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Annex I S.02.01.02 Balance sheet

		Solvency II value
Assets		C0010
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	5,088,681
Investments (other than assets held for index-linked and unit-linked	R0070	766,717,283
contracts)	KUUTU	700,717,203
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	- 16,490,246
	R0100	12,735,074
Equities		12,700,074
Equities - listed	R0110	
Equities - unlisted	R0120	12,735,074
Bonds	R0130	355,713,631
Government Bonds	R0140	355,713,631
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	382,889,722
Derivatives	R0190	299,773
Deposits other than cash equivalents	R0200	31,569,329
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	651,061
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	651,061
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	229,987,716
Non-life and health similar to non-life	R0280	229,987,716
Non-life excluding health	R0290	229,987,716
Health similar to non-life	R0300	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	-
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	70,969,671
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	49,779,926
Any other assets, not elsewhere shown	R0420	18,660,848
Total assets	R0500	1,141,855,185
		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

		Solvency II value
Liabilities		C0010
Technical provisions – non-life	R0510	635,947,256
Technical provisions – non-life (excluding health)	R0520	635,947,256
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	589,484,332
Risk margin	R0550	46,462,924
Technical provisions - health (similar to non-life)	R0560	
	R0570	
Technical provisions calculated as a whole		
Best Estimate	R0580	
Risk margin	R0590	
	R0600	
Technical provisions - life (excluding index-linked and unit-linked)		
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	
Risk margin	R0640	
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	
Risk margin	R0680	
Technical provisions – index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	\sim
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	-
Pension benefit obligations	R0760	8,152,880
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	113,729,106
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	16,770,519
Reinsurance payables	R0830	2,410,470
Payables (trade, not insurance)	R0840	2,644
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	18,078,649
Total liabilities	R0900	795,091,525
Excess of assets over liabilities	R1000	346,763,660

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

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)									Line of Business for: accepted non-proportional							
		Medical expense insurance	Income protection insurance	Workers' compensatio n 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	insurance	Assistance	financial loss	Health	Casualty	Marine, aviation, transpor	1 1	Total
-		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written									1					_		~	_	
Gross - Direct Business	R0110						332,820,082							~>	~>	~>	~>	332,820,082
Gross - Proportional reinsurance accepted	R0120													\sim	\sim	_><	\sim	
Gross - Non-proportional reinsurance accepted	R0130		\sim	\sim	\sim	\sim			\sim	\sim	\sim	\sim		ļ				
Reinsurers' share	R0140						66,160,731											66,160,731
Net	R0200						266,659,351											266,659,351
Premiums earned																	_	
Gross - Direct Business	R0210						329,545,522							~>	\sim	~>	~>	329,545,522
Gross - Proportional reinsurance accepted	R0220								_			_		\sim	\sim	\simeq	\sim	
Gross - Non-proportional reinsurance accepted	R0230		\langle	\sim	> <	\sim	\sim	> <	\sim	\sim	\sim	\sim	\sim					
Reinsurers' share	R0240						65,509,787											65,509,787
Net	R0300						264,035,735											264,035,735
Claims incurred																		
Gross - Direct Business	R0310						160,653,759							><	$>\!\!<$	$\supset <$	$>\!\!<$	160,653,759
Gross - Proportional reinsurance accepted	R0320													$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	
Gross - Non-proportional reinsurance accepted	R0330		\langle	$>\!<$	$\geq \leq$	$>\!\!<$	$>\!<$	=	$>\!\!<$	$>\!<$	$>\!<$	$>\!\!<$	$>\!<$					
Reinsurers' share	R0340						12,767,955											12,767,955
Net	R0400						147,885,804											147,885,804
Changes in other technical provisions																		
Gross - Direct Business	R0410						-							$\geq <$	$>\!\!<$	ightharpoons	$\supset \subset$	
Gross - Proportional reinsurance accepted	R0420													$>\!\!<$	\sim	o	\searrow	
Gross - Non- proportional reinsurance accepted	R0430		\bigvee	\sim	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$					
Reinsurers'share	R0440						-											
Net	R0500						-											-
Expenses incurred	R0550						98,145,355											98,145,355
Other expenses	R1200	\sim	\mathbb{N}	$\overline{}$	=	\sim	>	=	$>\!\!<$	$>\!\!<$	> <	$>\!\!<$	$>\!<$	\sim	$\overline{}$	\sim	\sim	0
Total expenses	R1300	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	98,145,355

Annex I S.05.02.01 Premiums, claims and expenses by country

		Home Country	Top 5 countri	ies (by amount o	of gross premium	s written) - non-l	ife obligations	Total Top 5 and home country
		C0010						C0070
	R0010	\sim	CN	DK	DE	GR	US	$>\!\!<$
		C0080						C0140
Premiums written								
Gross - Direct Business	R0110	72,727,436	17,165,660	19,409,249	23,324,434	18,699,519	34,733,916	186,060,215
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140	8,376,162	11,583,505	3,514,919	4,045,470	3,042,612	6,046,553	36,609,221
Net	R0200	64,351,274	5,582,155	15,894,331	19,278,965	15,656,908	28,687,363	149,450,995
Premiums earned								
Gross - Direct Business	R0210	72,892,314	17,201,396	19,348,263	22,962,057	18,528,648	34,788,680	185,721,357
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240	7,912,258	11,580,380	3,496,021	3,748,848	2,413,079	5,912,758	35,063,345
Net	R0300	64,980,056	5,621,016	15,852,241	19,213,208	16,115,569	28,875,922	150,658,012
Claims incurred								
Gross - Direct Business	R0310	29,144,235	32,700,586	6,868,679	7,241,182	10,790,334	45,184,403	131,929,420
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340	2,659,891	29,739,511	32,143	- 524	-	10,670,835	43,101,856
Net	R0400	26,484,344	2,961,075	6,836,536	7,241,706	10,790,334	34,513,569	88,827,564
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	10,260,800	3,532,388	2,717,997	3,381,783	2,776,460	11,636,418	34,305,846
Other expenses	R1200	\sim	\bigvee	$>\!\!<\!\!<$	$>\!\!<\!\!<$	\searrow	$>\!\!<\!\!<$	-
Total expenses	R1300	\rightarrow	$>\!\!<$	$>\!\!<\!\!<$	$>\!\!<\!\!<$	$>\!\!<\!\!<$	$>\!\!<\!\!<$	34,305,846

