

S.02.01.02 Balance sheet

Solvency	Ш	va	lue
COO	10)	

Total assets	R0500	2 502 314 883.72
Any other assets, not elsewhere shown	R0420	485 181.29
Cash and cash equivalents	R0410	1 176 415.33
paid in	R0400	<u>İ</u>
Amounts due in respect of own fund items or initial fund called up but not yet	1	
Own shares (held directly)	R0390	!
Receivables (trade, not insurance)	R0380	16 061.31
Reinsurance receivables	R0370	8 731 013.18
Insurance and intermediaries receivables	R0360	413 072.18
Deposits to cedants	R0350	
Life index-linked and unit-linked	R0340	1 7/3 /03 011.10
Life excluding health and index-linked and unit-linked	R0330	1 973 705 011.10
Health similar to life	R0320	1 7/3 /03 011.10
Life and health similar to life, excluding health and index-linked and unit- linked	R0310	1 973 705 011.10
Health similar to non-life	R0300	İ
Non-life excluding health	R0290	į
Non-life and health similar to non-life	R0280	
Reinsurance recoverables from:	R0270	1 973 705 011.10
Other loans and mortgages	R0260	6 017 214.00
Loans and mortgages to individuals	R0250	I
Loans on policies	R0240	
Loans and mortgages	R0230	6 017 214.00
Assets held for index-linked and unit-linked contracts	R0220	439 180 926.00
Other investments	R0210	<u> </u>
Deposits other than cash equivalents	R0200	<u> </u>
Derivatives	R0190	<u> </u>
Collective Investments Undertakings	R0180	6 359 299.00
Collateralised securities	R0170	
Structured notes	R0160	5 753 542.00
Corporate Bonds	R0150	31 442 621.00
Government Bonds	R0140	22 814 849.00
Bonds	R0130	60 011 012.00
Equities - unlisted	R0120	6 118 018.00
Equities - listed	R0110	
Equities	R0100	6 118 018.00
Holdings in related undertakings, including participations	R0090	İ
Property (other than for own use)	R0080	
contracts)	R0070	72 488 329.00
Property, plant & equipment held for own use Investments (other than assets held for index-linked and unit-linked		
Property, plant & equipment held for own use	R0060	101 660.33
Pension benefit surplus	R0050	!
Deferred tax assets	R0040	
Intangible assets	R0030	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

Liabilities

Excess of assets over liabilities

	R0510	
Technical provisions – non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
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	1 942 881 374.33
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	1 942 881 374.33
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	1 941 561 424.57
Risk margin	R0680	1 319 949.77
Technical provisions – index-linked and unit-linked	R0690	438 543 650.31
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	421 775 961.60
Risk margin	R0720	16 767 688.71
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	10 027 100.00
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	1 238 093.90
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	9 142 430.27
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	2 401 832 648.82

R1000 100 482 234.90

S.05.01.02 Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)										ac						
		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	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110				!						·			\sim				
Gross - Proportional reinsurance accepted	:R0120	l			1						1			><				
Gross - Non-proportional reinsurance accepted	R0130	The same of the sa		And in case of the last of the									20-05	1				
Reinsurers' share	R0140												1	1				
Net	R0200			Ì		İ						ì	i				1	
Premiums earned																		
Gross - Direct Business	R0210	i i			!						-		 !	><	>		3-5	
Gross - Proportional reinsurance accepted	R0220	l			1						1			\sim				
Gross - Non-proportional reinsurance accepted	R0230		The state of the s										20-45			****		
Reinsurers' share	R0240				1						1		i	1	1			
Net	R0300																	
Claims incurred	1	1		1	1						1	İ	1		1		1	
Gross - Direct Business	R0310	!i			<u> </u>						<u> </u>			\sim				
Gross - Proportional reinsurance accepted	R0320	[T						T	1		\sim	\sim			
Gross - Non-proportional reinsurance accepted	R0330			And in case of the last of the			The state of the s				The state of the s		The same of the sa					
Reinsurers' share	R0340	-			T						1			T	ſ		1	
Net	R0400																	
Changes in other technical provisions											1							
Gross - Direct Business	R0410				I									$>\!<$	><			
Gross - Proportional reinsurance accepted	R0420	: :			I						I			\sim	\sim			
Gross - Non- proportional reinsurance accepted	R0430										The state of the s		- Sheet -	1				
Reinsurers' share	R0440	T T		1	I						I	1	I	T	T		1	
Net	R0500																	
Expenses incurred	R0550																	
Other expenses	R1200		The second secon	the state of the s	><		The state of the s		The state of the s		the same of the sa		- Development	\sim	><	And in case of the last of the	><	
Total expenses	R1300													\sim				

