780

56 149 000,00

Total EPIFP

R0790

56 149 000,00

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Solvency Capital Requirement - for undertakings on Standard Formula

Basic Solvency Capital Requirement

	Gross solvency capital requirement	Simplifications
	C0110	C0120
Market risk	R0010 17 161 877,15	
Counterparty default risk	R0020 16 441 363,21	
Life underwriting risk	R0030 0,00	
Health underwriting risk	R0040 0,00	
Non-life underwriting risk	R0050 69 067 977,24	
Diversification	R0060 -17 791 561,44	
Intangible asset risk	R0070 0,00	
Basic Solvency Capital Requirement	R0100 84 879 656,16	

Calculation of Solvency Capital Requirement

	C0100
Operational risk	R0130 13 592 883,00
Loss-absorbing capacity of technical provisions	R0140 0,00
Loss-absorbing capacity of deferred taxes	R0150 -25 612 707,44
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160 0,00
Solvency Capital Requirement excluding capital add-on	R0200 72 859 831,73
Capital add-on already set	R0210 0,00
Solvency capital requirement	R0220 72 859 831,73

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 Requirement for ring fenced funds	R0420
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430
Diversification effects due to RFF nSCR aggregation for article 304	R0440

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

Linear formula component for non-life insurance and reinsurance obligations

MCRNL Result

R0010

C0010

13 831 620,53

Medical expense insurance and proportional reinsurance
Income protection insurance and proportional reinsurance
Workers' compensation insurance and proportional reinsurance
Motor vehicle liability insurance and proportional reinsurance
Other motor insurance and proportional reinsurance
Marine, aviation and transport insurance and proportional reinsurance
Fire and other damage to property insurance and proportional reinsurance
General liability insurance and proportional reinsurance
Credit and suretyship insurance and proportional reinsurance
Legal expenses insurance and proportional reinsurance
Assistance and proportional reinsurance
Miscellaneous financial loss insurance and proportional reinsurance
Non-proportional health reinsurance
Non-proportional casualty reinsurance
Non-proportional marine, aviation and transport reinsurance
Non-proportional property reinsurance

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	C0020	C0030
R0020	0,00	0,00
R0030	0,00	0,00
R0040	0,00	0,00
R0050	0,00	0,00
R0060	0,00	0,00
R0070	0,00	0,00
R0080	0,00	0,00
R0090	0,00	0,00
R0100	48 572 540,25	41 960 989,58
R0110	0,00	0,00
R0120	0,00	0,00
R0130	0,00	0,00
R0140	0,00	0,00
R0150	0,00	0,00
R0160	0,00	0,00
R0170	0,00	1 046 226,36

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Overall MCR calculation

		C0070
Linear MCR	R0300	13 831 620,53
SCR	R0310	72 859 831,73
MCR cap	R0320	32 786 924,28
MCR floor	R0330	18 214 958,00
Combined MCR	R0340	18 214 958,00
Absolute floor of the MCR	R0350	3 600 000,00

Minimum Capital Requirement

	R0400	18 214 958,00
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