		Tatal	Tier 1 -	Tier 1 -	T: 0	Tion 2
		Total	unrestricted	restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector						\angle
Ordinary share capital (gross of own shares) Non-available called but not paid in ordinary share capital at group level	R0010 R0020			≫		\approx
Share premium account related to ordinary share capital	R0030			≫		>>
linitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings Subordinated mutual member accounts	R0040 R0050	-				\frown
Non-available subordinated mutual member accounts at group level	R0060		> <			
Surplus funds Non-available surplus funds at group level	R0070 R0080			>	>>	\Rightarrow
Preference shares Non-available preference shares at group level	R0090 R0100		$\gg 8$			
Share premium account related to preference shares	R0110		>>			
Non-available share premium account related to preference shares at group level Reconciliation reserve	R0120 R0130	340.190.434	340.190.434			$\overline{}$
Subordinated liabilities	R0140	340,190,434	340,130,434			\sim
Non-available subordinated liabilities at group level An amount equal to the value of net deferred tax assets	R0150 R0160		>		—	+
The amount equal to the value of net deferred tax assets not available at the group level	R0170			><	\searrow	
Other items approved by supervisory authority as basic own funds not specified above Non available own funds related to other own funds items approved by supervisory authority	R0180 R0190					\vdash
Minority interests (if not reported as part of a specific own fund item)	R0200					
Non-available minority interests at group level Own funds from the financial statements that should not be represented by the reconciliation reserve and do	R0210				$\overline{}$	\forall
not meet the criteria to be classified as Solvency II own funds						\swarrow
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	11,634,817				$ \times $
the criteria to be classified as Solvency II own funds Deductions		>	>	≤ ≥≥	> >	\rightleftharpoons
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial	R0230					
activities whereof deducted according to art 228 of the Directive 2009/138/EC	R0240					+-
Deductions for participations where there is non-availability of information (Article 229)	R0250					
Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items	R0260 R0270	_	-	-	-	+
Total deductions	R0280	328.555.617	200 555 047	-	-	-
Total basic own funds after deductions Ancillary own funds	R0290	328,555,617	328,555,617	<u> </u>	\sim	$\overline{}$
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 -	R0300		$>\!\!\!>$	>>		>>
type undertakings, callable on demand	R0310		> <	> <		$ \times $
Unpaid and uncalled preference shares callable on demand	R0320		>>	$\geq \leq$		
Letters of credit and quarantees other than under Article 96(2) of the Directive 2009/138/EC Letters of credit and quarantees under Article 96(2) of the Directive 2009/138/EC	R0350 R0340		>	\Longrightarrow		\sim
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	304,046,763			304,046,763	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	304,040,703		>>	304,040,703	
Non available ancillary own funds at group level Other ancillary own funds	R0380 R0390	_	>	>		
Total ancillary own funds	R0400	304,046,763	$\geq \leq$	➣	304,046,763	_ :
Own funds of other financial sectors Reconciliation reserve	R0410			~		\approx
Institutions for occupational retirement provision	R0420					
Non regulated entities carrying out financial activities Total own funds of other financial sectors	R0430 R0440					\frown
Own funds when using the D&A, exclusively or in combination of method 1 Own funds aggregated when using the D&A and combination of method	R0450	\sim	\rightarrow	\sim	\rightarrow	$>\!\!<$
Own funds aggregated when using the D&A and a combination of method net of IGT	R0460					
Table will be some finds to see able associated associa		$>\!<$	\sim	$>\!<$	\sim	$>\!\!<$
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	632,602,380	328,555,617	-	304,046,763	-
Total available own funds to meet the minimum consolidated group SCR	R0530	328,555,617	328,555,617	-	-	>
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	456,821,002	328,555,617	-	128,265,385	-
Total-eligible own funds to meet the minimum consolidated group SCR	R0570	343,427,710	328,555,617	-	14,872,092	$>\!\!<$
Minimum consolidated Group SCR	R0610	74,360,461	>>	\gg	$\gg \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \!$	\Rightarrow
Ratio of Eligible own funds to Minimum Consolidated Group SCR Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the	R0650	461.8 %				\sim
undertakings included via D&A)	R0660	456,821,002	328,555,617	-	128,265,385	
Group SCR Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via	R0680	256,530,770	$> \!\!\! >$	>>	$>\!\!\!>$	>>
D&A	R0690	178.1 %	> <	\sim	> <	\times
			1	•		
Reconciliation reserve		C0060		<u> </u>		$\overline{}$
Excess of assets over liabilities	R0700	346,763,660	$\ge \le$	➣		\Longrightarrow
Own shares (included as assets on the balance sheet) Forseeable dividends, distributions and charges	R0710 R0720	-		>		\Longrightarrow
		_	$\geq \leq$	≫	$\geq \leq$	\Rightarrow
Other basic own fund items	R0730	6 570 000				
	R0730 R0740 R0750	6,573,226	\Longrightarrow	$>\!\!>$	\gg	\sim
Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Other non available own funds Reconciliation reserve before deduction for participations in other financial sector	R0740	6,573,226 - 340,190,434		$ \otimes $		\bowtie
Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Other non available own funds Reconcilitation reserve before deduction for participations in other financial sector Expected profits Expected profits included in future premiums (EPIFP) - Life business	R0740 R0750 R0760	340,190,434				
Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Other non available own funds Reconciliation reserve before deduction for participations in other financial sector Expected profits Expected profits included in future premiums (EPIFP) - Life business Expected profits included in future premiums (EPIFP) - Non- life business	R0740 R0750 R0760 R0770 R0780	340,190,434 - 45,097,997				
Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Other non available own funds Reconcilitation reserve before deduction for participations in other financial sector Expected profits Expected profits included in future premiums (EPIFP) - Life business	R0740 R0750 R0760	340,190,434 - 45,097,997				

