

Quantitative Reporting Templates (QRT)

2020 - Europæiske Rejseforsikring A/S



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S.01.02.01 Basic information - General

		C0010
Undertaking name	R0010	Europæiske Rejseforsikring A/S
Undertaking identification code and type of code	R0020	LEI/529900XCDP67EU703X29
Type of undertaking	R0040	
Country of authorisation	R0050	DENMARK
Language of reporting	R0070	English
Reporting submission date	R0080	2021-03-30
Financial year end	R0081	2020-12-31
Reporting reference date	R0090	2020-12-31
Regular/Ad-hoc submission	R0100	
Currency used for reporting	R0110	DKK
Accounting standards	R0120	
Method of Calculation of the SCR	R0130	
Use of undertaking specific parameters	R0140	
Ring-fenced funds	R0150	
Matching adjustment	R0170	
Volatility adjustment	R0180	
Transitional measure on the risk-free interest rate	R0190	
Transitional measure on technical provisions	R0200	
Initial submission or re-submission	R0210	
Exemption of reporting ECAI information	R0250	
Direct URL to download the Solvency and Financial Condition Report (SFCR) corresponding to this financial year reporting obligation (R0090)	R0260	
Ad hoc XBRL technical field 1	R0990	
Ad hoc XBRL technical field 2	R0991	
Ad hoc XBRL technical field 3	R0992	

S.02.01.01 Balance sheet

		Solvency II value	Statutory accounts value
		C0010	C0020
Assets			
Goodwill	R0010		0,00
Deferred acquisition costs	R0020		0,00
Intangible assets	R0030	0,00	33.949.510,73
Deferred tax assets	R0040	0,00	7.600.515,59
Pension benefit surplus	R0050	0,00	0,00
Property, plant & equipment held for own use	R0060	49.437.631,16	49.437.631,17
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	384.206.711,73	383.553.884,23
Property (other than for own use)	R0080	56.699.538,17	56.699.538,17
Holdings in related undertakings, including participations	R0090	72.869.597,82	72.216.962,59
Equities	R0100	33.000,00	33.000,00
Equities - listed	R0110	0,00	0,00
Equities - unlisted	R0120	33.000,00	33.000,00
Bonds	R0130	227.445.303,03	227.445.110,76
Government Bonds	R0140	119.214.143,17	119.155.373,96
Corporate Bonds	R0150	108.231.159,86	108.289.736,80
Structured notes	R0160	0,00	0,00
Collateralised securities	R0170	0,00	0,00
Collective Investments Undertakings	R0180	27.159.272,71	27.159.272,71
Derivatives	R0190	0,00	0,00
Deposits other than cash equivalents	R0200	0,00	0,00
Other investments	R0210	0,00	0,00
Assets held for index-linked and unit-linked contracts	R0220	0,00	0,00
Loans and mortgages	R0230	0,00	0,00
Loans on policies	R0240	0,00	0,00
Loans and mortgages to individuals	R0250	0,00	0,00
Other loans and mortgages	R0260	0,00	0,00
Reinsurance recoverables from:	R0270	32.974.799,62	33.349.126,01
Non-life and health similar to non-life	R0280	32.974.799,62	33.349.126,01
Non-life excluding health	R0290	33.275.271,50	33.283.162,38
Health similar to non-life	R0300	-300.471,88	65.963,63
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0,00	0,00
Health similar to life	R0320	0,00	0,00
Life excluding health and index-linked and unit-linked	R0330	0,00	0,00
Life index-linked and unit-linked	R0340	0,00	0,00
Deposits to cedants	R0350	0,00	0,00
Insurance and intermediaries receivables	R0360	13.409.850,16	11.761.384,60
Reinsurance receivables	R0370	2.048.229,58	1.023.349,56
Receivables (trade, not insurance)	R0380	38.934.865,51	41.300.357,65
Own shares (held directly)	R0390	0,00	0,00
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0,00	0,00
Cash and cash equivalents	R0410	23.466.936,87	23.466.931,62
Any other assets, not elsewhere shown	R0420	5.188.721,04	5.210.193,24
Total assets	R0500	549.667.745,67	590.652.884,40

