

Quantitative Reporting Templates (QRT)

2019 - Europæiske Rejseforsikring A/S



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S.01.02.01 Basic information - General

		C0010
Undertaking name	R0010	Europaeiske Rejseforsikring A/S
Undertaking identification code and type of code	R0020	LEI/529900XCDP67EU703X29
Type of undertaking	R0040	3 - Non-Life undertakings
Country of authorisation	R0050	DENMARK
Language of reporting	R0070	English
Reporting submission date	R0080	2020-04-01
Financial year end	R0081	2019-12-31
Reporting reference date	R0090	2019-12-31
Regular/Ad-hoc submission	R0100	1 - Regular reporting
Currency used for reporting	R0110	DKK
Accounting standards	R0120	2 - Local GAAP
Method of Calculation of the SCR	R0130	1 – Standard formula
Use of undertaking specific parameters	R0140	2 - Don't use undertaking specific parameters
Ring-fenced funds	R0150	2 - Not reporting activity by RFF
Matching adjustment	R0170	2 - No use of matching adjustment
Volatility adjustment	R0180	2 - No use of volatility adjustment
Transitional measure on the risk-free interest rate	R0190	2 - No use of transitional measure on the risk-free interest rate
Transitional measure on technical provisions	R0200	2 - No use of transitional measure on technical provisions
Initial submission or re-submission	R0210	1 – Initial submission
Exemption of reporting ECAI information	R0250	0 - Not exempted
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	38.227.160,51
Deferred tax assets	R0040	0,00	6.705.855,19
Pension benefit surplus	R0050	0,00	0,00
Property, plant & equipment held for own use	R0060	52.940.756,24	52.940.755,23
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	439.013.241,05	440.741.262,76
Property (other than for own use)	R0080	57.020.800,00	57.020.800,00
Holdings in related undertakings, including participations	R0090	84.767.074,58	86.494.946,08
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	269.631.616,23	269.631.766,44
Government Bonds	R0140	169.874.191,06	169.874.256,19
Corporate Bonds	R0150	99.757.425,17	99.757.510,25
Structured notes	R0160	0,00	0,00
Collateralised securities	R0170	0,00	0,00
Collective Investments Undertakings	R0180	27.560.750,24	27.560.750,24
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	226.145,61	557.186,90
Non-life and health similar to non-life	R0280	226.145,61	557.186,90
Non-life excluding health	R0290	66.339,79	73.312,69
Health similar to non-life	R0300	159.805,82	483.874,21
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	19.499.403,44	18.998.145,53
Reinsurance receivables	R0370	961.485,77	0,00
Receivables (trade, not insurance)	R0380	78.014.999,65	79.164.934,54
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	39.615.222,81	39.615.258,25
Any other assets, not elsewhere shown	R0420	3.070.416,35	3.075.197,51
Total assets	R0500	633.341.670,92	680.025.756,42

S.02.01.01 Balance sheet

		Solvency II value	Statutory accounts value
		C0010	C0020
Liabilities			
Technical provisions – non-life	R0510	239.575.731,90	253.437.859,39
Technical provisions – non-life (excluding health)	R0520	71.335.832,06	78.206.481,95
Technical provisions calculated as a whole	R0530	0,00	
Best Estimate	R0540	62.556.909,69	
Risk margin	R0550	8.778.922,37	
Technical provisions - health (similar to non-life)	R0560	168.239.899,84	175.231.377,44
Technical provisions calculated as a whole	R0570	0,00	
Best Estimate	R0580	161.869.691,72	
Risk margin	R0590	6.370.208,12	
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	37.075.532,22	17.623.841,57
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	5.038.605,23	5.038.605,23
Insurance & intermediaries payables	R0820	13.649.382,78	12.660.914,74
Reinsurance payables	R0830	540.538,01	298.362,38
Payables (trade, not insurance)	R0840	52.349.050,89	52.012.084,48
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	348.228.841,03	341.071.667,79
Excess of assets over liabilities	R1000	285.112.829,89	338.954.088,63

