

Annexe I
S.02.01.01
Bilan

		Valeur Solvabilité II	(valeur comptes légaux)
		C0010	C0020
Actifs			
Goodwill	R0010		0,00
Frais d'acquisition différés	R0020		2 638 598,33
Immobilisations incorporelles	R0030	0,00	124 495,38
Actifs d'impôts différés	R0040	0,00	0,00
Excédent du régime de retraite	R0050	0,00	0,00
Immobilisations corporelles détenues pour usage propre	R0060	211 240,39	211 240,39
Investissements (autres qu'actifs en représentation de contrats en unités de compte et indexés)	R0070	24 054 655,43	23 510 781,81
Biens immobiliers (autres que détenus pour usage propre)	R0080	0,00	0,00
Détenions dans des entreprises liées, y compris participations	R0090	0,00	0,00
Actions	R0100	0,00	0,00
Actions – cotées	R0110	0,00	0,00
Actions – non cotées	R0120	0,00	0,00
Obligations	R0130	8 049 526,74	7 688 918,25
Obligations d'État	R0140	2 021 425,06	2 018 588,96
Obligations d'entreprise	R0150	6 028 101,68	5 670 329,29
Titres structurés	R0160	0,00	0,00
Titres garantis	R0170	0,00	0,00
Organismes de placement collectif	R0180	12 931 549,17	12 821 863,56
Produits dérivés	R0190	0,00	0,00
Dépôts autres que les équivalents de trésorerie	R0200	3 073 579,52	3 000 000,00
Autres investissements	R0210	0,00	0,00
Actifs en représentation de contrats en unités de compte et indexés	R0220	0,00	0,00
Prêts et prêts hypothécaires	R0230	0,00	0,00
Avances sur police	R0240	0,00	0,00
Prêts et prêts hypothécaires aux particuliers	R0250	0,00	0,00
Autres prêts et prêts hypothécaires	R0260	0,00	0,00
Montants recouvrables au titre des contrats de réassurance	R0270	0,00	0,00
Non-vie et santé similaire à la non-vie	R0280	0,00	0,00
Non-vie hors santé	R0290	0,00	0,00
Santé similaire à la non-vie	R0300	0,00	0,00
Vie et santé similaire à la vie, hors santé, UC et indexés	R0310	0,00	0,00
Santé similaire à la vie	R0320	0,00	0,00
Vie hors santé, UC et indexés	R0330	0,00	0,00
Vie UC et indexés	R0340	0,00	0,00
Dépôts auprès des cédantes	R0350	1 044 242,81	1 044 242,81
Créances nées d'opérations d'assurance et montants à recevoir d'intermédiaires	R0360	7 041 725,07	7 041 725,07
Créances nées d'opérations de réassurance	R0370	960 129,47	960 129,47
Autres créances (hors assurance)	R0380	643 794,10	643 794,10
Actions propres auto-détenues (directement)	R0390	0,00	0,00
Éléments de fonds propres ou fonds initial appelé(s), mais non encore payé(s)	R0400	0,00	0,00
Trésorerie et équivalents de trésorerie	R0410	1 486 976,30	1 486 976,30
Autres actifs non mentionnés dans les postes ci-dessus	R0420	0,00	446 406,24
Total de l'actif	R0500	35 442 763,57	38 108 389,90

