

Annex I

S.02.01.02

Balance sheet

		Solvency II value
Assets		C0010
Goodwill	R0010	0
Deferred acquisition costs	R0020	0
Intangible assets	R0030	0
Deferred tax assets	R0040	90 593
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	2 211 596
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participation	R0090	653 110
Equities	R0100	0
Equities - listed	R0110	0
Equities - unlisted	R0120	0
Bonds	R0130	464 025
Government Bonds	R0140	464 025
Corporate Bonds	R0150	0
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	286 892
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	807 168
Other investments	R0210	400
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	49 541
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	49 541
Reinsurance recoverables from:	R0270	1 319 473
Non-life and health similar to non-life	R0280	1 319 473
Non-life excluding health	R0290	1 319 473
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	276 993
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	538 359
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	536 288
Any other assets, not elsewhere shown	R0420	741 069
Total assets	R0500	5 763 912
Liabilities		
Technical provisions – non-life	R0510	2 717 211
Technical provisions – non-life (excluding health)	R0520	2 696 544
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	2 636 174
Risk margin	R0550	60 370
Technical provisions - health (similar to non-life)	R0560	20 668
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	20 205
Risk margin	R0590	463
Technical provisions - life (excluding index-linked and unit-linked)	R0600	0
Technical provisions - health (similar to life)	R0610	0
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	0
Risk margin	R0640	0
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	0
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	0
Risk margin	R0680	0
Technical provisions – index-linked and unit-linked	R0690	0
Technical provisions calculated as a whole	R0700	0
Best Estimate	R0710	0
Risk margin	R0720	0
Other technical provisions	R0730	0
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	0
Derivatives	R0790	0
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	234 540
Reinsurance payables	R0830	0
Payables (trade, not insurance)	R0840	206 357
Subordinated liabilities	R0850	0
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	0
Any other liabilities, not elsewhere shown	R0880	922 406
Total liabilities	R0900	4 080 514
Excess of assets over liabilities	R1000	1 683 397

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Premiums, claims and expenses by country

		Home country
		C0010
Premiums written (gross)		XXXXXXXXXX
Gross Written Premium (direct)	R0020	4 339 168
Gross Written Premium (proportional reinsurance)	R0021	101 946
Gross Written Premium (non-proportional reinsurance)	R0022	0
Premiums earned (gross)		XXXXXXXXXX
Gross Earned Premium (direct)	R0030	4 117 407
Gross Earned Premium (proportional reinsurance)	R0031	97 175
Gross Earned Premium (non-proportional reinsurance)	R0032	0
Claims incurred (gross)		XXXXXXXXXX
Claims incurred (direct)	R0040	2 287 400
Claims incurred (proportional reinsurance)	R0041	98 807
Claims incurred (non-proportional reinsurance)	R0042	0
Expenses incurred (gross)		XXXXXXXXXX
Gross Expenses Incurred (direct)	R0050	1 481 055
Gross Expenses Incurred (proportional reinsurance)	R0051	39 832
Gross Expenses Incurred (non-proportional reinsurance)	R0052	0

		Top 5 countries: non-life
		C0020.1
Country	R0010	PL
Premiums written (gross)		XXXXXXXXXX
Gross Written Premium (direct)	R0020	597 593
Gross Written Premium (proportional reinsurance)	R0021	0
Gross Written Premium (non-proportional reinsurance)	R0022	0
Premiums earned (gross)		XXXXXXXXXX
Gross Earned Premium (direct)	R0030	627 324
Gross Earned Premium (proportional reinsurance)	R0031	0
Gross Earned Premium (non-proportional reinsurance)	R0032	0
Claims incurred (gross)		XXXXXXXXXX
Claims incurred (direct)	R0040	528 647
Claims incurred (proportional reinsurance)	R0041	0
Claims incurred (non-proportional reinsurance)	R0042	0
Expenses incurred (gross)		XXXXXXXXXX
Gross Expenses Incurred (direct)	R0050	184 631
Gross Expenses Incurred (proportional reinsurance)	R0051	0
Gross Expenses Incurred (non-proportional reinsurance)	R0052	0

Line of Business for: life insurance obligations							Life reinsurance obligations		Total
Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from 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	Health reinsurance	Life reinsurance		
C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300	
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									
Administrative expenses									
Gross	R1910								
Reinsurers' share	R1920								
Net	R2000								
Investment management expenses									
Gross	R2010								
Reinsurers' share	R2020								
Net	R2100								
Claims management expenses									
Gross	R2110								
Reinsurers' share	R2120								
Net	R2200								

