2019

Solvency and Financial Condition Report - Disclosure

(Monetary amounts in € thousands)

S.02.01.02 - Balance sheet 2019 Solvency II Value Assets Intangible assets Deferred tax assets Pension benefit surplus Property, plant & equipment held for own use 29.601 Investments (other than assets held for index-linked and unit-linked contracts) - Property (other than for own use) - Holdings in related undertakings, including participations - Equities 2.477 2.477 - Equities - listed - Equities - unlisted - Bonds 27.116 - Government Bonds 10.146 - Corporate Bonds 16.970 - Structured notes - Collateralised securities - Collective Investments Undertakings - Derivatives - Deposits other than cash equivalents - Other investments Assets held for index-linked and unit-linked contracts Loans and mortgages - Loans on policies - Loans and mortgages to individuals - Other loans and mortgages Reinsurance recoverables from: - Non-life and health similar to non-life - Non-life excluding health - Health similar to non-life - Life and health similar to life, excluding health and index-linked and unit-linked - Health similar to life - Life excluding health and index-linked and unit-linked - Life index-linked and unit-linked Deposits to cedants 445 Insurance and intermediaries receivables Reinsurance receivables 85 Receivables (trade, not insurance) Own shares (held directly) Amounts due in respect of own fund items or initial fund called up but not yet paid in 4.946 Cash and cash equivalents Any other assets, not elsewhere shown -4.552

30.525

Total assets

Technical provisions - non-life (excluding health) - TP calculated as a whole - Risk margin Technical provisions - health (similar to non-life) - TP calculated as a whole - Best estimate - Risk margin - TP calculated as a whole - Best estimate - Risk margin TP - life (excluding index-linked and unit-linked) TP - life (excluding index-linked and unit-linked) - TP calculated as a whole - Best estimate - Risk margin TP - life (excluding health and index-linked and unit-linked) - TP calculated as a whole - Best estimate - Risk margin TP - life (excluding health and index-linked and unit-linked) - TP calculated as a whole - Best estimate - Risk margin TP - index-linked and unit-linked - TP calculated as a whole - Best estimate - Risk margin TP - index-linked and unit-linked - TP calculated as a whole - Best estimate - Risk margin - Provisions other than technical provisions - Provisions other than technical provisions - Provisions other than technical provisions - Pension benefit obligations - Deposits from reinsurers - Deferred tax liabilities - Derivatives - Derivatives - Derivatives - Derivatives - Derivatives - Risk margin - Risk mar	2019	Solvency II Value
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Any other liabilities, not elsewhere shown 1	- Subordinated liabilities not in BOF	
·	- Subordinated liabilities in BOF	
Total liabilities 6.	Any other liabilities, not elsewhere shown	1.182
	Total liabilities	6.100
Excess of assets over liabilities 24.	Excess of assets over liabilities	24.424

S.05.01.02 - Premiums, claims and expenses by line of business

							Line of Business for	non-life insurance and	l reinsurance obliga	ions (direct business a	nd accepted propor	rtional reinsurance)	Li	ne of Business for:	accepted non-proport	onal reinsurance	
	Medical expense Ir		Workers' compensation		Other motor		Fire and other damage to	General liability	Credit and suretyship	Legal expenses		Miscellaneous			Marine, aviation,		
2019	insurance	insurance	insurance	liability insurance	insurance	insurance	property insurance	insurance	insurance	insurance	Assistance	financial loss	Health	Casualty	transport	Property	Total
Premiums written																	
Gross - Direct Business	72.079	-	-	-	-	-	-	-	-	-	-						72.079
Gross - Proportional reinsurance accepted		-	-	-	-	-		-	-	-	-						
Gross - Non-proportional reinsurance accepted													-	-	-		
Reinsurers' share					-			-	-	-	-		-	-	-		
Net	72.079																72.079
Premiums earned																	
Gross - Direct Business	72.079	-	-	-	-	-	-	-	-	-	-	-					72.079
Gross - Proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-					-
Gross - Non-proportional reinsurance accepted													-	_	-	-	_
Reinsurers' share	-	-	-	-	-	-	-	-	-	-	-	_	-	_	-	_	_
Net	72.079																72.079
Claims incurred																	
Gross - Direct Business	55.962	-	-	-	-	-	-	-	-	-	-	-					55.962
Gross - Proportional reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-					
Gross - Non-proportional reinsurance accepted													-	-	-	_	
Reinsurers' share		-	_	-	-	-	_	-	-	-	_	_	-	_	-		
Net	55.962																55.962
Changes in other technical provisions																	
Gross - Direct Business		-	-	-	-	-	-	-	-	-	-	-					
Gross - Proportional reinsurance accepted		-	-	-	-	-	-	-	-	-	-	_					
Gross - Non-proportional reinsurance accepted													-	-	-	_	
Reinsurers' share		-	-	-	-	-	-	-	-	-	-	_	-	-	-	_	
Net																	-
Expenses incurred	12.222																12.222
Other expenses																	_
Total expenses	12.222																12.222