S.02.01.01 Balance sheet

		Solvency II value	Statutory accounts value
		C0010	C0020
Liabilities			
Technical provisions - non-life	R0510	192.845.156,61	196.811.839,91
Technical provisions - non-life (excluding health)	R0520	90.591.778,67	99.870.256,71
Technical provisions calculated as a whole	R0530	0,00	
Best Estimate	R0540	85.229.138,72	
Risk margin	R0550	5.362.639,95	
Technical provisions - health (similar to non-life)	R0560	102.253.377,94	96.941.583,20
Technical provisions calculated as a whole	R0570	0,00	
Best Estimate	R0580	95.630.510,18	
Risk margin	R0590	6.622.867,76	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	0,00	0,00
Technical provisions - health (similar to life)	R0610	0,00	0,00
Technical provisions calculated as a whole	R0620	0,00	
Best Estimate	R0630	0,00	
Risk margin	R0640	0,00	
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	0,00	0,00
Technical provisions calculated as a whole	R0660	0,00	
Best Estimate	R0670	0,00	
Risk margin	R0680	0,00	
Technical provisions - index-linked and unit-linked	R0690	0,00	0,00
Technical provisions calculated as a whole	R0700	0,00	
Best Estimate	R0710	0,00	
Risk margin	R0720	0,00	
Other technical provisions	R0730		0,00
Contingent liabilities	R0740	0,00	0,00
Provisions other than technical provisions	R0750	0,00	0,00
Pension benefit obligations	R0760	0,00	0,00
Deposits from reinsurers	R0770	0,00	0,00
Deferred tax liabilities	R0780	33.055.153,28	12.030.795,32
Derivatives	R0790	0,00	0,00
Debts owed to credit institutions	R0800	0,00	0,00
Financial liabilities other than debts owed to credit institutions	R0810	2.139.371,54	2.139.371,54
Insurance & intermediaries payables	R0820	24.292.330,02	20.750.905,56
Reinsurance payables	R0830	1.583.878,03	385.541,32
Payables (trade, not insurance)	R0840	46.776.450,48	51.350.342,65
Subordinated liabilities	R0850	0,00	0,00
Subordinated liabilities not in Basic Own Funds	R0860	0,00	0,00
Subordinated liabilities in Basic Own Funds	R0870	0,00	0,00
Any other liabilities, not elsewhere shown	R0880	0,00	0,00
Total liabilities	R0900	300.692.339,96	283.468.796,30
Excess of assets over liabilities	R1000	248.975.405,71	307.184.088,10

