APS: Annual Solvency II public disclosure Solo 10-04-2023 (Draft)		
2022 SFCR bilag		Solvenov II volue
Assets		Solvency II value C0010
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	21.5
Pension benefit surplus	R0050 R0060	0.5
Property, plant & equipement held for own use  Investments (other than assets held for index-linked and unit-linked funds)	R0070	6.7 553.8
Property (other than for own use)	R0070	553.0
Participations	R0090	20.1
Equities	R0100	20.1
Equities - listed	R0110	6
Equities - unlisted	R0120	
Bonds	R0130	198.1
Government Bonds	R0140	
Corporate Bonds	R0150	198.1
Structured notes	R0160	
Collateralised securities	R0170	
Investment funds	R0180	334.7
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked funds	R0220	
Loans & mortgages  Loans on policies	R0230 R0240	
Loans on policies  Loans & mortgages to individuals	R0240	
Other loans & mortgages to individuals  Other loans & mortgages	R0250	
Reinsurance recoverables from:	R0270	49.8
Non-life and health similar to non-life	R0280	49.8
Non-life excluding health	R0290	10.9
Health similar to non-life	R0300	38.8
Life and health similar to life, excluding health and indexlinked	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	
Insurance & intermediaries receivables	R0360	6.1
Reinsurance receivables	R0370	
Receivables (trade, not insurance)  Own shares	R0380 R0390	5
Amounts due in respect of own fund items or initial fund colled up but not yet poid in		
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	1.1
Cash and cash equivalents	R0410	1.1
		6
Cash and cash equivalents Any other assets, not elsewhere shown	R0410 R0420	6
Cash and cash equivalents Any other assets, not elsewhere shown Total assets	R0410 R0420	640.4 Solvency II value
Cash and cash equivalents Any other assets, not elsewhere shown  Total assets  Liabilities  Technical provisions – non-life  Technical provisions – non-life (excluding health)	R0410 R0420 R0500 R0510 R0520	640.4 Solvency II value
Cash and cash equivalents Any other assets, not elsewhere shown  Total assets  Liabilities  Technical provisions – non-life  Technical provisions – non-life (excluding health)  TP calculated as a whole	R0410 R0420 R0500 R0510 R0520 R0530	640.4 Solvency II value 312.3 184.1
Cash and cash equivalents Any other assets, not elsewhere shown  Total assets  Litabilities  Technical provisions – non-life  Technical provisions – non-life (excluding health)  TP calculated as a whole  Best Estimate	R0410 R0420 R0500 R0510 R0520 R0530 R0540	6 640.4 Solvency II value 312.3 184.1
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550	66.040.4 Solvency II value 312.3 184.1 176.0 6.1
Cash and cash equivalents Any other assets, not elsewhere shown  Total assets  Liabilities  Technical provisions – non-life  Technical provisions – non-life (excluding health)  TP calculated as a whole  Best Estimate  Risk margin  Technical provisions – health (similar to non-life)	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560	66.040.4 Solvency II value 312.3 184.1 176.0 6.1
Cash and cash equivalents Any other assets, not elsewhere shown  Total assets  Liabilities  Technical provisions – non-life  Technical provisions – non-life (excluding health)  TP calculated as a whole  Best Estimate  Risk margin  Technical provisions – health (similar to non-life)  TP calculated as a whole	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570	6 640.4 Solvency II value 312.3 184.1 176.0 6.1 128.2
Cash and cash equivalents Any other assets, not elsewhere shown  Total assets  Liabilities  Technical provisions – non-life  Technical provisions – non-life (excluding health)  TP calculated as a whole  Best Estimate  Risk margin  Technical provisions - health (similar to non-life)  TP calculated as a whole  Best Estimate	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580	6 640.4 Solvency II value 312.3 184.1 178.0 6.1 128.2
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin	R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590	6 640.4 Solvency II value 312.3 184.1 178.0 6.1 128.2
Cash and cash equivalents Any other assets, not elsewhere shown  Total assets  Lebhilities  Technical provisions – non-life  Technical provisions – non-life (excluding health)  TP calculated as a whole  Best Estimate  Risk margin  Technical provisions - health (similar to non-life)  TP calculated as a whole  Best Estimate  Risk margin  Technical provisions - health (similar to non-life)  TP calculated as a whole  Best Estimate  Risk margin  Technical provisions - life (excluding index-linked and unitlinked)	R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600	6 640.4 Solvency II value 312.3 184.1 178.6 6.1 128.2
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Cash and cash equivalents Any other assets, not elsewhere shown Total assets  Libbilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unitlinked) Technical provisions - lealth (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked)	R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0690 R0610 R0620 R0620 R0630 R0640 R0650	6 640.4 Solvency II value 312.3 184.1 178.0 6.1 128.2
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Cash and cash equivalents Any other assets, not elsewhere shown Total assets Labilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unitlinked) Technical provisions - lealth (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Other technical provisions Contingent liabilities	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0690 R0610 R0620 R0650 R0650 R0660 R0670 R0660 R0670 R0690 R0700 R0710 R07700 R0710 R0720 R0730 R0740	640.4 50/vency    value 312.5 184.1 178.6 6.1 128.2