Passifs		Valeur	(valeur comptes
		Solvabilité II	légaux)
		C0010	C0020
Provisions techniques non-vie	R0510	11 807 953,27	15 781 602,25
Provisions techniques non-vie (hors santé)	R0520	11 807 953,27	15 781 602,25
Provisions techniques calculées comme un tout	R0530		
Meilleure estimation	R0540	10 298 312,37	
Marge de risque	R0550	1 509 640,91	
Provisions techniques santé (similaire à la non-vie)	R0560	0,00	0,00
Provisions techniques calculées comme un tout	R0570		
Meilleure estimation	R0580	0,00	
Marge de risque	R0590	0,00	
Provisions techniques vie (hors UC et indexés)	R0600	0,00	0,00
Provisions techniques santé (similaire à la vie)	R0610	0,00	0,00
Provisions techniques calculées comme un tout	R0620		
Meilleure estimation	R0630	0,00	
Marge de risque	R0640	0,00	
Provisions techniques vie (hors santé, UC et indexés)	R0650	0,00	0,00
Provisions techniques calculées comme un tout	R0660		
Meilleure estimation	R0670	0,00	
Marge de risque	R0680	0,00	
Provisions techniques UC et indexés	R0690	0,00	0,00
Provisions techniques calculées comme un tout	R0700		
Meilleure estimation	R0710	0,00	
Marge de risque	R0720	0,00	
Autres provisions techniques	R0730		0,00
Passifs éventuels	R0740	0,00	0,00
Provisions autres que les provisions techniques	R0750	78 444,00	78 444,00
Provisions pour retraite	R0760	0,00	0,00
Dépôts des réassureurs	R0770	0,00	0,00
Passifs d'impôts différés	R0780	544 066,08	0,00
Produits dérivés	R0790	0,00	0,00
Dettes envers des établissements de crédit	R0800	0,00	0,00
Dettes financières autres que celles envers les établissements de crédit	R0810	0,00	0,00
Dettes nées d'opérations d'assurance et montants dus aux intermédiaires	R0820	2 202 568,60	2 202 568,60
Dettes nées d'opérations de réassurance	R0830	0,00	0,00
Autres dettes (hors assurance)	R0840	2 369 656,60	2 369 656,60
Passifs subordonnés	R0850	0,00	0,00
Passifs subordonnés non inclus dans les fonds propres de base	R0860	0,00	0,00
Passifs subordonnés inclus dans les fonds propres de base	R0870	0,00	0,00
Autres dettes non mentionnées dans les postes ci-dessus	R0880	0,00	172 640,84
Total du passif	R0900	17 002 688,56	20 604 912,29
Excédent d'actif sur passif	R1000	18 440 075,01	17 503 477,61

S.05.02(A,S)

Premiums, claims and expenses by country

S.05.02.01.01

Home Country - non-life obligations

		Home country
		C0080
Premiums written		
Gross - Direct Business	R0110	33 773 053,00
Gross - Proportional reinsurance accepted	R0120	0,00
Gross - Non-proportional reinsurance accepted	R0130	0,00
Reinsurers' share	R0140	0,00
Net	R0200	33 773 053,00
Premiums earned		
Gross - Direct Business	R0210	33 502 224,00
Gross - Proportional reinsurance accepted	R0220	0,00
Gross - Non-proportional reinsurance accepted	R0230	0,00
Reinsurers' share	R0240	0,00
Net	R0300	33 502 224,00
Claims incurred		
Gross - Direct Business	R0310	5 863 216,92
Gross - Proportional reinsurance accepted	R0320	0,00
Gross - Non-proportional reinsurance accepted	R0330	0,00
Reinsurers' share	R0340	0,00
Net	R0400	5 863 216,92
Changes in other technical provisions		
Gross - Direct Business	R0410	0,00
Gross - Proportional reinsurance accepted	R0420	0,00
Gross - Non-proportional reinsurance accepted	R0430	0,00
Reinsurers' share	R0440	0,00
Net	R0500	0,00
Expenses incurred	R0550	27 132 251,10
Other expenses	R1200	
Total expenses	R1300	

S.05.02.01.02

Top 5 countries (by amount of gross premiums written) - non-life obligations

Country	R0012	Aucune coordonnée d'axe
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		Country (by amount of gross
		C0090
Premiums written		
Gross - Direct Business	R0110	
Gross - Proportional reinsurance accepted	R0120	
Gross - Non-proportional reinsurance accepted	R0130	
Reinsurers' share	R0140	
Net	R0200	
Premiums earned		
Gross - Direct Business	R0210	
Gross - Proportional reinsurance accepted	R0220	
Gross - Non-proportional reinsurance accepted	R0230	
Reinsurers' share	R0240	
Net	R0300	
Claims incurred		
Gross - Direct Business	R0310	
Gross - Proportional reinsurance accepted	R0320	
Gross - Non-proportional reinsurance accepted	R0330	
Reinsurers' share	R0340	
Net	R0400	
Changes in other technical provisions		
Gross - Direct Business	R0410	
Gross - Proportional reinsurance accepted	R0420	
Gross - Non-proportional reinsurance accepted	R0430	
Reinsurers' share	R0440	
Net	R0500	
Expenses incurred	R0550	
Other expenses	R1200	
Total expenses	R1300	

