



S.02.01.02

Balance sheet (thousands of EUR)

		Solvency II value C0010
<b>Assets</b>		
Intangible assets	R0030	
Deferred tax assets	R0040	2
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	57
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	40 353
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
Equities	R0100	0
Equities - listed	R0110	0
Equities - unlisted	R0120	0
Bonds	R0130	20 475
Government Bonds	R0140	13 013
Corporate Bonds	R0150	7 462
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	19 878
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	189 481
Loans and mortgages	R0230	0
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	-296
Non-life and health similar to non-life	R0280	0
Non-life excluding health	R0290	0
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-143
Health similar to life	R0320	-65
Life excluding health and index-linked and unit-linked	R0330	-79
Life index-linked and unit-linked	R0340	-153
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	111
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	69
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	6 388
Any other assets, not elsewhere shown	R0420	0
<b>Total assets</b>	<b>R0500</b>	<b>236 165</b>

## S.02.01.02

## Balance sheet (thousands of EUR)

		Solvency II value C0010
<b>Liabilities</b>		<del> </del>
Technical provisions - non-life	R0510	
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	
Risk margin	R0590	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	-14 405
Technical provisions - health (similar to life)	R0610	-28 772
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	-37 320
Risk margin	R0640	8 548
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	14 367
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	13 051
Risk margin	R0680	1 315
Technical provisions - index-linked and unit-linked	R0690	185 913
Technical provisions calculated as a whole	R0700	44 510
Best Estimate	R0710	135 279
Risk margin	R0720	6 124
Contingent liabilities	R0740	0
Pension benefit obligations	R0760	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	7 842
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	154
Reinsurance payables	R0830	0
Payables (trade, not insurance)	R0840	714
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	2 048
<b>Total liabilities</b>	<b>R0900</b>	<b>182 266</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>53 899</b>

## S.05.01.02

## Premiums, claims and expenses by line of business (thousands of EUR)

		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	
<b>Premiums written</b>										
Gross	R1410	5 907	1 374	24 836	1 395	0	0	0	0	33 512
Reinsurers' share	R1420	47	4	57	122	0	0	0	0	231
Net	R1500	5 860	1 370	24 779	1 273	0	0	0	0	33 282
<b>Premiums earned</b>										
Gross	R1510	5 907	1 374	24 836	1 395	0	0	0	0	33 512
Reinsurers' share	R1520	47	4	57	122	0	0	0	0	231
Net	R1600	5 860	1 370	24 779	1 273	0	0	0	0	33 282
<b>Claims incurred</b>										
Gross	R1610	1 627	1 938	20 410	308	0	0	0	0	24 283
Reinsurers' share	R1620	36	0	22	0	0	0	0	0	57
Net	R170	1 591	1 938	20 389	309	0	0	0	0	24 226
<b>Expenses incurred</b>	R1900	33	309	5 992	889	0	0	0	0	7 223
<b>Balance - other technical expenses/income</b>	R2500									
<b>Total technical expenses</b>	R2600									7 223
<b>Total amount of surrenders</b>	R2700	0	484	7 842	2	0	0	0	0	8 328

## S.05.02.04

## Premiums, claims and expenses by country (thousands of EUR)

		Home Country	Country (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
		<del>R1400</del>	EE	LV				<del>C0210</del>
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
<b>Premiums written</b>								
Gross	R1410	29 097	2 286	2 130	0	0	0	33 512
Reinsurers' share	R1420	194	30	7	0	0	0	231
Net	R1500	28 903	2 256	2 123	0	0	0	33 282
<b>Premiums earned</b>								
Gross	R1510	29 097	2 286	2 130	0	0	0	33 512
Reinsurers' share	R1520	194	30	7	0	0	0	231
Net	R1600	28 903	2 256	2 123	0	0	0	33 282
<b>Claims incurred</b>								
Gross	R1610	16 912	4 577	2 794	0	0	0	24 283
Reinsurers' share	R1620	58	-1	0	0	0	0	57
Net	R1700	16 854	4 578	2 794	0	0	0	24 226
<b>Expenses incurred</b>	R1900	6 050	734	440	0	0	0	7 223
<b>Balance - other technical expenses/income</b>	R2500							0
<b>Total technical expenses</b>	R2600							7 223
<b>Total amount of surrenders</b>	R2700	5 204	1 297	1 827	0	0	0	8 328

S.12.01.02

Life and Health SLT Technical Provisions (thousands of EUR)