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Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unitlinked) Technical provisions - life (excluding index-linked and unitlinked) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Contingent liabilities Provisions other than technical provisions Contingent liabilities Derivatives	R0410 R0420 R0500 R0510 R0520 R0530 R0530 R0560 R0570 R0580 R0690 R0610 R0620 R0660 R0650 R0660 R0660 R0660 R0660 R0670 R0680 R0710 R0720 R0730 R0740 R0750 R0770 R0780	640.4 Solvency II value 312.3 184.1 176.0 6.1 128.2 124.7 3.5
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Cash and cash equivalents Any other assets, not elsewhere shown  Total assets  Liabilities  Technical provisions – non-life  Technical provisions – non-life (excluding health)  TP calculated as a whole  Best Estimate  Risk margin  Technical provisions – health (similar to non-life)  TP calculated as a whole  Best Estimate  Risk margin  Technical provisions - life (excluding index-linked and unitlinked)  Technical provisions - life (excluding index-linked and unitlinked)  Technical provisions - life (excluding index-linked and unitlinked)  TP calculated as a whole  Best Estimate  Risk margin  Technical provisions - life (excluding health and index-linked and unit-linked)  TP calculated as a whole  Best Estimate  Risk margin  Technical provisions – index-linked and unit-linked  TP calculated as a whole  Best Estimate  Risk margin  Other technical provisions  Contingent liabilities  Provisions other than technical provisions  Pension benefit obligations  Deposts from reinsurers  Deferred tax liabilities  Derivatives  Debts owed to credit institutions  Financial liabilities other than debts owed to credit institutions	R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0660 R0670 R0680 R0670 R0700 R0710 R0720 R0730 R0740 R0750 R0750 R0770 R0750 R0770 R0770 R0770 R0790 R0790 R0790	640.4 Solvency II value 312.3 184.1 178.6 6.1 128.2 124.7 3.5
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Libbilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unitlinked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables	R0410 R0420 R0500 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0601 R0620 R0630 R0640 R0660 R0670 R0680 R0670 R0700 R0710 R0720 R0730 R0720 R0730 R0740 R0750 R0770 R0770 R0780 R0770 R0780 R0790 R0790 R0790 R0800 R0810	50/ency    value 312.3   184.1   178.1   124.3   3.6   124.1
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Labilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unitlinked) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unitlinked) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Derivatives Derivatives Reinsurance & Intermediaries payables Reinsurance & Intermediaries payables	R0410 R0420 R0500 R0510 R0520 R0530 R0530 R0560 R0570 R0580 R0600 R0610 R0620 R0600 R0610 R0620 R0660 R0670 R0680 R0690 R0710 R0710 R0720 R0730 R0740 R0750 R0770 R0780 R0770 R0780 R0790 R0790 R0790 R0790 R0790 R0800	66.50
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unitlinked) Technical provisions - life (excluding index-linked and unitlinked) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Debets owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance)	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0650 R0660 R0670 R0660 R0700 R0710 R0700 R0710 R0750 R0760 R0750 R0760 R0770 R0780 R0790 R08000 R08000 R09000 R09000 R0710 R0780 R0790 R0780 R0790 R08000 R09000	66.50
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unitlinked) Technical provisions - life (excluding index-linked and unitlinked) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Debets owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance)	R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0690 R0610 R0620 R0630 R0660 R0670 R0680 R0670 R0710 R0720 R0770 R0770 R0770 R0790 R0790 R0790 R0790 R0800 R0810 R0800 R0810 R0790 R0790 R0800 R0810 R0800 R0810 R0800 R0810 R0810 R0820 R0830 R0840	66.50
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unitlinked) Technical provisions - life (excluding index-linked and unitlinked) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables	R0410 R0420 R0500 R0500 R0500 R0500 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0660 R0670 R0680 R0670 R0700 R0710 R0720 R0730 R0790 R0740 R0750 R0770 R0770 R0770 R0770 R0780 R0790 R0790 R0800 R0810 R0820 R0800 R0810 R0820 R0830 R0840 R0850	66.50
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Lichilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unitlinked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Reinsurance payables Repayables (trade, not insurance) Subordinated liabilities Subordinated liabilities not in BOF	R0410 R0420 R0500 R0510 R0520 R0530 R0560 R0560 R0570 R0580 R0600 R0610 R0620 R0600 R0610 R0620 R0680 R0630 R0660 R0700 R0700 R0700 R0770 R0780 R0770 R0780 R0790 R0800 R0800 R0800 R0810 R0820 R0830 R0840 R0840 R0850 R0840	6 640.4 Solvency II value 312.3 184.1 178.6 6.1 128.2 124.7 3.5 12
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Lebilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unitlinked) Technical provisions - life (excluding index-linked and unitlinked) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Derbos oved to credit institutions Financial liabilities on ther than debts owed to credit institutions Insurance & Intermediaries payables Reinsurance payables Reinsurance payables Robordinated liabilities not in BOF Subordinated liabilities in BOF	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0690 R0610 R0620 R0660 R0670 R0680 R0670 R0690 R0710 R0710 R0710 R0730 R0740 R0750 R0750 R0790 R0800 R0790 R0800 R0790 R0800 R0900	6 640.4 Solvency II value 312.3 184.1 178.6 6.1 128.2

