

Balance sheet

		Solvency II value	Statutory accounts value
		C0010	C0020
Assets			
Goodwill	R0010		165 123 000.00
Deferred acquisition costs	R0020		0.00
Intangible assets	R0030	0.00	2 542 000.00
Deferred tax assets	R0040	41 239 616.52	12 359 000.00
Pension benefit surplus	R0050	0.00	0.00
Property, plant & equipment held for own use	R0060	38 710 082.04	34 048 000.00
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	292 690 415.17	293 310 217.66
Property (other than for own use)	R0080	15 704 095.95	15 704 095.95
Holdings in related undertakings, including participations	R0090	7 897 900.00	7 948 000.00
Equities	R0100	82 545 977.83	83 115 680.31
Equities - listed	R0110	77 882 962.98	77 882 962.98
Equities - unlisted	R0120	4 663 014.85	5 232 717.33
Bonds	R0130	156 100 807.36	156 100 807.36
Government Bonds	R0140	67 797 675.18	67 797 675.18
Corporate Bonds	R0150	88 303 132.18	88 303 132.18
Structured notes	R0160	0.00	0.00
Collateralised securities	R0170	0.00	0.00
Collective Investments Undertakings	R0180	10 020 216.02	10 020 216.02
Derivatives	R0190	0.00	0.00
Deposits other than cash equivalents	R0200	20 421 418.01	20 421 418.01

Other investments	R0210	0.00	0.00
Assets held for index-linked and unit-linked contracts	R0220	105 969.05	105 969.05
Loans and mortgages	R0230	46 297 916.23	46 297 916.23
Loans on policies	R0240	0.00	0.00
Loans and mortgages to individuals	R0250	46 297 916.23	46 297 916.23
Other loans and mortgages	R0260	0.00	0.00
Reinsurance recoverables from:	R0270	386 134 305.21	463 829 000.00
Non-life and health similar to non-life	R0280	379 783 341.50	463 829 000.00
Non-life excluding health	R0290	379 723 517.95	463 829 000.00
Health similar to non-life	R0300	59 823.55	0.00
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	6 350 963.71	0.00
Health similar to life	R0320	0.00	0.00
Life excluding health and index-linked and unit-linked	R0330	6 350 963.71	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	99 322 338.16	124 459 145.53
Reinsurance receivables	R0370	11 007 000.00	11 007 000.00
Receivables (trade, not insurance)	R0380	35 499 682.47	35 499 682.47
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	85 077 227.84	85 077 227.84
Any other assets, not elsewhere shown	R0420	1 115 841.00	1 115 841.00
Total assets	R0500	1 037 200 393.68	1 274 773 999.77
Liabilities			
Technical provisions – non-life	R0510	677 292 353.84	768 308 000.00

Technical provisions – non-life (excluding health)	R0520	673 850 655.13	
Technical provisions calculated as a whole	R0530	0.00	
Best Estimate	R0540	653 984 602.75	
Risk margin	R0550	19 866 052.38	
Technical provisions - health (similar to non-life)	R0560	3 441 698.71	
Technical provisions calculated as a whole	R0570	0.00	
Best Estimate	R0580	3 232 134.32	
Risk margin	R0590	209 564.38	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	14 142 192.79	
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	14 142 192.79	
Technical provisions calculated as a whole	R0660	0.00	
Best Estimate	R0670	13 431 051.84	
Risk margin	R0680	711 140.95	
Technical provisions – index-linked and unit-linked	R0690	105 969.05	
Technical provisions calculated as a whole	R0700	105 969.05	
Best Estimate	R0710	0.00	
Risk margin	R0720	0.00	