	Insurance with profit participation	Index-linked and unit-linked insurance			Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)			Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
			Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees					Contracts without options and guarantees	Contracts with options or guarantees			
		C0020	C0030	C0040	C0050	C0060	C0070				C0080	C0090	C0100			
<b>Technical provisions calculated as a whole</b>	R0010	0	44 510							44 510						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020															
<b>Technical provisions calculated as a sum of BE and RM</b>																
<b>Best Estimate</b>																
<b>Gross Best Estimate</b>	R0030	14 890		135 279	0		-2 054	215		148 330		-37 320				-37 320
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-31		-153	0		-48	0		-232		-65				-65
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	14 922		135 431	0		-2 006	215		148 561		-37 255				-37 255
<b>Risk Margin</b>	R0100	414	6 124			901				7 439	8 548					8 548
<b>Technical provisions - total</b>	R0200	15 305	185 913			-938				200 279	-28 772					-28 772

## S.23.01.01

## Own funds (thousands of EUR)

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010	26 013	26 013			
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	27 886	27 886			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
<b>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</b>						
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					
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230					
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>53 899</b>	<b>53 899</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
<b>Total ancillary own funds</b>	<b>R0400</b>					
<b>Available and eligible own funds</b>						
Total available own funds to meet the SCR	R0500	53 899	53 899	0	0	0
Total available own funds to meet the MCR	R0510	53 899	53 899			
Total eligible own funds to meet the SCR	R0540	53 899	53 899			0
Total eligible own funds to meet the MCR	R0550	53 899	53 899			
<b>SCR</b>	<b>R0580</b>	<b>26 079</b>				
<b>MCR</b>	<b>R0600</b>	<b>6 520</b>				
<b>Ratio of Eligible own funds to SCR</b>	<b>R0620</b>	<b>2.0668</b>				
<b>Ratio of Eligible own funds to MCR</b>	<b>R0640</b>	<b>8.2670</b>				

		<b>(C0060)</b>
<b>Reconciliation reserve (thousands of EUR)</b>		
Excess of assets over liabilities	R0700	53 899
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	26 013
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
<b>Reconciliation reserve</b>	<b>R0760</b>	<b>27 886</b>
<b>Expected profits</b>		
Expected profits included in future premiums (EPIFP) - Life business	R0770	41 006
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	0
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>	<b>41 006</b>

S.25.01.21

**Solvency Capital Requirement - for undertakings on Standard Formula (thousands of EUR)**

		<b>Gross Solvency Capital Requirement</b>	<b>USP</b>	<b>Simplifications</b>
		<b>C0110</b>	<b>C0090</b>	<b>C0100</b>
Market risk	R0010	8 735		
Counterparty default risk	R0020	552		
Life underwriting risk	R0030	13 847		
Health underwriting risk	R0040	17 098		
Non-life underwriting risk	R0050	0		
Diversification	R0060	-11 506		
Intangible asset risk	R0070	0		
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>28 726</b>		

<b>Calculation of Solvency Capital Requirement</b>		<b>C0100</b>
Operational risk	R0130	1 086
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-3 732
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
<b>Solvency Capital Requirement excluding capital add-on</b>	<b>R0200</b>	<b>26 079</b>
Capital add-on already set	R0210	0
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>26 079</b>
<b>Other information on SCR</b>		
<b>Capital requirement for duration-based equity risk sub-module</b>	<b>R0400</b>	<b>0</b>
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 Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0



**S.28.01.01**

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

Linear formula component for life insurance and reinsurance obligations (thousands of EUR)

		<b>C0040</b>
<b>MCR<sub>L</sub> result</b>	R0200	3 059

		Net (of reinsurance/SPV ) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		<b>C0050</b>	<b>C0060</b>
Obligations with profit participation - guaranteed benefits	R0210	14 922	
Obligations with profit participation - future discretionary benefits	R0220	0	
Index-linked and unit-linked insurance obligations	R0230	179 941	
Other life (re)insurance and health (re)insurance obligations	R0240	0	
Total capital at risk for all life (re)insurance obligations	R0250		1 781 666

**Overall MCR calculation (thousands of EUR)**

		<b>C0070</b>
Linear MCR	R0300	3 059
SCR	R0310	26 079
MCR cap	R0320	11 735
MCR floor	R0330	6 520
Combined MCR	R0340	6 520
Absolute floor of the MCR	R0350	4 000
		<b>C0070</b>
<b>Minimum Capital Requirement</b>	R0400	6 520