Premiums, claims and expenses by line of business Thousand

Non-life							Direct business and accep	ted proportional reinsurance	e						Accepted non-pr	oportional 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	Non-proportional health reinsurance	casualty reinsurance	Non-proportional marine aviation and transport reinsurance	property reinsurance	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110		0 34.788	24.960	12.025	105.698	2.052	135.325	23.24	1	1.69	99 7.03	1 (					346.82
Gross - Proportional reinsurance accepted	R0120		0 0	0	0	(	0	0		)	0	0	0					4
Gross - Non-proportional reinsurance accepted	R0130														0	0 (	0	0
Reinsurers' share	R0140		0 1.373		926	926	6	43.002			9	96 10	7	)	0	0 (	0	0 63.16
Net	R0200		0 33.415	9.225	11.099	104.772	2.052	92.323	22.64	)	1.20	03 6.92	3 (	D	0	0	0	0 283.65
Premiums earned																		
Gross - Direct Business	R0210		0 35.026	24.465	15.498	103.161	2.029	138.701	19.50		1.70	08 7.01	5					347.11
Gross - Proportional reinsurance accepted	R0220		0 0	0	0	(	0	0			0	0	0					
Gross - Non-proportional reinsurance accepted	R0230														0	0 0	0	0
Reinsurers' share	R0240		0 1.373	15.735	926	926		43.002	60	1	9	96 10	7		0	0 0	0	0 63.16
Net	R0300		0 33.654	8.731	14.572	102.234	2.029	95.699	18.90	5	1.21	12 6.90	8 (		0	0 0	0	0 283.94
Claims incurred																		
Gross - Direct Business	R0310		0 25.217	1.040	16.762	55.090	1.144	81.206	6.73		0 89	3.02	7					191.11
Gross - Proportional reinsurance accepted	R0320		0 0	0	0	(	0	0			0	0	0					
Gross - Non-proportional reinsurance accepted	R0330														0	0 0	0	0
Reinsurers' share	R0340		0 1.362	14.279	-310	-23	(	12.526	28	5	0 40	)2	0		0	0 0	0	0 28.52
Net	R0400		0 23.855	-13.239	17.072	55.113	1.144	68.680	6.44	5	9	3.02	7		0	0 0	0	0 162.59
Changes in other technical provisions																		
Gross - Direct Business	R0410		0 17.412	17.798	7.735	53	180	-8.300	-91	,	-25	55 1.18	3 (					34.89
Gross - Proportional reinsurance accepted	R0420		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
Net	R0500		0 17.412	17.798	7.735	53	180	-8.300	-91		-25	55 1.18	3 (		0	0	0	0 34.89
Expenses incurred	R0550		0 16.394	2.500	23.674	18.274	416	26.726	22.50	5	1.50	5.25	0 0		0	0 0	0	0 117.23
Other expenses	R1200										Ì			Ì				
Total expenses	R1300																	117.23

