

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	653 211
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	299
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)		
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)		
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)		
Claims incurred (direct)	R0040	2 287 400
Claims incurred (proportional reinsurance)	R0041	98 807
Claims incurred (non-proportional reinsurance)	R0042	0
Expenses incurred (gross)		
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)		
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)		
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)		
Claims incurred (direct)	R0040	528 647
Claims incurred (proportional reinsurance)	R0041	0
Claims incurred (non-proportional reinsurance)	R0042	0
Expenses incurred (gross)		
Gross Expenses Incurred (direct)	R0050	184 631
Gross Expenses Incurred (proportional reinsurance)	R0051	0
Gross Expenses Incurred (non-proportional reinsurance)	R0052	0

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Premiums, claims and expenses by line of business

Line of Business for: non-life insurance and reinsurance obligations (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	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	82 952	16 101	0	2 514 918	1 027 965	707	810 298	224 271	
Gross - Proportional reinsurance accepted	R0120	0	0	0	0	0	195	73 918	11 886	
Gross - Non-proportional reinsurance accepted	R0130	X	X	X	X	X	X	X	X	
Reinsurers' share	R0140	3 144	28	0	1 423 228	39 336	91	134 061	14 980	
Net	R0200	79 809	16 073	0	1 091 690	988 630	811	750 155	221 177	
Premiums earned										
Gross - Direct Business	R0210	82 667	17 918	0	2 504 429	967 405	648	726 059	204 775	
Gross - Proportional reinsurance accepted	R0220	0	0	0	0	0	196	68 293	13 292	
Gross - Non-proportional reinsurance accepted	R0230	X	X	X	X	X	X	X	X	
Reinsurers' share	R0240	3 144	28	0	1 447 344	40 082	92	126 325	14 006	
Net	R0300	79 524	17 890	0	1 057 085	927 323	752	668 027	204 061	
Claims incurred										
Gross - Direct Business	R0310	34 014	7 469	0	1 748 600	565 251	0	310 027	61 310	
Gross - Proportional reinsurance accepted	R0320	0	0	0	0	0	0	20 823	82 217	
Gross - Non-proportional reinsurance accepted	R0330	X	X	X	X	X	X	X	X	
Reinsurers' share	R0340	1 371	0	0	1 106 835	2 541	0	49 119	63 914	
Net	R0400	32 642	7 469	0	641 765	562 710	0	281 732	79 612	
Changes in other technical provisions										
Gross - Direct Business	R0410									
Gross - Proportional reinsurance accepted	R0420									
Gross - Non-proportional reinsurance accepted	R0430	X	X	X	X	X	X	X	X	
Reinsurers' share	R0440									
Net	R0500									

Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)				Line of Business for: accepted non-proportional reinsurance				Total
Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200	
Premiums written								
Gross - Direct Business	R0110	0	242 028	17 521				4 936 761
Gross - Proportional reinsurance accepted	R0120	0	0	15 946				101 946
Gross - Non-proportional reinsurance accepted	R0130	x	x	x	x	x	x	x
Reinsurers' share	R0140	0	0	14 759	0	0	0	1 629 626
Net	R0200	0	242 028	18 709	0	0	0	3 409 080
Premiums earned								
Gross - Direct Business	R0210	0	224 185	16 645				4 744 732
Gross - Proportional reinsurance accepted	R0220	0	0	15 393				97 175
Gross - Non-proportional reinsurance accepted	R0230	x	x	x	x	x	x	x
Reinsurers' share	R0240	0	0	14 450	0	0	0	1 645 472
Net	R0300	0	224 185	17 587	0	0	0	3 196 435
Claims incurred								
Gross - Direct Business	R0310	0	86 069	3 307				2 816 047
Gross - Proportional reinsurance accepted	R0320	0	0	-4 233				98 807
Gross - Non-proportional reinsurance accepted	R0330	x	x	x	x	x	x	x
Reinsurers' share	R0340	0	0	-2 560	0	0	0	1 221 219
Net	R0400	0	86 069	1 634	0	0	0	1 693 635
Changes in other technical provisions								
Gross - Direct Business	R0410							
Gross - Proportional reinsurance accepted	R0420							
Gross - Non-proportional reinsurance accepted	R0430	x	x	x				x
Reinsurers' share	R0440							
Net	R0500							

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Non-life Technical Provisions