S.05.01.01 Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											LoB for: accepted non-proportional reinsurance				Total	
		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	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport		Property
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0160
Premiums written																		
Gross - Direct Business	R0110	121.462.943	17.936.479	0	0	444.475	27.638.900	24.394.471	3.860.506	0	402.313	645.644	98.398.554					295.184.284
Gross - Proportional reinsurance accepted	R0120	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non-proportional reinsurance accepted	R0130													0	0	0	0	0
Reinsurers' share	R0140	2.860.705	356.657	0	0	0	0	0	2.932.080	0	0	0	765.758	0	0	0	0	6.915.201
Net	R0200	118.602.237	17.579.822	0	0	444.475	27.638.900	24.394.471	928.426	0	402.313	645.644	97.632.796	0	0	0	0	288.269.083
Premiums earned																		
Gross - Direct Business	R0210	138.553.464	18.858.378	0	0	502.826	30.703.024	25.540.640	3.801.245	0	451.961	621.653	105.164.599					324.197.789
Gross - Proportional reinsurance accepted	R0220	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non-proportional reinsurance accepted	R0230													0	0	0	0	0
Reinsurers' share	R0240	2.841.680	356.657	0	0	0	0	0	2.932.080	0	0	0	746.851	0	0	0	0	6.877.269
Net	R0300	135.711.784	18.501.721	0	0	502.826	30.703.024	25.540.640	869.164	0	451.961	621.653	104.417.747	0	0	0	0	317.320.520
Claims incurred																		
Gross - Direct Business	R0310	55.935.076	521.934	0	0	186.763	2.507.649	3.469.855	39.232.964	0	-25.369	13.025.458	41.475.580					156.329.910
Gross - Proportional reinsurance accepted	R0320	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non-proportional reinsurance accepted	R0330													0	0	0	0	0
Reinsurers' share	R0340	1.595.934	-11.087	0	0	0	-4.650	0	33.188.547	0	0	0	133.227	0	0	0	0	34.901.971
Net	R0400	54.339.141	533.021	0	0	186.763	2.512.299	3.469.855	6.044.417	0	-25.369	13.025.458	41.342.353	0	0	0	0	121.427.939
Changes in other technical provisions																		
Gross - Direct Business	R0410	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Proportional reinsurance accepted	R0420	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non- proportional reinsurance accepted	R0430													0	0	0	0	0
Reinsurers' share	R0440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	R0500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Expenses incurred	R0550	115.930.092	8.743.696	0	0	158.926	14.322.209	30.453.821	7.685.806	0	12.085	2.749.035	50.799.042	0	0	0	0	230.854.711
Administrative expenses																		
Gross - Direct Business	R0610	34.764.004	3.753.986	0	0	103.310	5.860.827	4.333.771	2.812.634	0	348	1.141.420	15.296.571					68.066.873
Gross - Proportional reinsurance accepted	R0620	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non-proportional reinsurance accepted	R0630													0	0	0	0	0
Reinsurers' share	R0640	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	R0700	34.764.004	3.753.986	0	0	103.310	5.860.827	4.333.771	2.812.634	0	348	1.141.420	15.296.571	0	0	0	0	68.066.873
Investment management expenses																		
Gross - Direct Business	R0710	370.925	34.046	0	0	1.735	40.092	3.110	16.921	0	919	1.387	131.319					600.454
Gross - Proportional reinsurance accepted	R0720	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non-proportional reinsurance accepted	R0730													0	0	0	0	0
Reinsurers' share	R0740	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	R0800	370.925	34.046	0	0	1.735	40.092	3.110	16.921	0	919	1.387	131.319	0	0	0	0	600.454
Claims management expenses																		
Gross - Direct Business	R0810	26.031.861	243.877	0	0	35.815	998.536	737.062	1.556.880	0	-72	1.376.862	8.337.710					39.318.532
Gross - Proportional reinsurance accepted	R0820	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non-proportional reinsurance accepted	R0830													0	0	0	0	0
Reinsurers' share	R0840	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	R0900	26.031.861	243.877	0	0	35.815	998.536	737.062	1.556.880	0	-72	1.376.862	8.337.710	0	0	0	0	39.318.532
Acquisition expenses																		
Gross - Direct Business	R0910	54.127.601	4.649.134	0	0	14.873	7.348.973	25.374.153	3.268.232	0	9.199	226.812	27.086.872					122.105.849
Gross - Proportional reinsurance accepted	R0920	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non-proportional reinsurance accepted	R0930													0	0	0	0	0
Reinsurers' share	R0940	46.900	0	0	0	0	0	0	0	0	0	0	295.094	0	0	0	0	341.994
Net	R1000	54.080.701	4.649.134	0	0	14.873	7.348.973	25.374.153	3.268.232	0	9.199	226.812	26.791.778	0	0	0	0	121.763.855
Overhead expenses																		
Gross - Direct Business	R1010	682.601	62.653	0	0	3.193	73.781	5.724	31.139	0	1.691	2.553	241.663					1.104.997
Gross - Proportional reinsurance accepted	R1020	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non-proportional reinsurance accepted	R1030													0	0	0	0	0
Reinsurers' share	R1040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	R1100	682.601	62.653	0	0	3.193	73.781	5.724	31.139	0	1.691	2.553	241.663	0	0	0	0	1.104.997
Other expenses																		
	R1200																	0
Total expenses	R1300																	230.854.711