					ife			Life reinsurance		Total
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	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		Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	0	0	0		0	0	0	C	
Reinsurers' share	R1420	0	0	0		0	0	0	C	
Net	R1500	0	0	0		0	0	0	C	
Premiums earned										
Gross	R1510	0	0	0		0	0	0	C	
Reinsurers' share	R1520	0	0	0		0	0	0	C	
Net	R1600	0	0	0		0	0	0	C	
Claims incurred										
Gross	R1610	0	0	0		0	0	0	C	
Reinsurers' share	R1620		(	0		0 (	0	0	0	
Net	R1700	0	0	0		0	0	0	C	
Changes in other technical provisions										
Gross	R1710	0	0	0		0	0	0	C	
Reinsurers' share	R1720	0	0	0		0	0	0	C	
Net	R1800		(	0		0 0	0	0	0	
Expenses incurred	R1900		(	0		0 0	0	0	0	
Other expenses	R2500									
Total expenses	R2600									
Total amount of surrenders	R2700	(		0		0 (	0	0	0	

S.17.01 Non-Life Technical Provisions

APS: APS 10-04-2023 (Draft) 2022 SFCR bilag																		
							Direct business and acc	epted proportional reinsurar	ice						Accepted non-pr	oportional reinsurance		Total
		Medical expense insurance	Income protection insurance	Workers' compensation	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 financia 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	C0180
TP calculated as a whole	R0010		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (	)
Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default	R0050		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	)
Technical provisions calculated as a sum of BE and RM (Non-Replicable portfolio)																		
Best Estimate																		
Premium provisions																		
Gross - Total	R0060		0 10.	127 5.2	62 1.78	6 35.63	8 4	71 38.03	1 10.04	48	0	440 2.	144	0	0	0	0 0	103.
Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default	R0140		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	)
Net Best Estimate of Premium Provisions	R0150		0 10.	127 5.2	62 1.78	6 35.63	8 4	71 38.03	1 10.04	48	0	440 2.	144	0	0	0	0 0	103.
Claim provisions																		
Gross - Total	R0160		0 61.7	96 47.5	30 34.39	0 8.82	4 3	41 34.79	8 7.98	83	0 1	156 1.1	972	0	0	0	0 0	198.
Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default	R0240		0 8	38.0	24 64	3	0	0 8.74	6 1.57	79	0	0	0	0	0	0	0 0	49.
Net Best Estimate of Claims Provisions	R0250		0 60.9	9.5	06 33.74	7 8.82	4 3	41 26.05	2 6.40	04	0 1	156 1.5	972	0	0	0	0 (	148.
Total Best estimate - gross	R0260		0 71.5	122 52.7	91 36.17	6 44.46	1 8	12 72.82	9 18.03	31	0 1	596 4.	116	0	0	0	0 (	302.
Total Best estimate - net	R0270		0 71.0	077 14.7	68 35.53	3 44.46	1 8	12 64.08	3 16.45	52	0 1	596 4.	116	0	0	0	0 (	252.
Risk margin	R0280		0 2.5	888	22 2.17	8 39	7	25 2.85	2 52	26	0	93	45	0	0	0	0 (	9.
Amount of the transitional on Technical Provisions																		
TP calculated as a whole	R0290		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (	)
Best Estimate	R0300		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (	
Risk margin	R0310		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (	
Technical provisions - total																		
Technical provisions - total	R0320		0 74.5	511 53.7	14 38.35	4 44.85	9 8	36 75.68	0 18.55	56	0 1	688 4.	161	0	0	0	0 (	312.
Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default	R0330		0 8	38.0	24 64	3	0	0 8.74	6 1.57	79	0	0	0	0	0	0	0 (	49.
Technical provisions minus recoverables from reinsurance and SPV - total	R0340		0 73.0	15.6	90 37.71	1 44.85	9 8	36 66.93	5 16.97	78	0 1	688 4.	161	0	0	0	0 (	262