			Line of I	Business for: life i	nsurance ol	oligations		Life reinsurar	nce 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	health insurance	Health reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	obligations C0260	C0270	C0280	C0300
Premiums written	1									
Gross	R1410		124 539 425.37	158 419 579.88						282 959 005.25
Reinsurers' share	R1420		132 484 111.29	0.00						132 484 111.29
Net	R1500		-7 944 685.92	158 419 579.88						150 474 893.96
Premiums earned										
Gross	R1510		124 539 425.37	158 419 579.88						282 959 005.25
Reinsurers' share	R1520		132 484 111.29	0.00						132 484 111.29
Net	R1600		-7 944 685.92	158 419 579.88						150 474 893.96
Claims incurred	<u> </u>				<u> </u>					
Gross	R1610		149 722 723.88	12 625 177.36						162 347 901.24
Reinsurers' share	R1620		149 722 723.88							149 722 723.88
Net	R1700		0.00	12 625 177.36						12 625 177.36
Changes in other technical provisions	ļ									
Gross	R1710		-20 564 568.29	-148 017 434.46	Ļ	ļ				-168 582 002.75
Reinsurers' share	R1720		-20 564 568.29	0.00						-20 564 568.29
Net	R1800		0.00	-148 017 434.46						-148 017 434.46
Expenses incurred	R1900	-	7 619 632.65	2 967 459.77		-	The same of the sa	****	The second second	10 587 092.42
Other expenses Total expenses	R2500 R2600				46					0.00
rotal expenses	KZ000	-	The state of the s	named in column 2 is not the owner, where the party is not the owner, where the party is not the owner, where the party is not the party is no	Name and Address of the Owner, where	The state of the s	-	The state of the s	The state of the s	10 567 092.42

S.05.02.01 Premiums, claims and expenses by country

	•							
		Home Country	(by amount of					Total Top 5 and home country
	,	C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010	> <						
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written								
Gross - Direct Business	R0110							
Gross - Proportional reinsurance accepted	R0120				T			
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140							
Net	R0200							
Premiums earned								
Gross - Direct Business	R0210							
Gross - Proportional reinsurance accepted	R0220 R0230							
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240							
Net	R0300							
Claims incurred	<u> </u>	L						
Gross - Direct Business	R0310		<u> </u>		L			
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340							
Net	R0400							
Changes in other technical provisions								
Gross - Direct Business	R0410							
Gross - Proportional reinsurance accepted	R0420	i						
Gross - Non- proportional reinsurance accepted	R0430	l .			<u> </u>			
Reinsurers' share	R0440							
Net	R0500							
Expenses incurred	R0550							
Other expenses	R1200	the same and the last last last last last last last last	the last of the la	with the last the last the last through the last the last the last the		><	><	
Total expenses	R1300		\sim	$>\!<$	\sim	> <	> <	

		Home Country	Top 5 countri	es (by amount o written)	of gross	premiu	ms	Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400	$>\!\!<$						
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	11 025 000.00	230 774 963.35	20 938 972.73				262 738 936.08
Reinsurers' share	R1420	6 739 800.00	111 727 176.52	8 637 918.43				127 104 894.95
Net	R1500	4 285 200.00	119 047 786.83	12 301 054.30				135 634 041.13
Premiums earned								
Gross	R1510	11 025 000.00	230 774 963.35	20 938 972.73				262 738 936.08
Reinsurers' share	R1520	6 739 800.00	111 727 176.52	8 637 918.43				127 104 894.95
Net	R1600	4 285 200.00	119 047 786.83	12 301 054.30				135 634 041.13
Claims incurred		İ						
Gross	R1610	12 567 864.67	102 035 932.04	41 360 351.74				155 964 148.45
Reinsurers' share	R1620	9 706 506.95	97 144 838.71	41 313 103.18				148 164 448.84
Net	R1700	2 861 357.72	4 891 093.33	47 248.56				7 799 699.61
Changes in other technical provisions								
Gross	R1710	-10 146 368.63	-109 153 361.78	-37 091 057.19				-156 390 787.60
Reinsurers' share	R1720	-1 456 650.13	-12 577 203.15	-1 456 650.13				-15 490 503.40
Net	R1800	-8 689 718.50	-96 576 158.63	-35 634 407.06				-140 900 284.19
Expenses incurred	R1900	639 731.61	6 882 152.49	2 338 602.38				9 860 486.48
Other expenses	R2500	the same of the sa		And the last two last	><	\sim	\sim	0.00
Total expenses	R2600			$\overline{}$	> <	> <	> <	9 860 486.48