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

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	
R0010						
R0050						
R0060	481	4 260	0	658 428	151 228	80
R0140	0	0	0	408 735	5 676	3
R0150	481	4 260	0	249 694	145 552	77
R0160	10 153	5 311	0	1 100 269	113 917	0
R0240	0	0	0	613 669	135	0
R0250	10 153	5 311	0	486 600	113 782	0
R0260	10 634	9 571	0	1 758 697	265 145	80
R0270	10 634	9 571	0	736 294	259 333	77
R0280	244	219	0	40 275	6 072	2
R0290						
R0300						
R0310						
R0320	10 877	9 790	0	1 798 972	271 217	82
R0330	0	0	0	1 022 403	5 811	3
R0340	10 877	9 790	0	776 569	265 405	79

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

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
R0010					
R0050					
R0060	65 662	16 764	0	0	34 232
R0140	11 313	1 249	0	0	905
R0150	54 349	15 515	0	0	34 232
R0160	313 673	136 426	0	0	12 861
R0240	189 429	60 328	0	0	28 031
R0250	124 244	76 098	0	0	12 861
R0260	379 335	153 190	0	0	47 093
R0270	178 593	91 612	0	0	47 093
R0280	8 687	3 508	0	0	1 078
R0290					
R0300					
R0310					
R0320	388 022	156 698	0	0	48 172
R0330	200 742	61 577	0	0	28 937
R0340	187 280	95 121	0	0	48 172

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

Accident year / Underwriting year **Z0010** 1

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year											In Current year	Sum of years (cumulative)			
	0	1	2	3	4	5	6	7	8	9	10 & +					
Prior																
N-9	R0100												R0100	C0170	C0180	
N-8	R0160	220 203	95 301	16 321	6 777	3 052	-104	201	-372	-228	-100		R0160	-100	2 441 160	
N-8	R0170	373 735	188 209	40 267	11 696	2 461	27 723	791	21 036				R0170	834	341 052	
N-7	R0180	462 825	218 606	41 973	17 782	12 457	11 728	38	1 872				R0180	1 872	666 753	
N-6	R0190	552 226	239 614	41 103	27 008	7 890	4 610	4 584					R0190	4 584	767 281	
N-5	R0200	643 229	238 729	60 748	25 878	17 194	562						R0200	562	877 035	
N-4	R0210	812 771	362 802	73 055	24 634	19 330							R0210	19 330	1 006 338	
N-3	R0220	948 736	473 150	116 731	54 760								R0220	54 760	1 292 591	
N-2	R0230	1 683 747	850 730	151 389									R0230	151 389	1 593 375	
N-1	R0240	2 264 766	1 006 481										R0240	1 006 481	2 685 866	
N	R0250	1 984 388											R0250	1 984 388	3 271 248	
													Total	R0260	3 240 599	16 927 087

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year											Year end (discounted data)				
	0	1	2	3	4	5	6	7	8	9	10 & +					
Prior																
N-9	R0100												C0360	C0300		
N-8	R0160	183 807	40 658	3 213	462	1 240	723	18	60	20	20		R0160	20	23 282	
N-8	R0170	293 767	52 178	14 860	33 400	33 798	6 922	14 700	2 733	13 553			R0170	13 788	23 171	
N-7	R0180	279 883	45 048	25 991	17 676	8 878	5 077	4 698	1 697				R0180	1 698	13 788	
N-6	R0190	317 975	71 011	37 095	16 362	10 397	9 341	4 589					R0190	4 592	1 698	
N-5	R0200	385 127	106 295	36 945	19 043	11 347	4 577						R0200	4 595	4 592	
N-4	R0210	474 409	115 297	48 935	39 037	25 322							R0210	25 388	4 595	
N-3	R0220	530 931	126 178	65 846	35 933								R0220	35 127	25 388	
N-2	R0230	700 328	133 252	160 454									R0230	155 901	35 127	
N-1	R0240	1 126 821	403 377										R0240	390 358	155 901	
N	R0250	1 087 230											R0250	1 067 950	390 358	
													Total	R0260	1 722 700	1 067 950

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Solvency Capital Requirement - for undertakings on Standard Formula

C0040

Market risk
 Counterparty default risk
 Life underwriting risk
 Health underwriting risk
 Non-life underwriting risk
 Diversification
 Intangible asset risk
Basic Solvency Capital Requirement

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0100
R0010	553 147		
R0020	68 014		
R0030	0		
R0040	19 522		
R0050	843 010		
R0060	-327 402		
R0070	0		
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

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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 89 707

Minimum Capital Requirement

	C0070
Minimum Capital Requirement	R0400 409 555