Annex I

S.25.01.22

Solvency Capital Requirement - for groups on Standard Formula

		Gross solvency capital
		requirement
		C0110
Market risk	R0010	114,132,606
Counterparty default risk	R0020	105,211,575
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	184,738,105
Diversification	R0060	- 97,150,962
Intangible asset risk	R0070	
Basic Solvency Capital Requirement	R0100	306,931,325
Calculation of Solvency Capital Requirement		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	15,623,635
Operational risk	R0130	19,486,067
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	- 85,510,256.7
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	256,530,770.1
Capital add-on already set	R0210	
Solvency capital requirement	R0220	256,530,770.1
Other information on SCR		200,000,770.7
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	268,949,262
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	73,091,765
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	70,001,700
Diversification effects due to RFF nSCR aggregation for article 304	R0440	_
Minimum consolidated group solvency capital requirement	R0470	74,360,461
Information on other entities	110470	74,000,401
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit		
institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0540	
Overall SCR	KUDDU	
SCR for undertakings included via D and A	R0560	
	R0570	256 530 770
Solvency capital requirement	KU5/U	256,530,770

USP

C0080

None None Simplifications

C0090

Legal name of the undertaking	Identification code of the undertaking	Type of code of the ID of the undertakin	Country	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority
C0040	C0020	C0030	C0010	C0050	C0060	C0070	C0080
Assuranceforeningen SKULD (Gjensidig)	LEI/213800Z8EPWX5ZXJVA02	LEI	NORWAY	Non-Life undertakings	Mutual	Mutual	NO FSA
Skuld Marine Agency (SMA) AS	SC/832925012	SC	NORWAY	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Private limited company		
Skuld Marine Claims Office (SMCO) AS	SC/992913509	SC	NORWAY	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Private limited company		
Skuld Germany GmbH	SC/HRB 94865	SC	DENMARK	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Private limited company		
Skuld (Far East) Ltd	SC/243472	SC	HONG KONG	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Private limited company		
Skuld Hellas Ltd	SC/98042934	SC	GREECE	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Private limited company		
Skuld Holding Ltd	SC/44617	SC	BERMUDA	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Private limited company		
Skuld I Ltd	SC/7394470	SC	UNITED KINGDOM	Other	Private limited company		
Skuld II Ltd	SC/7400039	SC	UNITED KINGDOM	Other	Private limited company		
Skuld Investment Ltd	SC/7719415	SC	UNITED KINGDOM	Other	Private limited company		
Skuld (North America) Inc	SC/13-4002707	SC	UNITED STATES	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Private limited company		
Skuld Mutual P&I Association (Bermuda) Ltd	SC/6414	SC	BERMUDA	Non-Life undertakings	Private limited company, mutual by way of Private	Mutual	BMA
Skuld Re Ltd	SC/50460	SC	BERMUDA	Other	Private limited company		
Skuld Services Ltd	SC/SC368631	SC	UNITED KINGDOM	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Private limited company		
Vika Management AS	SC/987162767	SC	NORWAY	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Private limited company		

			Criteria of in	fluence		Inclusion in the scope of group supervision	Group solvency calculation				
Legal name of the undertaking	% capital share	% used for the establishm ent of consolidate d accounts	% voting rights	Proportion al share used for group solvency calculation	Level of influence		Method used and under method 1, treatment of the undertaking				
C0040	C0180	C0190	C0200	C0230	C0220	C0240	C0260				
Assuranceforeningen SKULD (Gjensidig)	100 %	100 %	100 %	100 %	Dominant	Included into scope of group supervision	Method 1: Full consolidation				
Skuld Marine Agency (SMA) AS	100 %	100 %	100 %		Dominant		Method 1: Full consolidation				
Skuld Marine Claims Office (SMCO) AS	100 %	100 %	100 %	100 %	Dominant	Included into scope of group supervision	Method 1: Full consolidation				
Skuld Germany GmbH	100 %	100 %	100 %	100 %	Dominant	Included into scope of group supervision	Method 1: Full consolidation				
Skuld (Far East) Ltd	100 %	100 %	100 %	100 %	Dominant	Included into scope of group supervision	Method 1: Full consolidation				
Skuld Hellas Ltd	100 %	100 %	100 %	100 %	Dominant	Included into scope of group supervision	Method 1: Full consolidation				
Skuld Holding Ltd	100 %	100 %	100 %	100 %	Dominant	Included into scope of group supervision	Method 1: Adjusted equity method				
Skuld I Ltd	93 %	100 %	100 %	100 %	Dominant	Included into scope of group supervision	Method 1: Adjusted equity method				
Skuld II Ltd	79 %	100 %	100 %		Dominant	Included into scope of group supervision	Method 1: Adjusted equity method				
Skuld Investment Ltd	93 %	100 %	100 %	100 %	Dominant	Included into scope of group supervision	Method 1: Adjusted equity method				
Skuld (North America) Inc	100 %	100 %	100 %		Dominant	Included into scope of group supervision	Method 1: Full consolidation				
Skuld Mutual P&I Association (Bermuda) Ltd	100 %	100 %	100 %		Dominant	Included into scope of group supervision	Method 1: Full consolidation				
Skuld Re Ltd	100 %	100 %	100 %	100 %	Dominant	Included into scope of group supervision	Method 1: Adjusted equity method				
Skuld Services Ltd	100 %	100 %	100 %	100 %	Dominant	Included into scope of group supervision	Method 1: Full consolidation				
Vika Management AS	100 %	100 %	100 %	100 %	Dominant	Included into scope of group supervision	Method 1: Full consolidation				

Annex I S.02.01.02 Balance sheet

Assets	
Goodwill	
Deferred acquisition costs	
Intangible assets	
Deferred tax assets	
Pension benefit surplus	
Property, plant & equipment held for own use	
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	
Equities - listed	
Equities - unlisted	
Bonds	
Government Bonds	
Corporate Bonds	
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	
Insurance and intermediaries receivables	
Reinsurance receivables	
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	
Cash and cash equivalents	
Any other assets, not elsewhere shown	
Total assets	