S.12.01.02 Life and Health SLT Technical Provisions

			Index-linked	and unit-linked insur	ance	Other life in:	urance				Healt	th insurance (direct	business)			
		Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantee s	Contract: without options ar guarantee	d options or	than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)		Contracts without options and guarantees		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance
		C0020	C0030	C0040	C0050 C0	060 C0070	C0080	C0090	C0100	C0150	C016	0 C0170	C0180	C0190	C0200	C0210
echnical provisions calculated as a whole otal Recoverables from reinsurance/SPV and Finite Re after the	R0010 R0020	#N/A #N/A	#N/. #N/.		** ***	N/A N/A	\sim	#N/# #N/#	#N/A	#N/A #N/A				#N/A #N/A	#N/A #N/A	#N/ #N/
echnical provisions calculated as a sum of BE and RM					$\Rightarrow \Rightarrow$	\sim	\sim					>	$\!$			
	R0030	#N/A	>>	#N/	A #N/A	#1	/A #N//	4 #N/#	#N/A	#N/A	>	#N/A	#N/A	#N/A	#N/A	#N/
otal Recoverables from reinsurance/SPV and Finite Re after the djustment for expected losses due to counterparty default est estimate minus recoverables from reinsurance/SPV and Finite	R0080	#N/A	><	#N/	A #N/A	#1	/A #N//	4N/A	#N/A	#N/A	Х	#N/A	#N/A	#N/A	#N/A	#N/
e - total	R0090	#N/A	><	#N/	A #N/A	<	/A #N/A	#N/A	#N/A	#N/A	\times	#N/A	#N/A	#N/A	#N/A	#N/
isk Margin	R0100	#N/A	#N/			N/A	\sim	#N/F	#N/A	#N/A	#N/	A	> <	#N/A	#N/A	#N/
mount of the transitional on Technical Provisions		> <	> <	\sim	\rightarrow	$<\!\!<\!\!<$	\searrow		\sim		\times		> <			
Technical Provisions calculated as a whole	R0110	#N/A	#N/		>	N/A	\sim	#N/A	#N/A	#N/A		A	> <	#N/A	#N/A	#N/
Best estimate	R0120	#N/A		#N/	A #N/A	#1	/A #N/	4N/A	#N/A			#N/A	#N/A	#N/A	#N/A	#N/
Risk margin	R0130	#N/A	#N/		- ×	N/A	\sim	#N/F				A	$\geq <$	#N/A	#N/A	#N/
echnical provisions - total	R0200	#N/A	#N//		#	I/A	\sim	#N/A	#N/A	#N/A	#N//	A	\sim	#N/A	#N/A	#N/

S.22.01.21
Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	on technical provisions		adjustment set to zero	
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	2 381 425 024.65	0.00	0.00	6 729 698.63	2 388 154 723.28
Basic own funds	R0020	100 482 234.90	0.00	0.00	-4 763 280.69	0.00
Eligible own funds to meet Solvency Capital Requirement	R0050	100 482 234.90	0.00	0.00	-4 763 280.69	0.00
Solvency Capital Requirement	R0090	29 149 237.66	0.00	0.00	114 478.81	0.00
Eligible own funds to meet Minimum Capital Requirement	R0100	100 482 234.90	0.00	0.00	-4 763 280.69	0.00
Minimum Capital Requirement	R0110	7 287 309.42	0.00	0.00	28 619.70	0.00