S.05.01.02 - Premiums, claims and expenses by line of business (continued)

					Line of Busines	s for: life insurance obligations	ife reins	surance obligations	
2019	Health insurance p	Insurance with orofit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	and relating to insurance		Life reinsurance	Total
Premiums written									
Gross	-	-	-	-	-	-	-	-	-
Reinsurers' share	-	-	-	-	-	-	-	-	-
Net									-
Premiums earned									
Gross	-	-	-	-	-	-	-	_	-
Reinsurers' share	-	-	-	-	-	-	-	_	-
Net									-
Claims incurred									
Gross	-	-	-	-	-	-	-	_	-
Reinsurers' share	-	-	-	-	-	-	-	_	-
Net									-
Changes in other technical provisions									
Gross		-	-	-	-	-			-
Reinsurers' share	-	-	-	-	-	-	-		-
Net									-
Expenses incurred									<u>-</u>
Other expenses									
Total expenses									

S.17.01.02 - Non-life Technical Provisions

									Direct business	and accepted propo	rtional reinsurance			Accepted non-prop	ortional reinsurance:	
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		Assistance			Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligations
_	-															
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-7.566																-7.566
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-7.566																-7.566
4.568																4.568
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.568																4.568
-2.998																-2.998
-2.998																-2.998
937																937
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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S.19.01.21 - Non-life insurance claims Information

									Deve	elopment year (abs	olute amount)		
Gross Claims Paid (non-cumulative)		1	2	3	4	5	6	7	8	9	10 & +	In Current year	Sum of years (cumulative)
Prior													
2010	43.566	9.457	507	61	3	-	-	-	-	-			53.595
2011	39.445	7.832	427	88	-	-	-	-	-				47.792
2012	61.393	12.279	229	100	-37	-	-	1				1	73.963
2013	55.688	9.318	442	-58	9	-3	-					-	65.396
2014	49.676	7.282	427	19	-21	-3						-3	57.380
2015	49.112	5.617	197	14	-6							-6	54.934
2016	50.263	4.730	234	25								25	55.252
2017	54.708	4.456	-37									-37	59.127
2018	53.732	3.494										3.494	57.226
2019	52.392											52.392	52.392
												55.865	738.266

									Deve	lopment year (abs	olute amount)	
Gross undiscounted Best Estimate Claims Provisions	-	1	2	3	4	5	6	7	8	9	10 & +	Year end (discounted data)
Prior				,			,	,			0	
2010	19.328	2.173	725	17	-	-	-	-	-	-		
2011	16.375	1.484	355	262	-	-	-	-	-			
2012	23.150	1.744	1.215	166	207	-	-	-				
2013	15.088	2.073	284	56	155	155	-	-				
2014	11.352	1.043	71	11	-151	-	-					
2015	5.548	391	83	105	-							
2016	6.431	395	70	109								105
2017	5.529	63	69									67
2018	4.525	324										310
2019	4.261											4.086
												4.568

S.22.01.21 - Impact of long term guarantees measures and transitionals

2019	Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	-2.061			-4	
Basic own funds	24.424	-		3	
Eligible own funds to meet Solvency Capital Requirement	24.424	_		3	
Solvency Capital Requirement	14.088			1	
Eligible own funds to meet Minimum Capital Requirement	24.424	_		3	
Minimum Capital Requirement	3.522			_	