S.05.02 Premiums, claims and expenses by country

		Home country	Total Top 5 and home country	Country (by amount of gross premiums written) - non-life obligations				
		C0080	C0140	C0090	C0100	C0110	C0120	C0130
Country	R0010			SWEDEN	NORWAY	NETHERLANDS	BELGIUM	FINLAND
Premiums written								
Gross - Direct Business	R0110	128.333.825	293.161.624	160.025.511	2.226.036	1.372.853	614.894	588.505
Gross - Proportional reinsurance accepted	R0120	0	0					
Gross - Non-proportional reinsurance accepted	R0130	0	0					
Reinsurers' share	R0140	5.039.201	6.915.201	1.876.000				
Net	R0200	123.294.624	286.246.423	158.149.511	2.226.036	1.372.853	614.894	588.505
Premiums earned								
Gross - Direct Business	R0210	160.089.822	321.702.813	157.263.490	1.788.583	1.216.673	635.493	708.751
Gross - Proportional reinsurance accepted	R0220	0	0					
Gross - Non-proportional reinsurance accepted	R0230	0	0					
Reinsurers' share	R0240	5.016.499	6.877.269	1.860.769				
Net	R0300	155.073.323	314.825.544	155.402.721	1.788.583	1.216.673	635.493	708.751
Claims incurred								
Gross - Direct Business	R0310	110.422.769	152.818.083	42.224.306	-30.275	18.597	186.671	-3.986
Gross - Proportional reinsurance accepted	R0320	0	0					
Gross - Non-proportional reinsurance accepted	R0330	0	0					
Reinsurers' share	R0340	34.778.596	34.901.971	123.374				
Net	R0400	75.644.173	117.916.112	42.100.932	-30.275	18.597	186.671	-3.986
Changes in other technical provisions								
Gross - Direct Business	R0410	0	0					
Gross - Proportional reinsurance accepted	R0420	0	0					
Gross - Non-proportional reinsurance accepted	R0430	0	0					
Reinsurers' share	R0440	0	0					
Net	R0500	0	0					
Expenses incurred	R0550	139.877.166	230.924.338	92.726.564	-833.639	171.020	87.429	-1.104.201
Other expenses	R1200		0					
Total expenses	R1300		230.924.338					

S.17.01.01 Non-Life Technical Provisions

		Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				Total Non-Life obligation	
		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	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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		C0170
Premium provisions																		
Gross - Total	R0060	35.993.959	4.017.432	0	0	177.925	3.980.525	11.386.066	359.312	0	31.575	872.108	20.379.504	0	0	0	0	77.198.406
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100	-296.952	-41.209	0	0	0	0	0	-1.173	0	0	0	64.805	0	0	0	0	-274.529
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-296.952	-41.209	0	0	0	0	0	-1.173	0	0	0	64.805	0	0	0	0	-274.529
Net Best Estimate of Premium Provisions	R0150	36.290.911	4.058.642	0	0	177.925	3.980.525	11.386.066	360.485	0	31.575	872.108	20.314.698	0	0	0	0	77.472.935
Claims provisions																		
Gross - Total	R0160	53.649.947	1.969.172	0	0	2.293	584.873	1.977.364	37.625.685	0	47.912	3.880.375	3.923.621	0	0	0	0	103.661.243
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to Counterparty default	R0200	37.689	0	0	0	0	0	0	33.202.154	0	0	0	9.486	0	0	0	0	33.249.329
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	37.689	0	0	0	0	0	0	33.202.154	0	0	0	9.486	0	0	0	0	33.249.329
Net Best Estimate of Claims Provisions	R0250	53.612.258	1.969.172	0	0	2.293	584.873	1.977.364	4.423.531	0	47.912	3.880.375	3.914.135	0	0	0	0	70.411.914
Total Best estimate - gross	R0260	89.643.906	5.986.604	0	0	180.218	4.565.398	13.363.430	37.984.997	0	79.487	4.752.483	24.303.125	0	0	0	0	180.859.649
Total Best estimate - net	R0270	89.903.168	6.027.814	0	0	180.218	4.565.398	13.363.430	4.784.016	0	79.487	4.752.483	24.228.834	0	0	0	0	147.884.849
Risk margin	R0280	6.307.512	315.355	0	0	31.229	1.370.216	527.069	249.709	0	28.835	188.516	2.967.066	0	0	0	0	11.985.508
Technical provisions - total																		
Technical provisions - total	R0320	95.951.418	6.301.960	0	0	211.447	5.935.614	13.890.499	38.234.706	0	108.322	4.940.999	27.270.191	0	0	0	0	192.845.157
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-259.263	-41.209	0	0	0	0	0	33.200.981	0	0	0	74.291	0	0	0	0	32.974.800
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	96.210.681	6.343.169	0	0	211.447	5.935.614	13.890.499	5.033.725	0	108.322	4.940.999	27.195.900	0	0	0	0	159.870.357
Cash-flows of Best est. of Prem. Prov. Gross																		
Future benefits and claims	R0370	27.536.249	844.184	0	0	162.770	2.806.069	3.070.418	341.734	0	38.223	472.179	15.137.077	0	0	0	0	50.408.903
Future expenses and other cash-out flows	R0380	21.285.290	5.111.025	0	0	15.155	4.468.413	10.646.217	145.079	0	19.560	774.353	8.318.381	0	0	0	0	50.783.473
Future premiums	R0390	12.827.580	1.937.777	0	0	0	3.293.957	2.330.570	127.500	0	26.208	374.424	3.075.955	0	0	0	0	23.993.970
Cash-flows of Best est. of Claims Prov. Gross																		
Future benefits and claims	R0410	46.146.598	1.978.416	0	0	2.293	622.748	1.982.560	37.626.151	0	47.984	3.880.375	4.158.350	0	0	0	0	96.445.475
Future expenses and other cash-out flows	R0420	7.503.349	-9.244	0	0	0	-37.875	-5.196	-466	0	-72	0	-234.729	0	0	0	0	7.215.768
Technical provisions without transitional on interest rate	R0470	95.951.418	6.301.960	0	0	211.447	5.935.614	13.890.499	38.234.706	0	108.322	4.940.999	27.270.191	0	0	0	0	192.845.157
Technical provisions without volatility adjustment and without others transitional measures	R0490	95.951.418	6.301.960	0	0	211.447	5.935.614	13.890.499	38.234.706	0	108.322	4.940.999	27.270.191	0	0	0	0	192.845.157