		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				\nearrow		\sim
Ordinary share capital (gross of own shares)	R0010	60 000 000.00	60 000 000.00		0.00	
Share premium account related to ordinary share capital Initial funds, members' contributions or the equivalent basic own - fund Item for mutual and	R0030	0.00	0.00		0.00	
mutual-type undertakings	R0040	0.00	0.00		0.00	\sim
Subordinated mutual member accounts	R0050	0.00		0.00	0.00	0
Surplus funds Preference shares	R0070 R0090	0.00 0.00	0.00	0.00	0.00	0
Share premium account related to preference shares	R0110	0.00		0.00		
Reconciliation reserve	R0130	40 482 234.90				
Subordinated liabilities	R0140	0.00		0.00	0.00	
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	R0160	0.00				C
specified above	R0180	0.00	0.00	0.00	0.00	0
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		\sim	\sim	\sim	\sim	\sim
Solvency II own funds			< - >	\longleftrightarrow	$\langle \ \ \ \ \ \ \ \ \ \ \ \ \ $	\longleftarrow
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	0.00		\leq		\leq
Deductions Deductions for participations in financial and gradit institutions	R0230	0.00	0.00	0.00	0.00	\sim
Deductions for participations in financial and credit institutions Total basic own funds after deductions	R0230	0.00 100 482 234.90	0.00 100 482 234.90	0.00 0.00	0.00 0.00	0
Ancillary own funds	R0300	0.00	The state of the s	AND DESCRIPTION OF THE PARTY OF	_	
Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund	KU300	0.00				
itom for mutual and mutual, typo undortakings, callable on domand	R0310	0.00			0.00	\sim
Unpaid and uncalled preference shares callable on demand	R0320	0.00			0.00	(
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/FC	R0330 R0340	0.00 0.00			0.00 0.00	(
Uppaid 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/FC Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/FC Supplementary members calls under first subparagraph of Article 96(3) of the Directive	R0350	0.00			0.00	(
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	R0360	0.00		< >	0.00	
Directive 2009/138/EC	R0370	0.00		\rightarrow	0.00	(
Other ancillary own funds	R0390	0.00			0.00	(
Total ancillary own funds	R0400	0.00		>	0.00	
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	100 482 234.90	100 482 234.90	0.00	0.00	0
Total available own funds to meet the SCR	R0510	100 482 234.90	100 482 234.90	0.00	0.00	
Total eligible own funds to meet the SCR	R0540	100 482 234.90	100 482 234.90	0.00	0.00	0
Total eligible own funds to meet the MCR	R0550	100 482 234.90	100 482 234.90	0.00	0.00	$>\!<$
SCR	R0580	29 149 237.66		$>\!\!<$	$>\!<$	$\geq \leq$
MCR	R0600	7 287 309.42	>	>	>	$ \ge $
Ratio of Eligible own funds to SCR	R0620	344.72%		>	>	$ \Longrightarrow $
Ratio of Eliqible own funds to MCR	R0640	1378.87%				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	100 482 234.90				
Own shares (held directly and indirectly)	R0710	0.00				
Foreseeable dividends, distributions and charges	R0720	0.00				
Other basic own fund items	R0730	60 000 000.00				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and		80 000 000.00	>			
ring fenced funds	R0740	0.00				
Reconciliation reserve	R0760	40 482 234.90				
Expected profits		> <				
Expected profits included in future premiums (EPIFP) - Life business	R0770	245 386.76	\geq			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	0.00				
	R0790		1			
Total Expected profits included in future premiums (EPIFP)		245 386.76				

S.25.01.21 Solvency Capital Requirement - for undertakings on Standard Formula

Article 112	Z0010	2 - Regular reporting
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		Gross solvency capital requirement	USP	Simplifications
		C0110	C0080	C0090
Market risk	R0010	13 815 253.27		
Counterparty default risk	R0020	7 101 653.49		
Life underwriting risk	R0030	20 418 258.45		
Health underwriting risk	R0040			
Non-life underwriting risk	R0050			
Diversification	R0060	-10 990 495.85		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	30 344 669.35	> <	

C0100

Calculation of Solvency Capital Requirement

Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	8 866 877.31
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-10 062 309.00
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	29 149 237.66
Capital add-on already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Capital requirement for duration-based equity risk sub-module Total amount of Notional Solvency Capital Requirements for remaining part	R0400 R0410	29 149 237.66
Total amount of Notional Solvency Capital Requirements for ring fenced funds Total amount of Notional Solvency Capital Requirements for matching adjustment	R0420	
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	4 - No adjustment
Net future discretionary benefits	R0460	23 292 751.31

Background information

Linear formula component for non-life insurance and reinsurance o

MCD colouistics Non-Life		Non-life activities		
MCR calculation Non Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	
Medical expense insurance and proportional reinsurance	R0020	C0020	C0030	
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 Non-proportional marine, aviation and transport reinsurance	R0150			
Non-proportional marine, aviation and transport reinsurance	R0160			
Non-proportional property reinsurance	R0170			

Linear formula component for life insurance and reinsurance obliga

		Life activities		
MCR calculation Life		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	-55 436 337.84		
Obligations with profit participation - future discretionary benefits	R0220	23 292 751.31		
Index-linked and unit-linked insurance obligations	R0230	421 775 961.60		
Other life (re)insurance and health (re)insurance obligations	R0240	0.00		
Total capital at risk for all life (re)insurance obligations	R0250			

MCR compon	ents
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	Non-life activities	Life activities
	C0010	C0040
R0010		
R0200		1 741 208.66

Overall MCR calculation

Minimum Capital Requirement	R0400
Absolute floor of the MCR	R0350
Combined MCR	R0340
MCR floor	R0330
MCR cap	R0320
SCR	R0310
Linear MCR	R0300

C0070	
1 741 208.	66
29 149 237.	66
13 117 156.	95
7 287 309.	42
7 287 309.	42
3 200 000.	00
C0070	
7 287 309.	42