S.23.01.01 - Own Funds - Solo					
	Total Tie	r 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier :
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35		180			
Ordinary share capital (gross of own shares)	45	45			
Share premium account related to ordinary share capital	198	198			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings					
Subordinated mutual member accounts					
Surplus funds					
Preference shares					
Share premium account related to preference shares					
Reconciliation reserve	24.181	24.181			
Subordinated liabilities					
An amount equal to the value of net deferred tax assets					
Other own fund items approved by the supervisory authority as basic own funds not specified above					
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					
Deductions					
Deductions for participations in financial and credit institutions					
Total basic own funds after deductions	24.424	24.424			
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand					
Unpaid and uncalled preference shares callable on demand					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC					
Other ancillary own funds					
Total ancillary own funds					
Available and eligible own funds					
Total available own funds to meet the SCR	24.424	24.424			
Total available own funds to meet the MCR	24.424	24.424			
Total eligible own funds to meet the SCR	24.424	24.424			
Total eligible own funds to meet the MCR	24.424	24.424			
SCR	14.088				
MCR	3.522				
Ratio of Eligible own funds to SCR	173,37%				
	·				

S.23.01.01 - Own Funds - Solo (continued)					
	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Reconciliation reserve					
Excess of assets over liabilities	24.424				
Own shares (held directly and indirectly)					
Foreseeable dividends, distributions and charges					
Other basic own fund items	243				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds					
Reconciliation reserve	24.181				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life Business					
Expected profits included in future premiums (EPIFP) - Non- life business	7.566				
Total Expected profits included in future premiums (EPIFP)	7.566				

S.25.01.22 - Solvency Capital Requirement - for undertakings on Standard Formula

2019	Gross solvency capital requirement	USP	Simplifications
Market risk	1.681		
Counterparty default risk	399		
Life underwriting risk			
Health underwriting risk	12.221		
Non-life underwriting risk			
Diversification	-1.441		
Intangible asset risk			
Basic Solvency Capital Requirement	12.860		

Calculation of Solvency Capital Requirement

Calculation of Solvency Capital Requirement	
Operational risk	2.163
Loss-absorbing capacity of technical provisions	
Loss-absorbing capacity of deferred taxes	-935
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	
Solvency capital requirement excluding capital add-on	14.088
Capital add-on already set	
Solvency capital requirement	14.088
Other information on SCR	
Capital requirement for duration-based equity risk sub-module	
Total amount of Notional Solvency Capital Requirements for remaining part	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	
Diversification effects due to RFF nSCR aggregation for article 304	

S.28.01.01 - Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Linear formula component for non-life insurance and reinsurance obligations

		Non-life activities
MCR calculation Non Life	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance		72.079
Income protection insurance and proportional reinsurance		
Workers' compensation insurance and proportional reinsurance		
Motor vehicle liability insurance and proportional reinsurance		
Other motor insurance and proportional reinsurance		
Marine, aviation and transport insurance and proportional reinsurance		
Fire and other damage to property insurance and proportional reinsurance		
General liability insurance and proportional reinsurance		
Credit and suretyship insurance and proportional reinsurance		
Legal expenses insurance and proportional reinsurance		
Assistance and proportional reinsurance		
Miscellaneous financial loss insurance and proportional reinsurance		
Non-proportional health reinsurance		
Non-proportional casualty reinsurance		
Non-proportional marine, aviation and transport reinsurance		
Non-proportional property reinsurance		

S.28.01.01 - Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity (continued)

Linear formula component for life insurance and reinsurance obligations

Linear formula component for the insurance and reinsurance obligations		
	Life activities	
MCR calculation Life	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	-	
Obligations with profit participation - future discretionary benefits	-	
Index-linked and unit-linked insurance obligations		
Other life (re)insurance and health (re)insurance obligations		
Total capital at risk for all life (re)insurance obligations		-
MCRNL Result	3.388	
MCRL Result		
Overall MCR calculation		
Linear MCR		3.388
SCR		14.088
MCR cap		6.340
MCR floor		3.522
Combined MCR		3.522
Absolute floor of the MCR		2.500
Minimum Capital Requirement		3.522