

## Annex II – Quantitative Information

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Figures are in thousands EUR unless stated otherwise.

VIG Re's collateral arrangements are well below 60% of total assets. The threshold of 60% is defined in Article 192 (2) of the Solvency II Delegated Regulation (EU) 2015/35 and this information is relevant for the calculation of the counterparty default risk with respect to VIG Re using Solvency II standard formula.

Assets		Solvency II value C0010
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	2 952
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	477 926
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	6 648
Equities	R0100	1 337
Equities - listed	R0110	479
Equities - unlisted	R0120	858
Bonds	R0130	338 245
Government Bonds	R0140	217 522
Corporate Bonds	R0150	120 723
Structured notes	R0160	
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	131 696
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	6 801
Loans and mortgages	R0230	7 701
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	7 701
Reinsurance recoverables from:	R0270	201 840
Non-life and health similar to non-life	R0280	196 243
Non-life excluding health	R0290	179 128
Health similar to non-life	R0300	17 115
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	5 597
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	5 597
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	116 137
Insurance and intermediaries receivables	R0360	84 031
Reinsurance receivables	R0370	38 034
Receivables (trade, not insurance)	R0380	2 711
Own shares (held directly)	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	44 817
Any other assets, not elsewhere shown	R0420	391
<b>Total assets</b>	<b>R0500</b>	<b>983 341</b>

<b>Liabilities</b>		<b>Solvency II value C0010</b>
Technical provisions – non-life	<b>R0510</b>	485 682
Technical provisions – non-life (excluding health)	<b>R0520</b>	447 757
TP calculated as a whole	<b>R0530</b>	0
Best Estimate	<b>R0540</b>	424 915
Risk margin	<b>R0550</b>	22 842
Technical provisions - health (similar to non-life)	<b>R0560</b>	37 924
TP calculated as a whole	<b>R0570</b>	0
Best Estimate	<b>R0580</b>	34 414
Risk margin	<b>R0590</b>	3 510
Technical provisions - life (excluding index-linked and unit-linked)	<b>R0600</b>	82 025
Technical provisions - health (similar to life)	<b>R0610</b>	-606
TP calculated as a whole	<b>R0620</b>	0
Best Estimate	<b>R0630</b>	-2 100
Risk margin	<b>R0640</b>	1 494
Technical provisions – life (excluding health and index-linked and unit-linked)	<b>R0650</b>	82 631
TP calculated as a whole	<b>R0660</b>	0
Best Estimate	<b>R0670</b>	68 039
Risk margin	<b>R0680</b>	14 592
Technical provisions – index-linked and unit-linked	<b>R0690</b>	8 993
TP calculated as a whole	<b>R0700</b>	0
Best Estimate	<b>R0710</b>	7 405
Risk margin	<b>R0720</b>	1 588
Contingent liabilities	<b>R0740</b>	
Provisions other than technical provisions	<b>R0750</b>	
Pension benefit obligations	<b>R0760</b>	
Deposits from reinsurers	<b>R0770</b>	9 506
Deferred tax liabilities	<b>R0780</b>	9 723
Derivatives	<b>R0790</b>	
Debts owed to credit institutions	<b>R0800</b>	
Financial liabilities other than debts owed to credit institutions	<b>R0810</b>	4 453
Insurance & intermediaries payables	<b>R0820</b>	103 842
Reinsurance payables	<b>R0830</b>	12 822
Payables (trade, not insurance)	<b>R0840</b>	5 911
Subordinated liabilities	<b>R0850</b>	35 708
Subordinated liabilities not in BOF	<b>R0860</b>	
Subordinated liabilities in BOF	<b>R0870</b>	35 708
Any other liabilities, not elsewhere shown	<b>R0880</b>	7
<b>Total liabilities</b>	<b>R0900</b>	<b>758 672</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>224 669</b>