	Solvency II value
	C0010
R0010	$>\!\!<$
R0020	> <
R0030	
R0040	
R0050	
R0060	3,532,084
R0070	785,156,643
R0080	
R0090	37,004,573
R0100	
R0110	
R0120	
R0130	333,438,650
R0140	333,438,650
R0150	
R0160	
R0170	
R0180	382,889,722
R0190	299,773
R0200	31,523,924
R0210	
R0220	
R0230	651,061
R0240	
R0250	651,061
R0260	
R0270	247,525,743
R0280	247,525,743
R0290	247,525,743
R0300 R0310	
R0320	
R0330	
R0340	
R0350	
R0360	-
R0370	
R0380	25,584,095
R0390	
R0400	
R0410	42,048,281
R0420	19,235,716
R0500	1,123,733,621

Liabilities Technical provisions – non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Reinsurance payables Reinsurance payables Roseo Subordinated liabilities in Basic Own Funds Any other liabilities, not elsewhere shown Total liabilities Excess of assets over liabilities			
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Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Reinsurance payables Reinsurance payables Rosso Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities in Basic Own Funds Subordinated liabilities, not elsewhere shown Total liabilities RO750 RO770 RO770 RO880 114,464,798 RO880 RO880 RO880 FRO880 RO880 RO880 RO880 RO880 RO880 RO880 RO8860			
Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities Any other liabilities, not elsewhere shown Total liabilities R0760 R0770 R0770 R0780 114,464,798 R0790 R0880 F0880 F0880 F0880 F0880 F08810 F0	9		
Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities in Basic Own Funds Subordinated liabilities, not elsewhere shown Total liabilities R0770 R0780 R114,464,798 R0790 R0800 R0800 R0810 R0810 R0820 17,151,879 R0830 20,868,208 R0840 R0840 15,741,309 R0850 R0860 R0860 R0860 R0870 R0870 R0880 R1900 R1000 R1900 R			
Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities in Basic Own Funds Subordinated liabilities, not elsewhere shown Total liabilities R0780 R0790 R0800 R0810 R0810 R0820 17,151,879 R0830 20,868,208 R0840 15,741,309 R0850 R0850 R0870 R0870 R0880 R0870 R0880 R1900 822,107,586	9		
Deposits from reinsurers Deferred tax liabilities Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities not in Basic Own Funds Subordinated liabilities in Basic Own Funds Any other liabilities, not elsewhere shown Total liabilities R0770 R0780 R114,464,798 R0800 R0810 R0810 R0820 R7,151,879 R0830 R0840 R0840 R0850 R0850 R0850 R0850 R0860 R0870 R0880 R0880 R0880 R1900 R0880 R1900 R	•		4 500 040
Deferred tax liabilities Derivatives Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities not in Basic Own Funds Subordinated liabilities in Basic Own Funds Any other liabilities, not elsewhere shown Total liabilities R0800 R0810 R0820 17,151,879 R0830 20,868,208 R0840 15,741,309 R0850 R0850 R0850 R0870 R0880 15,412,172 R0900 822,107,586	· ·		4,500,846
Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities not in Basic Own Funds Subordinated liabilities in Basic Own Funds Any other liabilities, not elsewhere shown Total liabilities R0820 17,151,879 R0830 20,868,208 R0840 15,741,309 R0850 R0860 R0860 R0870 R0870 R0880 15,412,172 R0900 822,107,586	•		
Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Reinsurance payables Rosso Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities not in Basic Own Funds Subordinated liabilities in Basic Own Funds Any other liabilities, not elsewhere shown Total liabilities Rosso			114,464,798
Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities not in Basic Own Funds Subordinated liabilities in Basic Own Funds Any other liabilities, not elsewhere shown Total liabilities R0820 R0830 20,868,208 R0840 15,741,309 R0850 R0860 R0860 R0870 R0870 R0880 15,412,172 R0900 822,107,586	Derivatives	R0790	
R0810 R0810 R0820 17,151,879 R0820 17,151,879 R0820 R0830 20,868,208 R0830 20,868,208 R0830 20,868,208 R0840 15,741,309 R0840 15,741,309 R0850 R0850 R0860 R0860 R0860 R0860 R0860 R0860 R0860 R0870 R0870 R0880 15,412,172 R0900 822,107,586 R0900	Debts owed to credit institutions	R0800	
R0820		R0810	
Reinsurance payables Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities not in Basic Own Funds Subordinated liabilities in Basic Own Funds Any other liabilities, not elsewhere shown Total liabilities R0830 R0840 15,741,309 R0850 R0860 R0870 R0880 R0870 R0880 15,412,172 R0900 822,107,586		R0820	17 151 879
Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities not in Basic Own Funds Subordinated liabilities in Basic Own Funds Any other liabilities, not elsewhere shown Total liabilities R0840 R0850 R0860 R0870 R0870 R0880 15,412,172 R0900 822,107,586	' ,		
Subordinated liabilities Subordinated liabilities not in Basic Own Funds Subordinated liabilities in Basic Own Funds Any other liabilities, not elsewhere shown Total liabilities R0850 R0860 R0870 R0880 15,412,172 R0900 822,107,586			
Subordinated liabilities not in Basic Own Funds Subordinated liabilities in Basic Own Funds Any other liabilities, not elsewhere shown Total liabilities R0860 R0870 R0880 15,412,172 R0900 822,107,586			13,741,309
Subordinated liabilities in Basic Own Funds Any other liabilities, not elsewhere shown Total liabilities R0870 R0880 15,412,172 R0900 822,107,586 R1000 301,626,036			
Any other liabilities, not elsewhere shown R0880 15,412,172 Total liabilities R0900 822,107,586 R1000 301,626,036			
Total liabilities R0900 822,107,586 R1000 301,626,036			45 440 :==
R1000 301 626 036			
Excess of assets over liabilities R1000 301,626,036	l otal liabilities	R0900	822,107,586
	Excess of assets over liabilities	R1000	301,626,036