S.19.01

Non-tile insurance claims

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Accident year / Underwriting year

2000 [1. Accident year

Gross Claims Paid (non-cum														
							Development year							
Year			1	2	3	4	5	6	7		9	10	In current year	Sum of years (cumulative)
		C0010	C0020	C0030	C0040	C0050	C0090	C0070	C0080	C0090	C0100	C0110	C0170	C0180
Prior	R0100												0	
N-9	R0160	81.278	75.112	13.139	5.074	1.630	1.650	480	223	-71	97		97	178.61
N-8	R0170	76.852	41.244	13.864	4.223	1.766	1.196	241	202	146			146	139.73
N-7	R0180	97.343	40.189	10.916	8.406	1.500	1.121	2.317	1.503				1.503	163.29
N-6	R0190	103.250	40.246	11.171	10.236	724	1.362	66					66	167.05
N-5	R0200	101.304	44.996	17.350	7.050	6.474	935						935	178.10
N-4	R0210	116.224	63.036	17.355	2.686	1.837							1.837	201.13
N-3	R0220	117.833	49.308	14.106	5.301								5.301	186.54
N-2	R0230	97.223	38.223	17.522									17.522	152.96
N-1	R0240	93.582	54.770										54.770	148.35
N	R0250	104.538											104.538	104.53
Total														1.620.34

Gross undiscourted Best Estimate Claims Provisions													
							Development year						
Year		0	1	2	3	4	5	6	7	8	9	10	Year end (discounted
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	data) C0360
Prior	R0100											477	477
N-9	R0160	158.333	22.914	-2.235	-37	251	277	11	131	-921	425		425
N-8	R0170	128.383	15.167	-143	-1.983	-651	-209	93	217	1.870			1.870
N-7	R0180	151.418	8.445	3.691	848	-570	-76	657	1.982				1.982
N-6	R0190	157.816	7.060	1.621	1.816	891	-308	569					569
N-5	R0200	155.426	19.591	5.368	1.282	194	3.244						3.244
N-4	R0210	177.690	24.766		ģ	2.690							2.690
N-3	R0220	173.786	12.898	2.266	4.939								4.939
N-2	R0230	146.735	15.974	25.177									25.177
N-1	R0240	150.958	48.130										48.130
N	R0250	109.284											109.284
Total	Total Total												

Minimum capital requirement Ratio of Eligible own funds to SCR

Ratio of Eligible own funds to MCR

## Own funds Thousand APS: Annual Solvency II public disclosure Solo 10-04-2023 (Draft) 2022 SFCR bilag

Basic own funds		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Ordinary share capital (gross of own shares)	R0010	25.000	25.000		0	
Share premium account related to ordinary share capital	R0030	0	0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0		0	
Subordinated mutual member accounts	R0050	0		0	0	0
Surplus funds	R0070	0	0			
Preference shares	R0090	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Reconciliation reserve	R0130	233.271	233.271			
Subordinated liabilities	R0140	0		0	0	0
An amount equal to the value of net deferred tax assets	R0160	21.523				21.523
Other items approved by supervisory authority as basic own funds not specified above	R0180	0	0	0	0	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 Solvency II own funds

Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds R0220

Deductions		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
Deductions for participations in financial and credit institutions	R0230	0	0	0	0	0

Total basic own funds after deductions		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
Total basic own funds after deductions	R0290	279.794	258.271	0	0	21.523

Ancillary own funds		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
Unpaid and uncalled ordinary share capital callable on demand	R0300	0			C	
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			C	
Unpaid and uncalled preference shares callable on demand	R0320	0			C	)
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0			C	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0			C	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0			C	(
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0			C	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0			C	(
Other ancillary own funds	R0390	0			C	(
Total ancillary own funds	R0400	0			C	(
Total available own funds to meet the SCR	R0500	279,794	258.271	1	ol c	21.523
Total available own funds to meet the MCR	R0510	258.271	258.271		0 0	
Total eligible own funds to meet the SCR	R0540	279.794	258.271		0 0	21.523
Total eligible own funds to meet the MCR	R0550	258.271	258.271		0 0	
			1			
Solvency Capital Requirement	R0580	152.041				