S.05.02.01.03

Total Top 5 and home country - non-life obligations

		Total Top 5 and home
		C0140
Premiums written		
Gross - Direct Business	R0110	33 773 053,00
Gross - Proportional reinsurance accepted	R0120	0,00
Gross - Non-proportional reinsurance accepted	R0130	0,00
Reinsurers' share	R0140	0,00
Net	R0200	33 773 053,00
Premiums earned		
Gross - Direct Business	R0210	33 502 224,00
Gross - Proportional reinsurance accepted	R0220	0,00
Gross - Non-proportional reinsurance accepted	R0230	0,00
Reinsurers' share	R0240	0,00
Net	R0300	33 502 224,00
Claims incurred		
Gross - Direct Business	R0310	5 863 216,92
Gross - Proportional reinsurance accepted	R0320	0,00
Gross - Non-proportional reinsurance accepted	R0330	0,00
Reinsurers' share	R0340	0,00
Net	R0400	5 863 216,92
Changes in other technical provisions		
Gross - Direct Business	R0410	0,00
Gross - Proportional reinsurance accepted	R0420	0,00
Gross - Non-proportional reinsurance accepted	R0430	0,00
Reinsurers' share	R0440	0,00
Net	R0500	0,00
Expenses incurred	R0550	27 132 251,10
Other expenses	R1200	0,00
Total expenses	R1300	27 132 251,10

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Home Country - life obligations

		Home country	
		C0220	
Premiums written			
Gross	R1410		0,00
Reinsurers' share	R1420		0,00
Net	R1500		0,00
Premiums earned			
Gross	R1510		0,00
Reinsurers' share	R1520		0,00
Net	R1600		0,00
Claims incurred			
Gross	R1610		0,00
Reinsurers' share	R1620		0,00
Net	R1700		0,00
Changes in other technical provisions			
Gross	R1710		0,00
Reinsurers' share	R1720		0,00
Net	R1800		0,00
Expenses incurred	R1900		0,00
Other expenses	R2500		
Total expenses	R2600		

S.05.02.01.05

Top 5 countries (by amount of gross premiums written) - life obligations

Country	R0015	Aucune coordonnée d'axe
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		Country (by amount of gross)
		C0230
Premiums written		
Gross	R1410	
Reinsurers' share	R1420	
Net	R1500	
Premiums earned		
Gross	R1510	
Reinsurers' share	R1520	
Net	R1600	
Claims incurred		
Gross	R1610	
Reinsurers' share	R1620	
Net	R1700	
Changes in other technical provisions		
Gross	R1710	
Reinsurers' share	R1720	
Net	R1800	
Expenses incurred	R1900	
Other expenses	R2500	
Total expenses	R2600	

S.05.02.01.06

Total Top 5 and home country - life obligations

		Total Top 5 and home
		C0280
Premiums written		
Gross	R1410	0,00
Reinsurers' share	R1420	0,00
Net	R1500	0,00
Premiums earned		
Gross	R1510	0,00
Reinsurers' share	R1520	0,00
Net	R1600	0,00
Claims incurred		
Gross	R1610	0,00
Reinsurers' share	R1620	0,00
Net	R1700	0,00
Changes in other technical provisions		
Gross	R1710	0,00
Reinsurers' share	R1720	0,00
Net	R1800	0,00
Expenses incurred	R1900	0,00
Other expenses	R2500	0,00
Total expenses	R2600	0,00

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Own funds

S.23.01.01.01

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						
Ordinary share capital (gross of own shares)	R0010	0,00	0,00		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	9 600 000,00	9 600 000,00		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	8 840 075,01	8 840 075,01			
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						
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	18 440 075,01	18 440 075,01	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	18 440 075,01	18 440 075,01	0,00	0,00	0,00
Total available own funds to meet the MCR	R0510	18 440 075,01	18 440 075,01	0,00	0,00	
Total eligible own funds to meet the SCR	R0540	18 440 075,01	18 440 075,01	0,00	0,00	0,00
Total eligible own funds to meet the MCR	R0550	18 440 075,01	18 440 075,01	0,00	0,00	
SCR	R0580	12 517 350,80				
MCR	R0600	4 145 944,00				
Ratio of Eligible own funds to SCR	R0620	147,32%				
Ratio of Eligible own funds to MCR	R0640	444,77%				