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

			Line of E	Business for: I	non-life ins	urance and rei	insurance obligation	ons (direct busi	ness and a	ccepted pro	portional re	einsurance)		Line of Bu			
		Medical	Income	Workers'	Motor		Marine, aviation	Fire and other	General	Credit and	Logal		<u> </u>	ac	cepted no	Marine.	onai	Total
		expense	protection	compensati	vehicle	Other motor	and transport	damage to	liability	suretyship		Assistance	Miscellaneous	Health	Casualty	,	Property	Iotai
		insurance	insurance	on insurance	liability insurance	insurance	insurance	property insurance	insurance	insurance	insurance		financial loss		1	transport	' '	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written						•	•				•							
Gross - Direct Business	R0110						328,103,256							$>\!\!<$	$>\!\!<$	$>\!\!<$	${}$	328,103,256
Gross - Proportional reinsurance accepted	R0120													$>\!\!<$	$>\!\!<$	$>\!\!<$	$\triangleright\!$	
Gross - Non-proportional reinsurance accepted	R0130	\mathbb{N}	$>\!\!<$	\sim	$>\!\!<$	\bigvee	\bigvee	\sim	$>\!\!<$	$>\!\!<$	$>\!\!<$	\mathbb{N}	\sim					
Reinsurers' share	R0140						87,690,437											87,690,437
Net	R0200						240,412,819											240,412,819
Premiums earned																		
Gross - Direct Business	R0210						327,907,070							$>\!\!<$	$>\!\!<$	$>\!\!<$	\sim	327,907,070
Gross - Proportional reinsurance accepted	R0220													$>\!\!<$	\sim	$>\!\!<$	${}$	
Gross - Non-proportional reinsurance accepted	R0230	\mathbb{N}	$>\!\!<$	\sim	$>\!<$	\bigvee	\langle	\sim	$>\!\!<$	$>\!\!<$	$>\!\!<$	\langle	$>\!\!<$					
Reinsurers' share	R0240						87,481,187											87,481,187
Net	R0300						240,425,883											240,425,883
Claims incurred																		
Gross - Direct Business	R0310						158,281,477							$>\!\!<$	$>\!\!<$	$>\!\!<$	\sim	158,281,477
Gross - Proportional reinsurance accepted	R0320													$>\!\!<$	$>\!\!<$	$>\!\!<$	$\triangleright\!$	
Gross - Non-proportional reinsurance accepted	R0330	\mathbb{N}	$>\!\!<$	$>\!\!<$	$>\!\!<$	\bigvee	\bigvee	\sim	$>\!\!<$	$>\!\!<$	$>\!\!<$	\mathbb{N}	$>\!\!<$					
Reinsurers' share	R0340						29,446,831											29,446,831
Net	R0400						128,834,646											128,834,646
Changes in other technical provisions																		
Gross - Direct Business	R0410						-							$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	-
Gross - Proportional reinsurance accepted	R0420													$>\!\!<$	$>\!\!<$	$>\!\!<$	\sim	
Gross - Non- proportional reinsurance accepted	R0430	\mathbb{N}	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	\sim	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	\mathbb{N}	$>\!\!<$					
Reinsurers'share	R0440						-											-
Net	R0500						-											-
Expenses incurred	R0550						94,861,987											94,861,987
Other expenses	R1200	\mathbb{N}	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	>>	$>\!\!<$	$>\!\!<$	$>\!<$	\mathbb{X}	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$\supset \!\!\! <$	0
Total expenses	R1300	$>\!\!<$	$>\!<$	$>\!\!<$	$>\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!<$	$>\!<$	$>\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	${}$	94,861,987

Annex I S.05.02.01 Premiums, claims and expenses by country

		Home Country	Top 5 countries	(by amount of g	ross premiums	written) - non-life	e obligations	Total Top 5 and home country
		C0010						C0070
	R0010	>>	CN	DK	DE	GR	US	$>\!\!<$
		C0080						C0140
Premiums written								
Gross - Direct Business	R0110	70,218,481	17,196,328	19,309,019	23,223,307	18,646,832	34,709,105	183,303,072
Gross - Proportional reinsurance accepted	R0120							-
Gross - Non-proportional reinsurance accepted	R0130							-
Reinsurers' share	R0140	26,248,957	11,773,821	3,470,327	3,699,328	2,442,979	6,193,564	53,828,975
Net	R0200	43,969,524	5,422,507	15,838,692	19,523,979	16,203,853	28,515,541	129,474,097
Premiums earned								
Gross - Direct Business	R0210	70,269,531	17,199,716	19,235,746	22,848,663	18,469,570	35,357,672	183,380,897
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240	26,197,633	11,773,469	3,451,295	3,671,519	2,413,206	6,156,642	53,663,764
Net	R0300	44,071,898	5,426,247	15,784,451	19,177,144	16,056,364	29,201,029	129,717,133
Claims incurred			•					
Gross - Direct Business	R0310	15,613,367	11,664,781	8,360,331	8,226,220	11,388,258	40,762,900	96,015,856
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340	6,410,395	3,233,819	11,713	158,535	-	2,286,885	12,101,347
Net	R0400	9,202,971	8,430,962	8,348,619	8,067,685	11,388,258	38,476,015	83,914,509
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	14,094,423	2,958,966	4,658,441	4,967,846	3,504,317	8,155,835	38,339,828
Other expenses	R1200			$\overline{}$	$>\!\!<$	$\overline{}$	$>\!\!<$	-
Total expenses	R1300		> <	> <	> <	> < <	$>\!\!<\!\!<$	38,339,828