Other technical provisions	R0730		
Contingent liabilities	R0740		
Provisions other than technical provisions	R0750	51 000.00	51 000.00
Pension benefit obligations	R0760	0.00	0.00
Deposits from reinsurers	R0770	0.00	0.00
Deferred tax liabilities	R0780	9 970 942.69	59 000.00
Derivatives	R0790	0.00	0.00
Debts owed to credit institutions	R0800	1 125 939.13	1 125 939.13
Financial liabilities other than debts owed to credit institutions	R0810	36 897 246.50	36 897 246.50
Insurance & intermediaries payables	R0820	8 440 483.94	8 440 483.94
Reinsurance payables	R0830	21 485 000.00	21 485 000.00
Payables (trade, not insurance)	R0840	29 746 030.43	29 746 030.43
Subordinated liabilities	R0850	19 558 300.00	19 558 300.00
Subordinated liabilities not in Basic Own Funds	R0860		
Subordinated liabilities in Basic Own Funds	R0870	19 558 300.00	19 558 300.00
Any other liabilities, not elsewhere shown	R0880	0.00	0.00
Total liabilities	R0900	818 815 458.37	885 671 000.00
Excess of assets over liabilities	R1000	218 384 935.31	389 102 999.77

Own funds

		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						
Ordinary share capital (gross of own shares)	R0010	502 396 000.00	502 396 000.00			
Non-available called but not paid in ordinary share capital at group level	R0020					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Non-available subordinated mutual member accounts at group level	R0060					
Surplus funds	R0070					
Non-available surplus funds at group level	R0080					
Preference shares	R0090					
Non-available preference shares at group level	R0100					
Share premium account related to preference shares	R0110					
Non-available share premium account related to preference shares at group level	R0120					
Reconciliation reserve	R0130	-305 222 865.22	-305 222 865.22			
Subordinated liabilities	R0140	19 558 300.00			19 558 300.00	

Non-available subordinated liabilities at group level	R0150					
An amount equal to the value of net deferred tax assets	R0160	18 968 673.83				18 968 673.83
The amount equal to the value of net deferred tax assets not available at the group level	R0170					
Other items approved by supervisory authority as basic own funds not specified above	R0180					
Non available own funds related to other own funds items approved by supervisory authority	R0190					
Minority interests (if not reported as part of a specific own fund item)	R0200					
Non-available minority interests at group level	R0210					
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						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230					
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240					

Deductions for participations where there is non-availability of information (Article 229)	R0250					
Deduction for participations included by using D&A when a combination of methods is used	R0260					
Total of non-available own fund items	R0270					
Total deductions	R0280					
Total basic own funds after deductions	R0290	235 700 108.61	197 173 134.78		19 558 300.00	18 968 673.83
Ancillary own funds						
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					
Non available ancillary own funds at group level	R0380					

Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Own funds of other financial sectors						
Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies – total	R0410					
Institutions for occupational retirement provision	R0420					
Non regulated entities carrying out financial activities	R0430					
Total own funds of other financial sectors	R0440					
Own funds when using the D&A, exclusively or in combination of method 1						
Own funds aggregated when using the D&A and combination of method	R0450					
Own funds aggregated when using the D&A and combination of method net of IGT	R0460					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	235 700 108.61	197 173 134.78		19 558 300.00	18 968 673.83
Total available own funds to meet the minimum consolidated group SCR	R0530	216 731 434.78	197 173 134.78		19 558 300.00	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	235 700 108.61	197 173 134.78		19 558 300.00	18 968 673.83
Total eligible own funds to meet the minimum consolidated group SCR	R0570	211 578 711.42	197 173 134.78		14 405 576.63	
Consolidated Group SCR	R0590	160 061 962.61				

Minimum consolidated Group SCR	R0610	72 027 883.17				
Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)	R0630	147.26%				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	293.75%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	235 700 108.61	197 173 134.78		19 558 300.00	18 968 673.83
SCR for entities included with D&A method	R0670					
Group SCR	R0680	160 061 962.61				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	147.26%				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	218 384 935.31
Own shares (held directly and indirectly)	R0710	2 243 126.70
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	521 364 673.83
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Other non available own funds	R0750	
Reconciliation reserve	R0760	-305 222 865.22

Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	