Line of Business for: life insurance obligations							Life reinsurance obligations		Total
Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from 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	Health reinsurance	Life reinsurance		
C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300	
Acquisition expenses									
Gross	R2210								
Reinsurers' share	R2220								
Net	R2300								
Overhead expenses									
Gross	R2310								
Reinsurers' share	R2320								
Net	R2400								
Balance - other technical expenses/income	R2500								
Total technical expenses	R2600								
Total amount of surrenders	R2700								

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Non-life Technical Provisions

Direct business and accepted proportional reinsurance

	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance											
	C0020	C0030	C0040	C0050	C0060	C0070											
Technical provisions calculated as a whole																	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole																	
Technical provisions calculated as a sum of BE and RM																	
Best estimate																	
Premium provisions																	
Gross																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	
Net Best Estimate of Premium Provisions																	
Claims provisions																	
Gross																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	
Net Best Estimate of Claims Provisions																	
Total Best estimate - gross																	
Total Best estimate - net																	
Risk margin																	
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole																	
Best estimate																	
Risk margin																	
Technical provisions - total																	
Technical provisions - total																	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total																	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total																	
	R0010	R0050	R0060	R0140	R0150	R0160	R0240	R0250	R0260	R0270	R0280	R0290	R0300	R0310	R0320	R0330	R0340
			481	0	481	10 153	0	10 153	10 634	10 634	244				10 877	0	10 877
			4 260	0	4 260	5 311	0	5 311	9 571	9 571	219				9 790	0	9 790
			0	658 428	0	0	0	486 600	1 758 697	736 294	40 275				1 798 972	1 022 403	776 569
				151 228		113 917	135	113 782	265 145	259 333	6 072				271 217	5 811	265 405
						0	0	0	80	77	2			82	3	79	

Direct business and accepted proportional reinsurance

	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss											
	C0080	C0090	C0100	C0110	C0120	C0130											
Technical provisions calculated as a whole																	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole																	
Technical provisions calculated as a sum of BE and RM																	
Best estimate																	
Premium provisions																	
Gross																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	
Net Best Estimate of Premium Provisions																	
Claims provisions																	
Gross																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	
Net Best Estimate of Claims Provisions																	
Total Best estimate - gross																	
Total Best estimate - net																	
Risk margin																	
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole																	
Best estimate																	
Risk margin																	
Technical provisions - total																	
Technical provisions - total																	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total																	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total																	
	R0010	R0050	R0060	R0140	R0150	R0160	R0240	R0250	R0260	R0270	R0280	R0290	R0300	R0310	R0320	R0330	R0340
			65 662	0	54 349	313 673	189 429	124 244	379 335	178 593	8 687				388 022	200 742	187 280
			16 764	0	15 515	136 426	60 328	76 098	153 190	91 612	3 508				156 698	61 577	95 121
			0	0	0	0	0	0	0	0	0			0	0	0	0
				0	0	0	0	0	47 093	47 093	1 078			48 172	0	48 172	4 445
				0	0	12 861	0	12 861	32 634	3 697	747			33 381	28 937		

Technical provisions calculated as a whole

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole

Technical provisions calculated as a sum of BE and RM

Best estimate

Premium provisions

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Net Best Estimate of Premium Provisions

Claims provisions

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Net Best Estimate of Claims Provisions

Total Best estimate - gross

Total Best estimate - net

Risk margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate

Risk margin

Technical provisions - total

Technical provisions - total

Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total

Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total

	Accepted non-proportional reinsurance				Total Non-Life obligation
	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
	C0140	C0150	C0160	C0170	C0180
R0010					
R0050					
R0060					933 678
R0140					427 881
R0150					505 797
R0160					1 722 700
R0240					891 592
R0250					831 108
R0260					2 656 379
R0270					1 336 905
R0280					60 833
R0290					
R0300					
R0310					
R0320					2 717 211
R0330					1 319 473
R0340					1 397 738

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Own funds

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)
Share premium account related to ordinary share capital
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
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

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 2009/1
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
Total available own funds to meet the MCR
Total eligible own funds to meet the SCR
Total eligible own funds to meet the MCR

SCR

MCR

Ratio of Eligible own funds to SCR

Ratio of Eligible own funds to MCR

Reconciliation reserve

Excess of assets over liabilities
Own shares (held directly and indirectly)
Foreseeable dividends, distributions and charges
Other basic own fund items
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

Reconciliation reserve

Expected profits

Expected profits included in future premiums (EPIFP) - Life business
Expected profits included in future premiums (EPIFP) - Non- life business