Non-life Technical Provisions

						Direct bu	siness and accept	ad proportional r	nineuranco						noonted non prop	ortional raincuran	••	
						Direct bu	aniess and accept	ea proportional r	iniodiance					A	сертва поп-ргор	ortional reinsuran	Le	
		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	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non- proportional health reinsurance	Non- proportional casualty reinsurance	Non- proportional marine, aviation and transport reinsurance	Non- proportional property reinsurance	Total Non-Life obligation
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010																	
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	R0050																	
Technical provisions calculated as a sum of BE and RM		>>	\times	> <	> <	> <	> <	> <	><	><	><	\times	> <	> <	> <	> <	\times	$>\!\!<$
Best estimate		$\gg \le$	\mathbb{N}	$\gg \le$	> <	~	> <	~	$\gg \le$	$\geq \leq$	$>\!\!<$	~	> <	> <	> <	$\gg s$	$\geq \leq$	$\gg \ll$
Premium provisions Gross	R0060		\sim			~	- 33,564,161			_	_><						~	- 33,564,161
Total recoverable from	110000						00,004,101											00,004,101
reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty	R0140																	
default							- 55,051,518											- 55,051,518
Net Best Estimate of Premium Provisions	R0150		·				21,487,357			<u> </u>								21,487,357
Claims provisions Gross					$\overline{}$							$\overline{}$	$\overline{}$					
							623 604 692											623 604 692
Total recoverable from	R0160						623,604,692											623,604,692
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty	R0160 R0240																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected	R0240						302,577,261											302,577,261
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Claims Provisions	R0240 R0250		-	-	-	-	302,577,261 321,027,431	-	-		-	-	-	-	-	-	-	302,577,261 321,027,431
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	R0240 R0250 R0260				-	-	302,577,261 321,027,431 590,040,531	-				-		-	-			302,577,261 321,027,431 590,040,531
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	R0240 R0250			-		-	302,577,261 321,027,431	-	-						-	-	-	302,577,261 321,027,431
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 - gros Total Best estimate - net Risk margin Amount of the transitional on	R0240 R0250 R0260 R0270			-		-	302,577,261 321,027,431 590,040,531 342,514,788	-	-						-	-	-	302,577,261 321,027,431 590,040,531 342,514,788
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	R0240 R0250 R0260 R0270 R0280			-		-	302,577,261 321,027,431 590,040,531 342,514,788	-	-						-	-	-	302,577,261 321,027,431 590,040,531 342,514,788
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	R0240 R0250 R0260 R0270 R0280			-		-	302,577,261 321,027,431 590,040,531 342,514,788	-	-						-	-	-	302,577,261 321,027,431 590,040,531 342,514,788
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	R0240 R0250 R0260 R0270 R0280			-		-	302,577,261 321,027,431 590,040,531 342,514,788	-	-						-	-	-	302,577,261 321,027,431 590,040,531 342,514,788
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterpartly default. Net Best Estimate of Claims Provisions Total Best estimate - net Risk margin Amount of the transitional on Technical Provisions calculated as a whole Best estimate Risk margin Technical Provisions to the Technical Provisions recovered as a whole Best estimate Risk margin Technical provisions - total Technical Provisions - total Technical Provisions - total	R0240 R0250 R0260 R0270 R0280 R0290 R0300 R0310			-		-	302,577,261 321,027,431 590,040,531 342,514,788 43,927,842	-	-						-	-	-	302,577,261 321,027,431 590,040,531 342,514,788 43,927,842
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 calculated as a whole Best estimate Risk margin	R0240 R0250 R0260 R0270 R0280 R0290 R0300			-		-	302,577,261 321,027,431 590,040,531 342,514,788	-	-						-	-	-	302,577,261 321,027,431 590,040,531 342,514,788
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterpartly default. Net Best Estimate of Claims Provisions Total Best estimate - net Risk margin Amount of the transitional on Technical Provisions calculated as a whole Best estimate Risk margin Technical Provisions to the Technical Provisions recovered as a whole Best estimate Risk margin Technical provisions - total Technical Provisions - total Technical Provisions - total	R0240 R0250 R0260 R0270 R0280 R0290 R0300 R0310			-			302,577,261 321,027,431 590,040,531 342,514,788 43,927,842	-										302,577,261 321,027,431 580,040,531 342,514,788 43,927,942
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 Calculated as a whole Best estimate Risk margin Technical provisions - total 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	R0250 R0250 R0260 R0270 R0280 R0290 R0300 R0310			-		-	302,577,261 321,027,431 590,040,531 342,514,788 43,927,842	-	\(\times\)						-		-	302,577,261 321,027,431 590,040,531 342,514,788 43,927,842
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 Bost estimate - gross Total Bost estimate - gross Total Bost estimate - net Risk margin Amount of the transitional on Technical Provisions alculated as a whole Best estimate Risk margin Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty	R0250 R0250 R0260 R0270 R0280 R0290 R0300 R0310			-			302,577,261 321,027,431 590,040,531 342,514,788 43,927,842	-										302,577,261 321,027,431 580,040,531 342,514,788 43,927,942

Annex I

S.19.01.21

Non-life Insurance Claims Information

Total Non-Life Business

Accident year /	Z0010	4
Underwriting year	20010	ı.

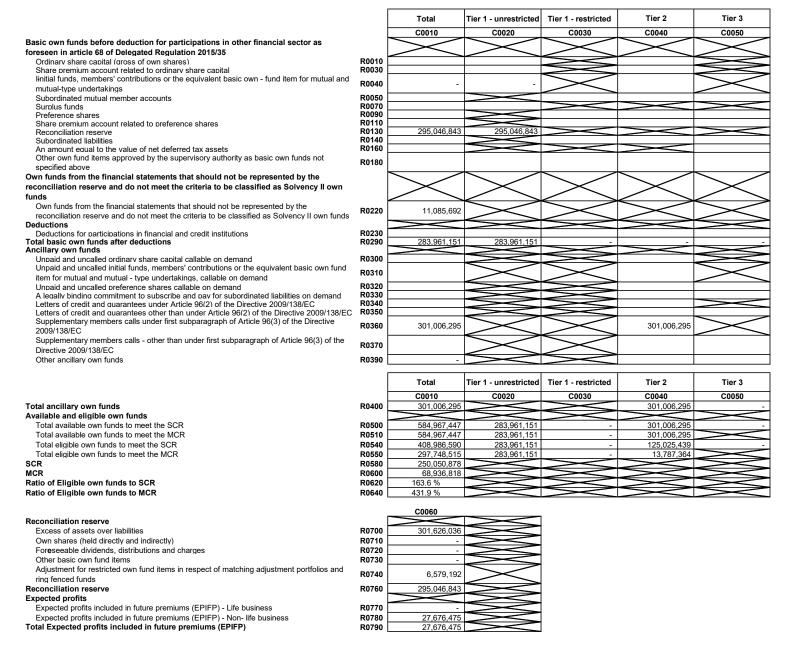
Gross Claims Paid (non-cumulative) (absolute amount)