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## Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		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
<b>Premiums written</b>										
Gross - Direct Business	<b>R0110</b>									
Gross - Proportional reinsurance accepted	<b>R0120</b>	7 595	7 007	25	37 330	20 690	7 263	200 024	9 821	1 085
Gross - Non-proportional reinsurance accepted	<b>R0130</b>									
Reinsurers' share	<b>R0140</b>	1 830	46		10 295	795	2 651	71 727	452	1 080
Net	<b>R0200</b>	5 765	6 961	25	27 036	19 896	4 612	128 297	9 369	5
<b>Premiums earned</b>										
Gross - Direct Business	<b>R0210</b>									
Gross - Proportional reinsurance accepted	<b>R0220</b>	7 545	6 988	24	37 953	20 664	7 032	197 590	9 140	940
Gross - Non-proportional reinsurance accepted	<b>R0230</b>									
Reinsurers' share	<b>R0240</b>	1 777	45		10 632	787	2 620	69 120	477	909
Net	<b>R0300</b>	5 768	6 944	24	27 322	19 877	4 412	128 470	8 664	31
<b>Claims incurred</b>										
Gross - Direct Business	<b>R0310</b>									
Gross - Proportional reinsurance accepted	<b>R0320</b>	6 107	5 002	14	30 039	9 124	4 601	146 319	6 090	230
Gross - Non-proportional reinsurance accepted	<b>R0330</b>									
Reinsurers' share	<b>R0340</b>	1 057	198	1	9 791	624	1 875	60 573	757	246
Net	<b>R0400</b>	5 050	4 804	13	20 248	8 500	2 726	85 745	5 333	-16
<b>Changes in other technical provisions</b>										
Gross - Direct Business	<b>R0410</b>									
Gross - Proportional reinsurance accepted	<b>R0420</b>	0	-355	0	0	0	0	0	0	0
Gross - Non- proportional reinsurance accepted	<b>R0430</b>									
Reinsurers'share	<b>R0440</b>	0	0	0	0	0	0	0	0	0
Net	<b>R0500</b>	0	-355	0	0	0	0	0	0	0
<b>Expenses incurred</b>	<b>R0550</b>	<b>1 039</b>	<b>2 419</b>	<b>7</b>	<b>8 446</b>	<b>12 619</b>	<b>1 752</b>	<b>49 844</b>	<b>2 877</b>	<b>59</b>
<b>Other expenses</b>	<b>R1200</b>									
<b>Total expenses</b>	<b>R1300</b>									

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## Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	
Premiums written									
Gross - Direct Business	R0110								
Gross - Proportional reinsurance accepted	R0120	52	0	22					290 914
Gross - Non-proportional reinsurance accepted	R0130				26 790	58 274	6 784	170 141	261 990
Reinsurers' share	R0140	1	0	4	6 441	21 118	3 369	86 304	206 110
Net	R0200	51	0	18	20 350	37 156	3 415	83 838	346 793
Premiums earned									
Gross - Direct Business	R0210								
Gross - Proportional reinsurance accepted	R0220	52	0	22					287 950
Gross - Non-proportional reinsurance accepted	R0230				26 688	58 022	6 831	170 995	262 537
Reinsurers' share	R0240	1	0	4	6 602	20 949	3 379	87 906	205 208
Net	R0300	51	0	18	20 086	37 073	3 452	83 088	345 279
Claims incurred									
Gross - Direct Business	R0310								
Gross - Proportional reinsurance accepted	R0320	16	0	1					207 543
Gross - Non-proportional reinsurance accepted	R0330				8 002	41 953	7 519	94 677	152 150
Reinsurers' share	R0340	2	0	0	3 733	15 622	5 432	35 832	135 743
Net	R0400	14	0	1	4 269	26 330	2 087	58 844	223 950
Changes in other technical provisions									
Gross - Direct Business	R0410								
Gross - Proportional reinsurance accepted	R0420	0	0	0					-355
Gross - Non- proportional reinsurance accepted	R0430				0	0	0	0	0
Reinsurers'share	R0440	0	0	0	0	0	0	0	0
Net	R0500	0	0	0	0	0	0	0	-355
Expenses incurred	R0550	32	0	11	9 434	1 619	345	19 624	110 127
Other expenses	R1200								
Total expenses	R1300								110 127

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## Premiums, claims and expenses by line of business