Total Expected profits included in future premiums (EPIFP)

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	209 554	209 554		0	
R0030	0	0		0	
R0040	0	0		0	
R0050	0		0	0	0
R0070	0	0			
R0090	0		0	0	0
R0110	0		0	0	0
R0130	50 331	50 331			
R0140	0		0	0	0
R0160	90 593				90 593
R0180	1 285 082	1 285 082	0	0	0
R0220	0				
R0230	0	0	0	0	
R0290	1 635 560	1 544 967	0	0	90 593
R0300	0			0	
R0310	0			0	
R0320	0			0	0
R0330	0			0	0
R0340	0			0	
R0350	0			0	0
R0360	0			0	
R0370	0			0	0
R0390	0			0	0
R0400					
R0500	1 635 560	1 544 967	0	0	90 593
R0510	1 544 967	1 544 967	0	0	
R0540	1 635 560	1 544 967	0	0	90 593
R0550	1 544 967	1 544 967	0	0	
R0580	1 036 931				
R0600	409 555				
R0620	0,0016				
R0640	0,0038				

C0060

R0700	1 683 397				
R0710	-				
R0720	47 838				
R0730	1 585 228				
R0740	-				
R0760	50 331				
R0770	-				
R0780	297 236				
R0790	297 236				

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Solvency Capital Requirement - for undertakings on Standard Formula

C0040

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0100
Market risk	R0010 553 147		
Counterparty default risk	R0020 68 014		
Life underwriting risk	R0030 0		
Health underwriting risk	R0040 19 522		
Non-life underwriting risk	R0050 843 010		
Diversification	R0060 -327 402		
Intangible asset risk	R0070 0		
Basic Solvency Capital Requirement	R0100 1 156 291		

Calculation of Solvency Capital Requirement

Operational risk
 Loss-absorbing capacity of technical provisions
 Loss-absorbing capacity of deferred taxes
 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

Solvency Capital Requirement excluding capital add-on

Capital add-on already set
 Z toho již stanovené navýšení kapitálového požadavku – čl. 37 odst. 1 typ a
 Z toho již stanovené navýšení kapitálového požadavku – čl. 37 odst. 1 typ b
 Z toho již stanovené navýšení kapitálového požadavku – čl. 37 odst. 1 typ c
 Z toho již stanovené navýšení kapitálového požadavku – čl. 37 odst. 1 typ d

Solvency capital requirement

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

C0100

R0130	156 279
R0140	0
R0150	-275 640
R0160	0
R0200	1 036 931
R0210	0
R0211	0
R0212	0
R0213	0
R0214	0
R0220	1 036 931
R0400	0
R0410	0
R0420	0
R0430	0
R0440	0

Annex I

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

Linear formula component for non-life insurance and reinsurance obligations

	C0010			
MCRNL Result	R0010	409 555		
			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		10 634	79 809
Income protection insurance and proportional reinsurance	R0030		9 571	16 073
Workers' compensation insurance and proportional reinsurance	R0040			
Motor vehicle liability insurance and proportional reinsurance	R0050		736 294	1 091 690
Other motor insurance and proportional reinsurance	R0060		259 333	988 630
Marine, aviation and transport insurance and proportional reinsurance	R0070		77	811
Fire and other damage to property insurance and proportional reinsurance	R0080		178 593	750 155
General liability insurance and proportional reinsurance	R0090		91 612	221 177
Credit and suretyship insurance and proportional reinsurance	R0100			
Legal expenses insurance and proportional reinsurance	R0110			
Assistance and proportional reinsurance	R0120		47 093	242 028
Miscellaneous financial loss insurance and proportional reinsurance	R0130		3 697	18 709
Non-proportional health reinsurance	R0140			
Non-proportional casualty reinsurance	R0150			
Non-proportional marine, aviation and transport reinsurance	R0160			
Non-proportional property reinsurance	R0170			

Linear formula component for life insurance and reinsurance obligations

	C0040			
MCRRL Result	R0200			
			Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
			C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210			
Obligations with profit participation - future discretionary benefits	R0220			
Index-linked and unit-linked insurance obligations	R0230			
Other life (re)insurance and health (re)insurance obligations	R0240			
Total capital at risk for all life (re)insurance obligations	R0250			

Overall MCR calculation

	C0070	
Linear MCR	R0300	409 555
SCR	R0310	1 036 931
MCR cap	R0320	466 619
MCR floor	R0330	259 233
Combined MCR	R0340	409 555
Absolute floor of the MCR	R0350	97 340
	C0070	
Minimum Capital Requirement	R0400	409 555