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	454.061.423	20.827.309	0	0	626.439	38.925.633	27.938.456	12.369.605	0	567.282	3.757.451	128.650.727					687.724.326
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	3.689.787	288.983	0	0	0	0	0	2.271.284	0	0	0	708.146	0	0	0	0	6.958.200
Net	R0200	450.371.636	20.538.326	0	0	626.439	38.925.633	27.938.456	10.098.322	0	567.282	3.757.451	127.942.581	0	0	0	0	680.766.127
Premiums earned																		
Gross - Direct Business	R0210	447.462.111	21.369.767	0	0	591.262	38.202.677	28.205.930	12.384.980	0	585.130	4.194.788	121.374.007					674.370.653
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	3.686.520	288.983	0	0	0	0	0	2.271.284	0	0	0	714.702	0	0	0	0	6.961.489
Net	R0300	443.775.591	21.080.784	0	0	591.262	38.202.677	28.205.930	10.113.696	0	585.130	4.194.788	120.659.305	0	0	0	0	667.409.164
Claims incurred																		
Gross - Direct Business	R0310	250.292.789	1.830.680	0	0	621.887	9.837.696	4.906.376	6.956.230	0	-167.616	504.830	69.791.878					344.574.750
Gross - Proportional reinsurance accepted	R0320	9	6	0	0	0	11	0	0	0	0	0	4					30
Gross - Non-proportional reinsurance accepted	R0330													0	0	0	0	0
Reinsurers' share	R0340	1.778.631	168.917	0	0	0	4.622	0	-17.192	0	0	0	-233.538	0	0	0	0	1.701.439
Net	R0400	248.514.167	1.661.770	0	0	621.887	9.833.085	4.906.376	6.973.423	0	-167.616	504.830	70.025.419	0	0	0	0	342.873.341
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	220.913.366	6.673.825	0	0	70.645	17.215.313	22.529.235	5.329.994	0	31.799	1.101.691	62.669.736	0	0	0	0	336.535.604
Administrative expenses																		
Gross - Direct Business	R0610	42.574.034	3.306.728	0	0	0	6.272.961	1.821.056	1.226.693	0	0	344.231	12.603.445					68.149.148
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	42.574.034	3.306.728	0	0	0	6.272.961	1.821.056	1.226.693	0	0	344.231	12.603.445	0	0	0	0	68.149.148
Investment management expenses																		
Gross - Direct Business	R0710	449.511	15.254	0	0	733	24.843	1.820	14.678	0	451	5.239	88.276					600.806
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	449.511	15.254	0	0	733	24.843	1.820	14.678	0	451	5.239	88.276	0	0	0	0	600.806
Claims management expenses																		
Gross - Direct Business	R0810	34.167.516	772.442	0	0	45.974	1.704.025	475.246	1.147.396	0	0	212.445	7.063.927					45.588.970
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	34.167.516	772.442	0	0	45.974	1.704.025	475.246	1.147.396	0	0	212.445	7.063.927	0	0	0	0	45.588.970
Acquisition expenses																		
Gross - Direct Business	R0910	143.280.777	2.560.710	0	0	23.040	9.183.043	20.228.881	2.923.242	0	30.796	533.357	43.027.202					221.791.048
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	109.264	0	0	0	0	0	0	0	0	0	0	243.150	0	0	0	0	352.413
Net	R1000	143.171.513	2.560.710	0	0	23.040	9.183.043	20.228.881	2.923.242	0	30.796	533.357	42.784.052	0	0	0	0	221.438.635
Overhead expenses																		
Gross - Direct Business	R1010	550.792	18.692	0	0	898	30.441	2.231	17.985	0	552	6.419	130.036					758.046
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	550.792	18.692	0	0	898	30.441	2.231	17.985	0	552	6.419	130.036	0	0	0	0	758.046
Other expenses																		
	R1200																	0
Total expenses	R1300																	336.535.604

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	ICELAND	FINLAND
Premiums written								
Gross - Direct Business	R0110	492.214.491	683.023.672	178.940.083	3.948.462	3.105.322	2.684.888	2.130.427
Gross - Proportional reinsurance accepted	R0120	0	0					
Gross - Non-proportional reinsurance accepted	R0130	0	0					
Reinsurers' share	R0140	5.073.336	6.958.200	1.884.863				
Net	R0200	487.141.155	676.065.473	177.055.219	3.948.462	3.105.322	2.684.888	2.130.427
Premiums earned								
Gross - Direct Business	R0210	484.263.237	669.700.166	174.127.605	3.633.808	3.067.360	2.504.347	2.103.809
Gross - Proportional reinsurance accepted	R0220	1.248	1.248					
Gross - Non-proportional reinsurance accepted	R0230	0	0					
Reinsurers' share	R0240	5.073.336	6.961.489	1.888.153				
Net	R0300	479.191.149	662.739.925	172.239.452	3.633.808	3.067.360	2.504.347	2.103.809
Claims incurred								
Gross - Direct Business	R0310	254.711.531	338.527.030	81.384.422	1.602.565	279.301	285.872	263.339
Gross - Proportional reinsurance accepted	R0320	0	30	30				
Gross - Non-proportional reinsurance accepted	R0330	0	0					
Reinsurers' share	R0340	1.388.787	1.701.439	312.653				
Net	R0400	253.322.745	336.825.620	81.071.799	1.602.565	279.301	285.872	263.339
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	228.960.098	335.539.963	100.996.983	1.377.648	1.876.622	1.853.330	475.282
Other expenses	R1200		0					
Total expenses	R1300		335.539.963					