		Line of Business for: life insurance obligations					Life reinsurance obligations		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							1 191	25 186	26 377
Reinsurers' share	R1420							0	8 404	8 404
Net	R1500							1 191	16 782	17 973
Premiums earned										
Gross	R1510							1 191	25 241	26 431
Reinsurers' share	R1520							0	8 299	8 299
Net	R1600							1 191	16 942	18 132
Claims incurred										
Gross	R1610							85	18 541	18 626
Reinsurers' share	R1620							0	3 935	3 935
Net	R1700							85	14 606	14 690
Changes in other technical provisions										
Gross	R1710							-283	4 047	3 765
Reinsurers' share	R1720							0	-219	-219
Net	R1800							-283	4 266	3 984
Expenses incurred	R1900							416	5 173	5 589
Other expenses	R2500									
Total expenses	R2600									5 589

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## Premiums, claims and expenses by country

	Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
	C0010	C0020	C0030	C0040	C0050	C0060	C0070
R0010	AT	DE	IT	PL	TR		
	C0080	C0090	C0100	C0110	C0120	C0130	C0140
<b>Premiums written</b>							
Gross - Direct Business	R0110						
Gross - Proportional reinsurance accepted	R0120	12 201	85 846	34 012	32 942	16 470	22 731
Gross - Non-proportional reinsurance accepted	R0130	34 052	94 377	20 858	9 416	15 445	8 493
Reinsurers' share	R0140	31 838	72 568	8 602	1 666	14 260	15 006
Net	R0200	14 415	107 655	46 268	40 692	17 655	16 218
<b>Premiums earned</b>							
Gross - Direct Business	R0210						
Gross - Proportional reinsurance accepted	R0220	11 844	85 037	33 880	32 886	16 363	23 040
Gross - Non-proportional reinsurance accepted	R0230	33 751	95 281	20 971	9 781	15 361	8 301
Reinsurers' share	R0240	31 821	72 325	8 694	1 778	13 878	15 475
Net	R0300	13 773	107 993	46 157	40 888	17 846	15 865
<b>Claims incurred</b>							
Gross - Direct Business	R0310						
Gross - Proportional reinsurance accepted	R0320	6 227	72 563	18 033	20 187	10 765	19 521
Gross - Non-proportional reinsurance accepted	R0330	6 636	42 122	18 302	9 847	15 064	1 914
Reinsurers' share	R0340	7 006	54 111	10 601	1 135	6 676	11 206
Net	R0400	5 858	60 574	25 733	28 899	19 153	10 230
<b>Changes in other technical provisions</b>							
Gross - Direct Business	R0410						
Gross - Proportional reinsurance accepted	R0420	0	355	0	0	0	355
Gross - Non- proportional reinsurance accepted	R0430						0
Reinsurers'share	R0440						0
Net	R0500	0	355	0	0	0	355
<b>Expenses incurred</b>	R0550	2 621	43 324	13 869	15 895	5 484	3 747
<b>Other expenses</b>	R1200						
<b>Total expenses</b>	R1300						84 941

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## Premiums, claims and expenses by country

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400		AT	DE	HU	PL	SK	
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
<b>Premiums written</b>								
Gross	R1410	239	7 989	5 873	502	1 532	8 118	24 253
Reinsurers' share	R1420	3	1 695	4 050	0	250	1 691	7 689
Net	R1500	236	6 294	1 823	502	1 282	6 427	16 564
<b>Premiums earned</b>								
Gross	R1510	239	8 162	5 873	503	1 531	8 016	24 324
Reinsurers' share	R1520	3	1 638	4 050	0	250	1 640	7 581
Net	R1600	236	6 524	1 823	503	1 281	6 376	16 743
<b>Claims incurred</b>								
Gross	R1610	37	13 164	3 191	88	290	1 021	17 792
Reinsurers' share	R1620	0	307	2 777	0	26	499	3 608
Net	R1700	37	12 857	415	88	265	522	14 185
<b>Changes in other technical provisions</b>								
Gross	R1710	0	-6 407	513	0	0	1 805	-4 089
Reinsurers' share	R1720	0	0	219	0	0	0	219
Net	R1800	0	-6 407	294	0	0	1 805	-4 308
<b>Expenses incurred</b>	R1900	81	1 429	888	115	387	2 392	5 293
<b>Other expenses</b>	R2500							
<b>Total expenses</b>	R2600							5 293



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## Life and Health SLT Technical Provisions