Gross Reported but not Settled Claims (RBNS)

		Development year (absolute amount)															Current year, sum of years (cumulative)		
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	Year end (discounted data)	
		C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550	C0560	
Prior	R0100																47.777	47.777	
N-14	R0110	-	-	-	-	-	-	-	-	-	-	-	-	-13.533	-13.533	-		-	
N-13	R0120	-	-	-	-	-	-	-	-	-	-	2.222	-4.463	-4.463	-			-	
N-12	R0130	-	-	-	-	-	-	-	-	-	3.617	1.826	-4.014	-				-	
N-11	R0140	-	-	-	-	-	-	-	-	126.298	16.440	16.440	-					-	
N-10	R0150	-	-	-	-	-	-	-	-	-	-	-	-					-	
N-9	R0160	-	-	-	-	-	-	-	382	382	-							-	
N-8	R0170	-	-	-	-	143.995	27.883	3.816	1.594	-								-	
N-7	R0180	-	-	-	371.250	36.818	457.662	499.770	525.210									525.210	
N-6	R0190	-	-	280.125	272.829	176.602	180.682	-12										-12	
N-5	R0200	-	2.998.778	390.788	147.441	58.819	25.000											25.000	
N-4	R0210	370.520.316	3.569.166	94.061	174.131	0												0	
N-3	R0220	19.165.857	3.276.777	851.402	92.922													92.922	
N-2	R0230	14.101.324	3.412.442	463.996														463.996	
N-1	R0240	43.076.887	2.719.166															2.719.166	
N	R0250	9.923.926																9.923.926	
Total	R0260																	13.797.985	

Reinsurance Recoveries received (non-cumulative)

		Development year (absolute amount)															Current year, sum of years (cumulative)		
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	Year end (discounted data)	
		C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750	C0760	C0770
Prior	R0300																-	-	-
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
N-5	R0400	-	834.963	1.016	-	6.290	-											-	842.269
N-4	R0410	-	37.557	-593	-	-												-	36.964
N-3	R0420	19.460	1.319.580	4.225	-													-	1.343.264
N-2	R0430	30.865	1.124	200														200	32.189
N-1	R0440	1.472.983	1.857.842															1.857.842	3.330.825
N	R0450	81																81	81
Total	R0460																	1.858.123	5.585.592