	(absolute	amount)				Deve	elopment year							In Current	Sum of years
	Year	0	1	2	3	4	5	6	7	8	9	10 & +		year	(cumulative)
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180
Prior	R0100	\langle	$>\!\!<$	\bigvee	\sim	\bigvee	$>\!\!<$	\langle	$>\!\!<$	\sim	$>\!\!<$	799,351,161	R0100	34,266,975	799,351,161
N-9	R0160	18,956,437	22,939,688	21,514,483	12,223,052	8,343,511	5,658,604	1,007,398	1,613,477	393,409	86,074	_	R0160	86,074	92,736,132
N-8	R0170	30,442,891	36,732,329	24,280,683	14,012,639	17,023,332	6,042,811	2,923,882	2,521,113	657,809			R0170	657,809	134,637,490
N-7	R0180	33,227,779	68,952,078	56,352,865	17,072,037	11,507,635	5,590,572	613,010	1,445,767	<u>.</u>			R0180	1,445,767	194,761,743
N-6	R0190	28,685,137	41,159,542	18,279,881	11,443,945	5,355,177	6,169,894	3,057,866					R0190	3,057,866	114,151,443
N-5	R0200	23,115,379	46,793,262	27,775,942	11,990,487	8,408,885	3,506,159	·					R0200	3,506,159	121,590,114
N-4	R0210	27,886,246	38,374,617	26,365,684	22,210,999	24,612,568							R0210	24,612,568	139,450,113
N-3	R0220	21,568,888	33,226,956	22,199,474	14,007,946	<u> </u>							R0220	14,007,946	91,003,264
N-2	R0230	33,400,304	47,501,914	14,682,706									R0230	14,682,706	95,584,924
N-1	R0240	72,000,934	104,256,333										R0240	104,256,333	176,257,267
N	R0250	18,343,716											R0250	18,343,716	18,343,716
												Tota	I R0260	218,923,921	1,977,867,369

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

		•				Dev	elopment year							Year end
	Year	0	4	2	2	4		6	7	8	٥	10 & +		(discounted
	rear		ı	2	3	4	5	0	,	0	9	10 & +		data)
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360
Prior	R0100	\langle	\sim	\sim	$>\!\!<$	$>\!\!<$	\sim	\sim	\langle	\searrow	$>\!\!<$	2,237,701,321	R0100	34,940,111
N-9	R0160	88,293,432	68,825,885	44,700,010	32,052,912	22,214,717	17,216,426	13,784,413	11,561,333	10,869,624	10,157,629		R0160	4,959,944
N-8	R0170	144,596,207	83,181,771	59,638,646	44,018,286	23,262,585	19,343,706	13,194,926	9,568,182	6,381,399			R0170	8,892,784
N-7	R0180	186,029,429	101,510,288	58,167,626	38,547,944	22,866,185	13,914,523	8,954,351	6,055,773				R0180	- 2,546,521
N-6	R0190	144,045,383	84,119,174	60,767,046	39,903,502	28,540,557	14,994,586	9,218,058					R0190	3,071,310
N-5	R0200	165,018,304	100,547,763	52,172,610	31,282,025	23,289,860	12,563,164						R0200	12,271,176
N-4	R0210	155,881,381	97,309,817	65,824,410	42,500,037	15,554,575							R0210	16,735,352
N-3	R0220	166,403,467	103,541,816	71,995,115	47,646,600								R0220	49,103,059
N-2	R0230	149,201,565	84,215,188	68,340,662									R0230	59,958,519
N-1	R0240	434,111,962	312,915,230										R0240	288,280,850
N	R0250	151,047,817											R0250	147,938,106
												Tota	I R0260	623,604,692



Annex I

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	119,835,952	$>\!\!<$	
Counterparty default risk	R0020	98,868,327	$>\!<$	$>\!\!<$
Life underwriting risk	R0030		None	
Health underwriting risk	R0040		None	
Non-life underwriting risk	R0050	173,457,338	None	
Diversification	R0060	- 96,037,169	$>\!<$	$>\!\!<$
Intangible asset risk	R0070		> <	$>\!\!<$
Basic Solvency Capital Requirement	R0100	296,124,449	$>\!<$	$>\!\!<$

Calculation of Solvency Capital Requirement		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	17,203,761
Operational risk	R0130	20,072,960
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	- 83,350,293
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	250,050,878
Capital add-on already set	R0210	
Solvency capital requirement	R0220	250,050,878
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirement for remaining part	R0410	260,309,406
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	73,091,765
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	-

Annex I 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

MCRNL Result

Medical expense insurance and proportional reinsurance 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

Linear formula component for life insurance and reinsurance obligations

MCRL Result

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

Overall MCR calculation

Linear MCR SCR MCR cap MCR floor Combined MCR Absolute floor of the MCR Minimum Capital Requirement

	C0010
R0010	68,936,818

Net (of	Net (of reinsurance)
reinsurance/SPV)	written premiums in
best estimate and	the last 12 months
TP calculated as a	
whole	
C0020	C0030
342,514,788	240,412,819
	reinsurance/SPV) best estimate and TP calculated as a whole C0020

	C0040
R0200	

1 .		
-	Net (of	Net (of
	reinsurance/SPV)	reinsurance/SPV)
	best estimate and	total capital at risk
	TP calculated as a	
	whole	
	C0050	C0060
R0210	C0050	C0060
R0210 R0220	C0050	C0060
	C0050	C0060
R0220	C0050	C0060

	C0070						
R0300	68,936,818						
R0310	250,050,878						
R0320	112,522,895						
R0330	62,512,719						
R0340	68,936,818						
R0350	4,187,660						
R0400	68,936,818						

Annex I S.30.03.01 Outgoing Reinsurance Program in the next reporting year - Basic