		Index-linked and unit-linked insurance				Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	
	Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees				
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	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 as a whole	R0020										
Technical provisions calculated as a sum of BE and RM											
Best Estimate											
Gross Best Estimate	R0030									75 443	75 443
Total Recoverables from reinsurance/ SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080									5 597	5 597
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090									69 846	69 846
Risk Margin	R0100									16 180	16 180
Amount of the transitional on Technical Provisions											
Technical Provisions calculated as a whole	R0110										
Best estimate	R0120										
Risk margin	R0130										
Technical provisions - total	R0200									91 624	91 624

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## Life and Health SLT Technical Provisions

		Health insurance (direct business)			Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		C0160	Contracts without options and guarantees C0170	Contracts with options or guarantees C0180		C0200	C0210
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	<b>R0020</b>						
<b>Technical provisions calculated as a sum of BE and RM</b>							
<b>Best Estimate</b>							
<b>Gross Best Estimate</b>	<b>R0030</b>					<b>-2 100</b>	<b>-2 100</b>
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0080</b>					0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	<b>R0090</b>					-2 100	-2 100
<b>Risk Margin</b>	<b>R0100</b>					<b>1 494</b>	<b>1 494</b>
<b>Amount of the transitional on Technical Provisions</b>							
Technical Provisions calculated as a whole	<b>R0110</b>						
Best estimate	<b>R0120</b>						
Risk margin	<b>R0130</b>						
<b>Technical provisions - total</b>	<b>R0200</b>					<b>-606</b>	<b>-606</b>

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## Non-life Technical Provisions

		Direct business and accepted proportional reinsurance								
		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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>									
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	<b>R0050</b>									
<b>Technical provisions calculated as a sum of BE and RM</b>										
<b>Best estimate</b>										
Premium provisions										
Gross	<b>R0060</b>	-117	-1 323	17	596	43	-152	4 942	926	50
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0140</b>	-163	-1	0	-622	-10	309	13 928	164	33
Net Best Estimate of Premium Provisions	<b>R0150</b>	46	-1 322	17	1 217	53	-461	-8 987	762	16
<b>Claims provisions</b>										
Gross	<b>R0160</b>	4 361	19 342	9	37 601	4 773	6 425	100 585	19 479	633
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0240</b>	-18	120	0	7 493	141	2 879	46 798	1 034	574
Net Best Estimate of Claims Provisions	<b>R0250</b>	4 380	19 222	9	30 108	4 632	3 546	53 787	18 444	59
<b>Total Best estimate - gross</b>	<b>R0260</b>	<b>4 244</b>	<b>18 019</b>	<b>27</b>	<b>38 197</b>	<b>4 817</b>	<b>6 273</b>	<b>105 526</b>	<b>20 404</b>	<b>683</b>
<b>Total Best estimate - net</b>	<b>R0270</b>	<b>4 425</b>	<b>17 900</b>	<b>27</b>	<b>31 326</b>	<b>4 685</b>	<b>3 085</b>	<b>44 800</b>	<b>19 206</b>	<b>75</b>
<b>Risk margin</b>	<b>R0280</b>	<b>115</b>	<b>2 809</b>	<b>1</b>	<b>1 772</b>	<b>135</b>	<b>175</b>	<b>2 536</b>	<b>1 108</b>	<b>12</b>
<b>Amount of the transitional on Technical Provisions</b>										
Technical Provisions calculated as a whole	<b>R0290</b>									
Best estimate	<b>R0300</b>									
Risk margin	<b>R0310</b>									

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## Non-life Technical Provisions

		Direct business and accepted proportional reinsurance								
		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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
<b>Technical provisions - total</b>										
Technical provisions - total	<b>R0320</b>	4 359	20 827	28	39 969	4 952	6 447	108 062	21 513	695
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	<b>R0330</b>	-181	119	0	6 871	131	3 188	60 726	1 198	608
Technical provisions minus recoverables from reinsurance/ SPV and Finite Re - total	<b>R0340</b>	4 540	20 709	28	33 098	4 821	3 259	47 336	20 314	87

		Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	<b>R0050</b>								
<b>Technical provisions calculated as a sum of BE and RM</b>									
<b>Best estimate</b>									
Premium provisions									
Gross	<b>R0060</b>	-9	0	-7	-12 426	-3 749	-1 330	-40 676	-53 216
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0140</b>	0	0	0	-249	-110	-780	-31 573	-19 074
Net Best Estimate of Premium Provisions	<b>R0150</b>	-9	0	-7	-12 176	-3 639	-549	-9 104	-34 142
<b>Claims provisions</b>									
Gross	<b>R0160</b>	51	0	8	24 550	173 458	10 994	110 276	512 545
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0240</b>	1	0	0	17 427	67 300	8 198	63 370	215 316
Net Best Estimate of Claims Provisions	<b>R0250</b>	50	0	8	7 123	106 158	2 796	46 906	297 228
<b>Total Best estimate - gross</b>	<b>R0260</b>	<b>42</b>	<b>0</b>	<b>1</b>	<b>12 124</b>	<b>169 709</b>	<b>9 665</b>	<b>69 600</b>	<b>459 329</b>
<b>Total Best estimate - net</b>	<b>R0270</b>	<b>41</b>	<b>0</b>	<b>1</b>	<b>-5 053</b>	<b>102 520</b>	<b>2 247</b>	<b>37 802</b>	<b>263 087</b>
<b>Risk margin</b>	<b>R0280</b>	<b>1</b>	<b>0</b>		<b>585</b>	<b>13 719</b>	<b>411</b>	<b>2 971</b>	<b>26 352</b>
<b>Amount of the transitional on Technical Provisions</b>									
Technical Provisions calculated as a whole	<b>R0290</b>								
Best estimate	<b>R0300</b>								
Risk margin	<b>R0310</b>								

		Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
<b>Technical provisions - total</b>									
Technical provisions - total	R0320	43	0	1	12 710	183 429	10 076	72 571	485 682
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	1	0	0	17 177	67 189	7 418	31 798	196 243
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	43	0	1	-4 468	116 239	2 658	40 773	289 439

## Annex II - S.19.01.21

## Non-life Insurance Claims Information

### Total Non-Life Business

Accident year / Underwriting  
year

**Z0010**

**Underwriting year**

Gross Claims Paid (non-cumulative)  
(absolute amount)

	Development year											In Current year	Sum of years (cumulative)		
	Year	0	1	2	3	4	5	6	7	8	9			10 & +	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180	
Prior	R0100											961	R0100	961	961
N-9	R0160	51 121	15 559	7 194	2 452	3 176	2 803	2 522	2 054	675	729		R0160	729	88 285
N-8	R0170	68 402	30 623	9 894	3 552	2 095	3 163	1 054	1 566	1 720			R0170	1 720	122 070
N-7	R0180	127 182	63 330	20 545	9 181	3 424	3 046	1 663	864				R0180	864	229 234
N-6	R0190	101 922	51 290	31 124	17 053	11 263	23 109	1 283					R0190	1 283	237 044
N-5	R0200	91 074	57 115	28 775	13 680	9 187	7 507						R0200	7 507	207 338
N-4	R0210	77 712	48 501	15 283	6 957	5 657							R0210	5 657	154 110
N-3	R0220	115 710	77 398	33 832	28 536								R0220	28 536	255 476
N-2	R0230	86 865	57 272	28 553									R0230	28 553	172 691
N-1	R0240	106 830	88 679										R0240	88 679	195 510
N	R0250	112 507											R0250	112 507	112 507
Total												R0260	276 998	1 775 225	

## Annex II - S.19.01.21

## Non-life Insurance Claims Information

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

	Year	Development year										Year end (discounted data)	
		0	1	2	3	4	5	6	7	8	9		
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360
Prior	R0100											31 636	R0100 31 638
N-9	R0160	0	0	0	0	0	18 838	12 362	10 422	8 655	8 033		R0160 7 764
N-8	R0170	0	0	0	0	21 141	17 726	17 851	16 121	12 867			R0170 12 598
N-7	R0180	0	0	0	25 831	23 984	16 422	14 477	12 597				R0180 12 338
N-6	R0190	0	0	53 183	61 413	49 947	18 358	13 624					R0190 13 090
N-5	R0200	0	82 976	67 489	49 581	30 094	24 491						R0200 22 779
N-4	R0210	89 889	61 459	44 135	29 521	31 425							R0210 28 474
N-3	R0220	142 139	108 345	70 599	49 893								R0220 48 378
N-2	R0230	101 617	82 393	42 440									R0230 40 511
N-1	R0240	176 713	121 155										R0240 116 773
N	R0250	184 424											R0250 178 202
Total												R0260	512 545