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	51.330.993	1.777.219	0	0	165.132	5.289.408	6.487.392	109.869	0	73.049	69.145	31.243.876	0	0	0	0	96.546.081
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100	-280.195	-23.359	0	0	0	0	0	-4.729	0	0	0	59.802	0	0	0	0	-248.481
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-280.643	-23.359	0	0	0	0	0	-4.729	0	0	0	57.738	0	0	0	0	-250.994
Net Best Estimate of Premium Provisions	R0150	51.611.636	1.800.578	0	0	165.132	5.289.408	6.487.392	114.598	0	73.049	69.145	31.186.138	0	0	0	0	96.797.074
Claims provisions																		
Gross - Total	R0160	106.134.282	2.627.199	0	0	33.461	1.742.617	2.093.253	3.277.607	0	108.557	242.494	11.621.053	0	0	0	0	127.880.521
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to Counterparty default	R0200	299.903	170.241	0	0	0	4.658	0	0	0	0	0	9.152	0	0	0	0	483.954
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	299.681	164.127	0	0	0	4.495	0	0	0	0	0	8.837	0	0	0	0	477.139
Net Best Estimate of Claims Provisions	R0250	105.834.601	2.463.072	0	0	33.461	1.738.122	2.093.253	3.277.607	0	108.557	242.494	11.612.216	0	0	0	0	127.403.381
Total Best estimate - gross	R0260	157.465.274	4.404.417	0	0	198.593	7.032.025	8.580.644	3.387.476	0	181.605	311.639	42.864.929	0	0	0	0	224.426.601
Total Best estimate - net	R0270	157.446.237	4.263.649	0	0	198.593	7.027.530	8.580.644	3.392.205	0	181.605	311.639	42.798.354	0	0	0	0	224.200.456
Risk margin	R0280	5.442.172	928.036	0	0	63.130	1.008.681	729.614	3.165.010	0	56.193	157.882	3.598.412	0	0	0	0	15.149.130
Technical provisions - total																		
Technical provisions - total	R0320	162.907.446	5.332.454	0	0	261.722	8.040.706	9.310.258	6.552.486	0	237.798	469.521	46.463.341	0	0	0	0	239.575.732
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	19.038	140.768	0	0	0	4.495	0	-4.729	0	0	0	66.574	0	0	0	0	226.146
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	162.888.408	5.191.686	0	0	261.722	8.036.211	9.310.258	6.557.215	0	237.798	469.521	46.396.766	0	0	0	0	239.349.586
Cash-flows of Best est. of Prem. Prov. Gross																		
Future benefits and claims	R0370	47.611.602	1.185.726	0	0	135.053	4.074.539	3.010.273	244.268	0	109.289	25.723	26.870.400	0	0	0	0	83.266.874
Future expenses and other cash-out flows	R0380	20.788.261	1.949.578	0	0	30.079	4.695.316	5.827.885	180.994	0	6.542	352.599	8.889.446	0	0	0	0	42.720.701
Future premiums	R0390	17.068.870	1.358.086	0	0	0	3.480.447	2.350.766	315.394	0	42.782	309.177	4.515.971	0	0	0	0	29.441.493
Cash-flows of Best est. of Claims Prov. Gross																		
Future benefits and claims	R0410	100.013.653	2.548.271	0	0	33.461	1.710.624	2.093.253	3.277.607	0	108.557	242.494	10.474.474	0	0	0	0	120.502.392
Future expenses and other cash-out flows	R0420	6.120.629	78.928	0	0	0	31.993	0	0	0	0	0	1.146.579	0	0	0	0	7.378.128
Technical provisions without transitional on interest rate	R0470	162.907.446	5.332.454	0	0	261.722	8.040.706	9.310.258	6.552.486	0	237.798	469.521	46.463.341	0	0	0	0	239.575.732
Technical provisions without volatility adjustment and without others transitional measures	R0490	162.907.446	5.332.454	0	0	261.722	8.040.706	9.310.258	6.552.486	0	237.798	469.521	46.463.341	0	0	0	0	239.575.732