Treaty identification code	Reinsurance program code	Progressive section number in treaty	Progressive number of surplus/ layer in program	Finite reinsurance or similar arrangements		Description risk category covered	Type of reinsurance treaty	Inclusion of catastrophic reinsurance cover
C0020	C0010	C0030	C0040	C0060	C0070	C0080	C0090	C0100
13375H19	Chart/Fxd/Anc	190m x 10m	190m x 10m	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Excess of loss [per event and per risk]	8
15594H19	Chart/Fxd/Anc		500m x 500m	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Excess of loss [per event and per risk]	8
17042H19	Chart/Fxd/Anc	300m x 200m	300m x 200m	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Excess of loss [per event and per risk]	8
17043H19	Chart/Fxd/Anc	Collar P&I and NP	Collar P&I and NP	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Excess of loss [per event and per risk]	8
B087519L02K5005	Chart/Fxd/Anc	30m x 10m 1 shot NP	30m x 10m 1 shot NP	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Excess of loss [per event and per risk]	8
B0621MIGPGXS1512A	Mutual	General Excess of Loss Liberty Mutual Private	General Excess of Loss Liberty Mutual Private Placement	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Aggregate excess of loss	8
B0621MIGPGXS1714A	Mutual	General Excess of Loss Fidelis Private Placement	General Excess of Loss Fidelisr Re Private Placement	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Aggregate excess of loss	8
B0621MIGPGXS1915A	Mutual	General Excess of Loss Hannover Re Private	General Excess of Loss Hannover Re Private Placement	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Aggregate excess of loss	8
B0621MIGPGXS1920A	Mutual	General Excess of Loss Layer 2 - section 1	General Excess of Loss Layer 2	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Aggregate excess of loss	8
B0621MIGPGXS1920A	Mutual	General Excess of Loss Layer 2 - section 2	General Excess of Loss Layer 2	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Aggregate excess of loss	8
B0621MIGPGXS1930A	Mutual	General Excess of Loss Layer 3	General Excess of Loss Layer 3	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Aggregate excess of loss	8
B0621MIGPGXS1940A	Mutual	General Excess of Loss Layer 4	General Excess of Loss Layer 4	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Aggregate excess of loss	8
B0621MIGSPAL1901A		Salvors Cover	Salvors Cover	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Aggregate excess of loss	8
B0621MINTE000219	Mutual	Maritime Labour Convention (MLC)	Maritime Labour Convention (MLC)	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Aggregate excess of loss	8
B06621MIGPGXS1910A	A Mutual	General Excess of Loss Contract Layer 1	General Excess of Loss Contract Layer 1	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Aggregate excess of loss	8
14900H19	Offshore	250m x 500m offshore	250m x 500m offshore	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Excess of loss [per event and per risk]	8
16403H19	Offshore	250m x 750m offshore	250m x 750m offshore	Other than non-traditional or Finite RE	Marine, aviation and transport insurance [direct business]	P&I	Excess of loss [per event and per risk]	8

Treaty identification code	Validity period (start date)	Validity period (expiry date)	Currency	Type of underwriting model	Gross Estimated Treaty Premium Income (proportional and non proportional)	Aggregate deductibles (amount)	Retention or priority (amount)	Limit (amount)	Maximum cover per risk or event	Maximum cover per treaty	Descriptions of reinstatements	XL premium flat
C0020	C0110	C0120	C0130	C0140	C0160	C0170	C0190	C0210	C0230	C0240	C0260	C0380
13375H19	01.01.2019	31.12.2019	USD	Probable Maximum Loss [PML]	7,380,000	30,000,000	10,000,000	190,000,000				
15594H19	01.01.2019	31.12.2019	USD	Probable Maximum Loss [PML]	450,000		500,000,000	500,000,000				
17042H19	01.01.2019	31.12.2019	USD	Probable Maximum Loss [PML]	3,526,000		200,000,000	300,000,000				
17043H19	01.01.2019	31.12.2019	USD	Probable Maximum Loss [PML]	3,975,000	12,500,000	5,000,000	5,000,000	8,750,000			
B087519L02K5005	01.01.2019	31.12.2019	USD	Probable Maximum Loss [PML]	3,475,000		10,000,000	30,000,000				
B0621MIGPGXS1512A	20.02.2015	19.02.2020	USD	Probable Maximum Loss [PML]	12,050,000	-	100,000,000	1,100,000,000	50,000,000	-1	all free	Based on flat premium [Y]
B0621MIGPGXS1714A	20.02.2017	19.02.2020		Probable Maximum Loss [PML]	13,250,000		100,000,000	1,100,000,000	50,000,000	-1	all free	Based on flat premium [Y]
B0621MIGPGXS1915A	19.02.2019	19.02.2022		Probable Maximum Loss [PML]	22,500,000	-	100,000,000	750,000,000	65,000,000	-1	all free	Based on flat premium [Y]
B0621MIGPGXS1920A	19.02.2019	19.02.2020	USD	Probable Maximum Loss [PML]	56,000,000	-	750,000,000	1,100,000,000	315,000,000	-1	all free	Based on flat premium [Y]
B0621MIGPGXS1920A	19.02.2019	19.02.2020	USD	Probable Maximum Loss [PML]	-	-	1,100,000,000	1,500,000,000	400,000,000	-1	all free	Based on flat premium [Y]
B0621MIGPGXS1930A	19.02.2019	19.02.2020	USD	Probable Maximum Loss [PML]	25,000,000		1,500,000,000	2,100,000,000	600,000,000	-1	all free	Based on flat premium [Y]
B0621MIGPGXS1940A	19.02.2019	19.02.2021	USD	Probable Maximum Loss [PML]	24,225,000	-	2,100,000,000	3,100,000,000	1,000,000,000	-1	all free	Based on flat premium [Y]
B0621MIGSPAL1901A	19.02.2019	19.02.2020	USD	Probable Maximum Loss [PML]	275,500	-	375,000	100,000,000	99,625,000	-1	all free	Based on flat premium [Y]
B0621MINTE000219	19.02.2019	19.02.2020	USD	Probable Maximum Loss [PML]	1,317,500		10,000,000	210,000,000	200,000,000	-1	all free	Based on flat premium [Y]
B06621MIGPGXS1910A	19.02.2019	19.02.2020	USD	Probable Maximum Loss [PML]	150,800,000		100,000,000	750,000,000	520,000,000	-1	all free	Based on flat premium [Y]
14900H19	01.01.2019	31.12.2019		Probable Maximum Loss [PML]	180,000		500,000,000	250,000,000				
16403H19	01.01.2019	31.12.2019	USD	Probable Maximum Loss [PML]	180,000		750,000,000	250,000,000				