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C00
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	10.000.500,00	10.000.500,00		0,00	
Share premium account related to ordinary share capital	R0030	0,00	0,00		0,00	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0,00	0,00		0,00	
Subordinated mutual member accounts	R0050	0,00		0,00	0,00	0,00
Surplus funds	R0070	0,00	0,00			
Preference shares	R0090	0,00		0,00	0,00	0,00
Share premium account related to preference shares	R0110	0,00		0,00	0,00	0,00
Reconciliation reserve	R0130	238.974.905,71	238.974.905,71			
Subordinated liabilities	R0140	0,00		0,00	0,00	0,00
An amount equal to the value of net deferred tax assets	R0160	0,00				0,00
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0,00	0,00	0,00	0,00	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	0,00				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0,00	0,00	0,00	0,00	0,00
Total basic own funds after deductions	R0290	248.975.405,71	248.975.405,71	0,00	0,00	0,00
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0,00			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			0,00	
Unpaid and uncalled preference shares callable on demand	R0320	0,00			0,00	0,00
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0,00			0,00	0,00
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0,00			0,00	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0,00			0,00	0,00
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0,00			0,00	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0,00			0,00	0,00
Other ancillary own funds	R0390	0,00			0,00	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	248.975.405,71	248.975.405,71	0,00	0,00	0,00
Total available own funds to meet the MCR	R0510	248.975.405,71	248.975.405,71	0,00	0,00	
Total eligible own funds to meet the SCR	R0540	248.975.405,71	248.975.405,71	0,00	0,00	0,00
Total eligible own funds to meet the MCR	R0550	248.975.405,71	248.975.405,71	0,00	0,00	
SCR	R0580	126.148.580,25				
MCR	R0600	31.537.145,06				
Ratio of Eligible own funds to SCR	R0620	1,9737				
Ratio of Eligible own funds to MCR	R0640	7,8947				

S.25.01.01 Solvency Capital Requirement

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	56.812.914	56.812.914	
Counterparty default risk	R0020	24.139.901	24.139.901	
Life underwriting risk	R0030	-	-	
Health underwriting risk	R0040	74.906.607	74.906.607	
Non-life underwriting risk	R0050	72.359.438	72.359.438	
Diversification	R0060	-79.298.631	-79.298.631	
Intangible asset risk	R0070	-	-	
Basic Solvency Capital Requirement	R0100	148.920.228	148.920.228	

Calculation of Solvency Capital Requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	-
Operational risk	R0130	10.283.506
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-33.055.153
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency capital requirement excluding capital add-on	R0200	126.148.580
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	126.148.580
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 Requirement 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	4 - No adjustment
Net future discretionary benefits	R0460	-

S.28.01.01 Minimum Capital Requirement – Non-life insurance

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

		MCR components
		C0010
MCR _{NL} Result	R0010	37.553.112

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	89.903.168	118.519.990
Income protection insurance and proportional reinsurance	R0030	6.027.814	17.575.606
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	-	-
Other motor insurance and proportional reinsurance	R0060	180.218	444.475
Marine, aviation and transport insurance and proportional reinsurance	R0070	4.565.398	27.630.187
Fire and other damage to property insurance and proportional reinsurance	R0080	13.363.430	24.392.575
General liability insurance and proportional reinsurance	R0090	4.784.016	928.247
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	79.487	402.223
Assistance and proportional reinsurance	R0120	4.752.483	645.592
Miscellaneous financial loss insurance and proportional reinsurance	R0130	24.228.834	97.602.057
Non-proportional health reinsurance	R0140	-	-
Non-proportional casualty reinsurance	R0150	-	-
Non-proportional marine, aviation and transport reinsurance	R0160	-	-
Non-proportional property reinsurance	R0170	-	-

Overall MCR calculation:

		C0070
Linear MCR	R0300	37.553.112
SCR	R0310	126.148.580
MCR cap	R0320	56.766.861
MCR floor	R0330	31.537.145
Combined MCR	R0340	37.553.112
Absolute floor of the MCR	R0350	27.546.870
Minimum Capital Requirement	R0400	31.537.145