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																111.523	111.523	
N-14	R0110	0	0	0	0	0	0	0	0	0	0	0	9.712	8.256	0	0		0	
N-13	R0120	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
N-12	R0130	0	0	0	0	0	0	0	0	0	0	30.234	8.546	-827				-827	
N-11	R0140	0	0	0	0	0	0	0	0	1.469.093	61.180	27.759	819					819	
N-10	R0150	0	0	0	0	0	0	0	-1.439.720	361.614	77.661	63.082						63.082	
N-9	R0160	0	0	0	0	0	0	1.155.162	1.134.225	1.149.721	243.179							243.179	
N-8	R0170	0	0	0	0	0	100.000	0	366	366								366	
N-7	R0180	0	0	0	0	1.535.536	1.450.433	542.237	20.972									20.972	
N-6	R0190	0	0	0	825.468	215.658	621.058	516.404										516.404	
N-5	R0200	0	0	411.912	833.565	272.772	262.659											262.659	
N-4	R0210	0	5.326.733	1.006.174	862.190	395.354												395.354	
N-3	R0220	395.242.631	5.649.559	943.687	144.544													144.544	
N-2	R0230	30.840.183	5.557.604	546.099														546.099	
N-1	R0240	28.201.591	2.672.551															2.672.551	
N	R0250	57.954.483																57.985.758	
Total	R0260																	62.962.484	

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																0	0	0
N-14	R0310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0
N-13	R0320	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	0
N-12	R0330	0	0	0	0	0	0	0	0	0	0	0	0	0				0	0
N-11	R0340	0	0	0	0	0	0	0	0	0	0	0	0					0	0
N-10	R0350	0	0	0	0	0	0	0	0	0	0	0						0	0
N-9	R0360	0	0	0	0	0	0	0	0	0	0							0	0
N-8	R0370	0	0	0	0	0	0	0	0	0								0	0
N-7	R0380	0	0	0	0	0	0	0	0									0	0
N-6	R0390	0	0	0	18.316	0	0	0										0	18.316
N-5	R0400	0	0	257.164	76.342	14.999	0											0	348.504
N-4	R0410	0	9.284.544	607.704	1.316	17.984												17.984	9.911.548
N-3	R0420	10.289.662	6.880.077	250.866	24.960													24.960	17.445.565
N-2	R0430	3.385.832	2.116.502	110.100														110.100	5.612.435
N-1	R0440	600.048	36.612															36.612	636.661
N	R0450	1.604.905																1.604.905	1.604.905
Total	R0460																	1.794.562	35.577.934

S.23.01.01 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 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	275.112.329,89	275.112.329,89			
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	285.112.829,89	285.112.829,89	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	285.112.829,89	285.112.829,89	0,00	0,00	0,00
Total available own funds to meet the MCR	R0510	285.112.829,89	285.112.829,89	0,00	0,00	
Total eligible own funds to meet the SCR	R0540	285.112.829,89	285.112.829,89	0,00	0,00	0,00
Total eligible own funds to meet the MCR	R0550	285.112.829,89	285.112.829,89	0,00	0,00	
SCR	R0580	199.884.315,48				
MCR	R0600	65.685.804,40				
Ratio of Eligible own funds to SCR	R0620	1,4264				
Ratio of Eligible own funds to MCR	R0640	4,3406				

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	65.554.254	65.554.254	
Counterparty default risk	R0020	42.047.672	42.047.672	
Life underwriting risk	R0030	0	0	
Health underwriting risk	R0040	97.128.044	97.128.044	
Non-life underwriting risk	R0050	116.607.474	116.607.474	
Diversification	R0060	-110.564.007	-110.564.007	
Intangible asset risk	R0070	0	0	
Basic Solvency Capital Requirement	R0100	210.773.438	210.773.438	

Calculation of Solvency Capital Requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	0
Operational risk	R0130	26.186.410
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-37.075.532
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	199.884.315
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	199.884.315
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 Requirement for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	No adjustment
Net future discretionary benefits	R0460	0

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	65.685.804

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	157.446.237	450.369.231
Income protection insurance and proportional reinsurance	R0030	4.263.649	20.538.203
Workers' compensation insurance and proportional reinsurance	R0040	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	0	0
Other motor insurance and proportional reinsurance	R0060	198.593	626.439
Marine, aviation and transport insurance and proportional reinsurance	R0070	7.027.530	38.925.378
Fire and other damage to property insurance and proportional reinsurance	R0080	8.580.644	27.938.401
General liability insurance and proportional reinsurance	R0090	3.392.205	10.098.316
Credit and suretyship insurance and proportional reinsurance	R0100	0	0
Legal expenses insurance and proportional reinsurance	R0110	181.605	567.280
Assistance and proportional reinsurance	R0120	311.639	3.757.450
Miscellaneous financial loss insurance and proportional reinsurance	R0130	42.798.354	127.941.683
Non-proportional health reinsurance	R0140	0	0
Non-proportional casualty reinsurance	R0150	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0
Non-proportional property reinsurance	R0170	0	0

Overall MCR calculation:

		C0070
Linear MCR	R0300	65.685.804
SCR	R0310	199.884.315
MCR cap	R0320	89.947.942
MCR floor	R0330	49.971.079
Combined MCR	R0340	65.685.804
Absolute floor of the MCR	R0350	27.638.815
Minimum Capital Requirement	R0400	65.685.804