48.998

184.025%

527,106%

R0600

R0620

R0640

Reconciliation reserve		Total
		C0060
Excess of assets over liabilities	R0700	279.794
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	46.523
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Reconciliation reserve	R0760	233.271
Expected profits included in future premiums (EPIFP) - Life business	R0770	0
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0
Total Expected profite included in future promiume (EDIED)	P0700	0

LAC DT justified by carry back, future years

Maximum LAC DT

Solvency Capital Requirement - for undertakings on Standard Formula			Inousand
APS: Annual Solvency II public disclosure Solo 10-04-2023 (Draft) 2022 SFCF	₹		
bilag Solvency Capital Requirement calculated using standard formula		Gross solvency capital	Simplifications
Solvency Capital Nequilement calculated using standard formula		requirement	omplineations
		C0110	C0120
Market risk	R0010	88.726	
Counterparty default risk	R0020	4.147	
Life underwriting risk	R0030	0	
Health underwriting risk	R0040	37.267	
Non-life underwriting risk	R0050	72.975	
Diversification	R0060	-61.488	
Intangible asset risk	R0070	0	
Basic Solvency Capital Requirement	R0100	141.628	
			USP
			C0090
Life underwriting risk	R0030		
Health underwriting risk	R0040		
Non-life underwriting risk	R0050		
Calculation of Solvency Capital Requirement		C0100	
Operational risk	R0130	10.413	
Loss-absorbing capacity of technical provisions	R0140	0	
Loss-absorbing capacity of deferred taxes	R0150	0	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	R0160	0	
Solvency capital requirement, excluding capital add-on	R0200	152.041	
Capital add-ons already set	R0210	0	
Solvency Capital Requirement	R0220	152.041	
Other information on SCR		-	•
Capital requirement for duration-based equity risk sub-module	R0400	0	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0	
		C0109	1
Approach based on average tax rate	R0590	3: Not applicable as LAC DT is not used (in this case R0600 to R0690 are not applicable)	
Calculation of loss absorbing capacity of deferred taxes			LAC DT
			C0130
LAC DT	R0640		
LAC DT justified by reversion of deferred tax liabilities	R0650		
LAC DT justified by reference to probable future taxable profit	R0660		
LAC DT justified by carry back, current year	R0670		

R0680

R0690

APS: Annual Solvency II public disclosure Solo 10-04-2023 (Draft) 2022 SFCR bilag Linear formula component for non-life insurance and reinsurance obligations C0010 MCR Non-Life Result R0010 48.998 Net (of reinsurance/SPV) Net (of reinsurance) writter best estimate and TP premiums in the last 12 C0030 C0020 Medical expense insurance R0020 0 0 R0030 71.077 33.593 Income protection insurance 12.450 Workers' compensation insurance R0040 14.768 Motor vehicle liability insurance R0050 35 533 13.188 Other motor insurance 44.461 99.369 R0060 Marine, aviation and transport insurance R0070 812 2.028 Fire and other damage to property insurance R0080 64.083 97.007 General liability insurance R0090 16.452 17.522 Credit and suretyship insurance R0100 0 Legal expenses insurance R0110 1 596 1 198 Assistance R0120 4.116 6.924 Miscellaneous financial loss R0130 0 0 0 0 Non-proportional health reinsurance R0140 Non-proportional casualty reinsurance R0150 0 0 0 Non-proportional marine, aviation and transport reinsurance R0160 0 Non-proportional property reinsurance R0170 0 0 Linear formula component for life insurance and reinsurance obligations C0040 MCR Life Result R0200 0 Net (of reinsurance/SPV) total capital at risk C0060 C0050 Obligations with profit participation - guaranteed benefits R0210 0 Obligations with profit participation - future discretionary benefits R0220 0 Index-linked and unit-linked insurance obligations R0230 Other life (re)insurance and health obligations R0240 Capital at risk for all life (re)insurance obligations R0250 Overall MCR calculation MCR components C0070 Linear MCR 48.998 R0300 SCR R0310 152.041 MCR cap R0320 68,418 MCR floor R0330 38.010 Combined MCR R0340 48.998 R0350 27.565 Absolute floor of the MCR R0400 48.998 Minimum capital requirement