S.23.01.01.02

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	18 440 075,01
Own shares (held directly and indirectly)	R0710	0,00
Foreseeable dividends, distributions and charges	R0720	0,00
Other basic own fund items	R0730	9 600 000,00
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0,00
Reconciliation reserve	R0760	8 840 075,01
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	0,00
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0,00
Total Expected profits included in future premiums (EPIFP)	R0790	0,00

S.25.01(A,S)

Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.01.01

Basic Solvency Capital Requirement

Article 112	Z0011	No
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		Net solvency capital	Gross solvency capital	Allocation from adjustments
		C0030	C0040	C0050
Market risk	R0010	1 997 532,96	1 997 532,96	0,00
Counterparty default risk	R0020	1 757 753,29	1 757 753,29	0,00
Life underwriting risk	R0030	0,00	0,00	0,00
Health underwriting risk	R0040	0,00	0,00	0,00
Non-life underwriting risk	R0050	10 386 932,84	10 386 932,84	0,00
Diversification	R0060	-2 085 868,93	-2 085 868,93	
Intangible asset risk	R0070	0,00	0,00	
Basic Solvency Capital Requirement	R0100	12 056 350,16	12 056 350,16	

S.25.01.01.02

Calculation of Solvency Capital Requirement

Article 112	Z0012	No
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		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	0,00
Operational risk	R0130	1 005 066,72
Loss-absorbing capacity of technical provisions	R0140	0,00
Loss-absorbing capacity of deferred taxes	R0150	-544 066,08
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0,00
Solvency Capital Requirement excluding capital add-on	R0200	12 517 350,80
Capital add-on already set	R0210	0,00
Solvency capital requirement	R0220	12 517 350,80
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0,00
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0,00
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0,00
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0,00
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0,00
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	No adjustment
Net future discretionary benefits	R0460	0,00

S.28.01(A,S)

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

S.28.01.01.01

Linear formula component for non-life insurance and reinsurance obligations

		MCR components
		C0010
MCRNL Result	R0010	4 145 944,00

S.28.01.01.02

Background information

		Background information	
		Net (of reinsurance/SPV)	Net (of reinsurance) written
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	0,00	0,00
Income protection insurance and proportional reinsurance	R0030	0,00	0,00
Workers' compensation insurance and proportional reinsurance	R0040	0,00	0,00
Motor vehicle liability insurance and proportional reinsurance	R0050	0,00	0,00
Other motor insurance and proportional reinsurance	R0060	0,00	0,00
Marine, aviation and transport insurance and proportional reinsurance	R0070	0,00	0,00
Fire and other damage to property insurance and proportional reinsurance	R0080	0,00	0,00
General liability insurance and proportional reinsurance	R0090	0,00	0,00
Credit and suretyship insurance and proportional reinsurance	R0100	0,00	0,00
Legal expenses insurance and proportional reinsurance	R0110	11 655 994,59	23 062 426,00
Assistance and proportional reinsurance	R0120	0,00	0,00
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0,00	10 710 627,00
Non-proportional health reinsurance	R0140	0,00	0,00
Non-proportional casualty reinsurance	R0150	0,00	0,00
Non-proportional marine, aviation and transport reinsurance	R0160	0,00	0,00
Non-proportional property reinsurance	R0170	0,00	0,00

S.28.01.01.03**Linear formula component for life insurance and reinsurance obligations**

		C0040
MCRL Result	R0200	0,00

S.28.01.01.04**Total capital at risk for all life (re)insurance obligations**

		Net (of reinsurance/SPV)	Net (of reinsurance/SPV) total
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	0,00	
Obligations with profit participation - future discretionary benefits	R0220	0,00	
Index-linked and unit-linked insurance obligations	R0230	0,00	
Other life (re)insurance and health (re)insurance obligations	R0240	0,00	
Total capital at risk for all life (re)insurance obligations	R0250		0,00

S.28.01.01.05**Overall MCR calculation**

		C0070
Linear MCR	R0300	4 145 944,00
SCR	R0310	12 517 350,80
MCR cap	R0320	5 632 807,86
MCR floor	R0330	3 129 337,70
Combined MCR	R0340	4 145 944,00
Absolute floor of the MCR	R0350	2 500 000,00
Minimum Capital Requirement	R0400	4 145 944,00