## Annex II - S.22.01.21

## Impact of long term guarantees and transitional measures

	Amount with Long Term Guarantee measures and transitionals	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				
Basic own funds	R0020				
Eligible own funds to meet Solvency Capital Requirement	R0050				
Solvency Capital Requirement	R0090				
Eligible own funds to meet Minimum Capital Requirement	R0100				
Minimum Capital Requirement	R0110				

## Annex II - S.23.01.01

## Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010	126 850	126 850			
Share premium account related to ordinary share capital	R0030	50	50			
initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	83 515	83 515			
Subordinated liabilities	R0140	35 708			35 708	
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
<b>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</b>						
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					
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230					
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>246 123</b>	<b>210 415</b>		<b>35 708</b>	
<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
<b>Total ancillary own funds</b>	<b>R0400</b>					

## Annex II - S.23.01.01

## Own funds

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Available and eligible own funds					
Total available own funds to meet the SCR	R0500	246 123	210 415	35 708	
Total available own funds to meet the MCR	R0510	246 123	210 415	35 708	
Total eligible own funds to meet the SCR	R0540	246 123	210 415	0	0
Total eligible own funds to meet the MCR	R0550	221 677	210 415	0	
SCR	R0580	125 133			
MCR	R0600	56 310			
Ratio of Eligible own funds to SCR	R0620	196,69 %			
Ratio of Eligible own funds to MCR	R0640	393,67 %			
	C0060				
Reconciliation reserve					
Excess of assets over liabilities	R0700	224 669			
Own shares (held directly and indirectly)	R0710				
Foreseeable dividends, distributions and charges	R0720	14 254			
Other basic own fund items	R0730	126 900			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740				
Reconciliation reserve	R0760	83 515			
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	R0770	14 540			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	68 219			
Total Expected profits included in future premiums (EPIFP)	R0790	82 760			

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010			
Counterparty default risk	R0020			
Life underwriting risk	R0030			
Health underwriting risk	R0040			
Non-life underwriting risk	R0050			
Diversification	R0060			
Intangible asset risk	R0070			
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>			
<b>Calculation of Solvency Capital Requirement</b>		<b>C0100</b>		
Operational risk	R0130			
Loss-absorbing capacity of technical provisions	R0140			
Loss-absorbing capacity of deferred taxes	R0150			
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160			
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>			
Capital add-on already set	R0210			
<b>Solvency capital requirement</b>	<b>R0220</b>			
<b>Other information on SCR</b>				
Capital requirement for duration-based equity risk sub-module	R0400			
Total amount of Notional Solvency Capital Requirement for remaining part	R0410			
Total amount of Notional Solvency Capital Requirements 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			
			Yes/No	
			<b>C0109</b>	
Approach based on average tax rate	R0590			
			LAC DT	
<b>Calculation of loss absorbing capacity of deferred taxes</b>		<b>C0130</b>		
LAC DT	R0640			
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			

## Annex II - S.25.02.21 Solvency Capital Requirement - for undertakings using the standard formula and partial internal model

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0090	C0120
1	Market risk	32 697	0		
2	Counterparty default risk	28 196	0		
3	Life underwriting risk	24 374	0		
4	Health underwriting risk	16 705	12 555		
5	Non-life underwriting risk	71 989	71 989		
6	Intangible asset risk	0	0		
7	Operational risk	17 572	0		
8	LAC Technical Provisions (negative amount)	0	0		
9	LAC Deferred Taxes (negative amount)	-6 638	0		
<b>Calculation of Solvency Capital Requirement</b>		<b>C0100</b>			
Total undiversified components	<b>R0110</b>	184 894			
Diversification	<b>R0060</b>	-59 761			
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	<b>R0160</b>	0			
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	<b>125 133</b>			
Capital add-ons already set	<b>R0210</b>	0			
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>125 133</b>			
<b>Other information on SCR</b>					
Amount/estimate of the overall loss-absorbing capacity of technical provisions	<b>R0300</b>	0			
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	<b>R0310</b>	-6 638			
Capital requirement for duration-based equity risk sub-module	<b>R0400</b>	0			
Total amount of Notional Solvency Capital Requirements for remaining part	<b>R0410</b>	0			
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	<b>R0420</b>	0			
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	<b>R0430</b>	0			
Diversification effects due to RFF nSCR aggregation for article 304	<b>R0440</b>	0			
		Yes/No			
		<b>C0109</b>			
Approach based on average tax rate	<b>R0590</b>	Yes			
		LAC DT			
<b>Calculation of loss absorbing capacity of deferred taxes</b>		<b>C0130</b>			
LAC DT	<b>R0640</b>	-6 638			
LAC DT justified by reversion of deferred tax liabilities	<b>R0650</b>	-6 638			
LAC DT justified by reference to probable future taxable economic profit	<b>R0660</b>	0			
LAC DT justified by carry back, current year	<b>R0670</b>	0			
LAC DT justified by carry back, future years	<b>R0680</b>	0			
Maximum LAC DT	<b>R0690</b>	-6 638			

## Linear formula component for non-life insurance and reinsurance obligations

		C0010		
MCRNL Result	R0010	78 029		
			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	4 425	5 765	
Income protection insurance and proportional reinsurance	R0030	17 900	6 961	
Workers' compensation insurance and proportional reinsurance	R0040	27	25	
Motor vehicle liability insurance and proportional reinsurance	R0050	31 326	27 036	
Other motor insurance and proportional reinsurance	R0060	4 685	19 896	
Marine, aviation and transport insurance and proportional reinsurance	R0070	3 085	4 612	
Fire and other damage to property insurance and proportional reinsurance	R0080	44 800	128 297	
General liability insurance and proportional reinsurance	R0090	19 206	9 369	
Credit and suretyship insurance and proportional reinsurance	R0100	75	5	
Legal expenses insurance and proportional reinsurance	R0110	41	51	
Assistance and proportional reinsurance	R0120	0	0	
Miscellaneous financial loss insurance and proportional reinsurance	R0130	1	18	
Non-proportional health reinsurance	R0140	0	20 350	
Non-proportional casualty reinsurance	R0150	102 520	37 156	
Non-proportional marine, aviation and transport reinsurance	R0160	2 247	3 415	
Non-proportional property reinsurance	R0170	37 802	83 838	

## Annex II - S.28.01.01

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

### Linear formula component for life insurance and reinsurance obligations

		C0040
MCRL Result	R0200	6 833

		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	65 097	
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230	7 405	
Other life (re)insurance and health (re)insurance obligations	R0240	0	
Total capital at risk for all life (re)insurance obligations	R0250		6 246 833

### Overall MCR calculation

		C0070
Linear MCR	R0300	84 862
SCR	R0310	125 133
MCR cap	R0320	56 310
MCR floor	R0330	31 283
Combined MCR	R0340	56 310
Absolute floor of the MCR	R0350	3 600
		C0070
Minimum Capital Requirement	R0400	56 310

## Annex II - S.28.02.01

## Minimum capital Requirement - Both life and non-life insurance activity

		Non-life activities	Life activities		Non-life activities	Life activities
		MCR(NL,NL) Result	MCR(NL,L) Result			
		C0010	C0020			
Linear formula component for non-life insurance and reinsurance obligations	R0010					

		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 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				



## Annex II - S.28.02.01

## Minimum capital Requirement - Both life and non-life insurance activity

		Non-life activities	Life activities	Non-life activities	Life activities
		MCR(L,NL) Result	MCR(L,L) Result		
		C0070	C0080		
Linear formula component for life insurance and reinsurance obligations	R0200				

  

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

## Annex II - S.28.02.01

## Minimum capital Requirement - Both life and non-life insurance activity

Overall MCR calculation		
		C0130
Linear MCR	R0300	
SCR	R0310	
MCR cap	R0320	
MCR floor	R0330	
Combined MCR	R0340	
Absolute floor of the MCR	R0350	
		C0130
Minimum Capital Requirement	R0400	
Notional non-life and life MCR calculation		
		Non-life activities C0140
		Life activities C0150
Notional linear MCR	R0500	
Notional SCR excluding add-on (annual or latest calculation)	R0510	
Notional MCR cap	R0520	
Notional MCR floor	R0530	
Notional Combined MCR	R0540	
Absolute floor of the notional MCR	R0550	
Notional MCR	R0560	