

Balance sheet

5.02.01.01.01

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	43 911
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	0
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	5 339
Government Bonds	R0140	4 544
Corporate Bonds	R0150	794
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	38 573
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	0
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	88 154
Non-life and health similar to non-life	R0280	32 224
Non-life excluding health	R0290	
Health similar to non-life	R0300	32 224
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	55 929
Health similar to life	R0320	16 369
Life excluding health and index-linked and unit-linked	R0330	39 560
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	6 990
Reinsurance receivables	R0370	55
Receivables (trade, not insurance)	R0380	1 295
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	1 450
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	141 855
Liabilities		
Technical provisions – non-life	R0510	32 227
Technical provisions – non-life (excluding health)	R0520	0
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	32 227
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	32 227
Risk margin	R0590	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	55 940
Technical provisions - health (similar to life)	R0610	16 371
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	16 371
Risk margin	R0640	
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	39 570
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	39 570
Risk margin	R0680	
Technical provisions – index-linked and unit-linked	R0690	0
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	306
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	141
Deferred tax liabilities	R0780	33
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	12 166
Reinsurance payables	R0830	4 148
Payables (trade, not insurance)	R0840	21 999
Subordinated liabilities	R0850	0
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	24
Total liabilities	R0900	126 985
Excess of assets over liabilities	R1000	14 871

Life and Health SLT Technical Provisions

5.12.01.01

	Index-linked and unit-linked insurance			Other life insurance		Accepted reinsurance				Health insurance (direct business)			Total (Life other than Unit-Linked)	Total (Health similar to life insurance)							
	Insurance with profit participation	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annulies stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations	Contracts without options and guarantees	Contracts with options or guarantees	Annulies stemming from non-life insurance contracts and relating to health insurance obligations			Health reinsurance (reinsurance accepted)						
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	
Technical provisions calculated as a whole	R0010	0	0					0	0	0	0	0	0	0	0			0	0	0	
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	R0020	0	0					0	0	0	0	0	0	0	0			0	0	0	
Technical provisions calculated as a sum of BE and RM																					
Best Estimate																					
Gross Best Estimate	R0030	39 570		0				0	0	0	0	0	0	39 570				0	16 371	0	16 371
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	39 560		0				0	0	0	0	0	0	39 560				0	16 369	0	16 369
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	9		0				0	0	0	0	0	0	9				0	2	0	2
Risk Margin	R0100	0	0					0	0	0	0	0	0	0	0			0	0	0	0
Amount of the transitional on Technical Provisions																					
Technical Provisions calculated as a whole	R0110	0	0					0	0					0	0			0	0	0	0
Best estimate	R0120	0	0					0	0					0	0			0	0	0	0
Risk margin	R0130	0	0					0	0					0	0			0	0	0	0
Technical provisions - total	R0200	39 570	0					0	0					39 570	0			0	16 371	0	16 371

Non-Life Technical Provisions

S.17.01.01

		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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
Technical provisions calculated as a whole	R0010	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross - Total	R0060	1 572	944	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	1 572	944	0	0	0	0	0
Net Best Estimate of Premium Provisions	R0150	0	0	0	0	0	0	0
Claims provisions								
Gross - Total	R0160	2 914	26 797	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	2 914	26 795	0	0	0	0	0
Net Best Estimate of Claims Provisions	R0250	0	2	0	0	0	0	0
Total Best estimate - gross	R0260	4 486	27 741	0	0	0	0	0
Total Best estimate - net	R0270	0	2	0	0	0	0	0
Risk margin	R0280	0	0	0	0	0	0	0
Amount of the transitional on Technical Provisions								
TP as a whole	R0290	0	0	0	0	0	0	0
Best estimate	R0300	0	0	0	0	0	0	0
Risk margin	R0310	0	0	0	0	0	0	0
Technical provisions - total								
Technical provisions - total	R0320	4 486	27 741	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	4 486	27 738	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	0	2	0	0	0	0	0

DISPLAYED CURRENCY : EUR
 Closing date: 31/12/2021
 LEGAL NAME : PRODIGE ASSURANCES

Total (no breakdown by currency)
 Non-life insurance claims
 5.19.01.01.01

Incident year / Underwriting year* : 2020 / 2

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

Payer	Région	Development year (absolute amount)															
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		CPD0	CPD1	CPD2	CPD3	CPD4	CPD5	CPD6	CPD7	CPD8	CPD9	CPD10	CPD11	CPD12	CPD13	CPD14	CPD15 & +
EUR	R0100																
EUR	R0100																
EUR	R0110	16.050	1.553		29	-1	0	0	0	0	0	0	0	0	0	0	0
EUR	R0180	16.594	1.560		26	4	0	0	0	0	0	0	0	0	0	0	0
EUR	R0300	17.261	1.565		41	-24	0	0	0	0	0	0	0	0	0	0	0
EUR	R0400	18.138	1.937		5	2	0	0	0	0	0	0	0	0	0	0	0
EUR	R0210	21.875	2.094		20	2	0	0	0	0	0	0	0	0	0	0	0
EUR	R0200	21.026	1.996		42	5	5.007,61	0	0	0	0	0	0	0	0	0	0
EUR	R0230	22.815	1.331		18												
EUR	R0300	23.771	2.272														
EUR	R0200	27.248															

Reinsurance Recoveries received (non-cumulative) - Development year (absolute amount)

Payer	Région	Development year (absolute amount)															
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		CRD0	CRD1	CRD2	CRD3	CRD4	CRD5	CRD6	CRD7	CRD8	CRD9	CRD10	CRD11	CRD12	CRD13	CRD14	CRD15 & +
EUR	R0100																
EUR	R0100																
EUR	R0110	16.050	1.553		29	-1	0	0	0	0	0	0	0	0	0	0	0
EUR	R0180	16.594	1.560		26	4	0	0	0	0	0	0	0	0	0	0	0
EUR	R0300	17.261	1.565		41	-24	0	0	0	0	0	0	0	0	0	0	0
EUR	R0400	18.138	1.937		5	2	0	0	0	0	0	0	0	0	0	0	0
EUR	R0210	21.875	2.094		20	2	0	0	0	0	0	0	0	0	0	0	0
EUR	R0200	21.026	1.996		42	5	5.007,61	0	0	0	0	0	0	0	0	0	0
EUR	R0230	22.815	1.331		18												
EUR	R0300	23.771	2.272														
EUR	R0200	27.248															

Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

Payer	Région	In Current year		Sum of all years (cumulative)	
		CPD15	CPD0	CPD15	CPD0
EUR	R0100	0	0	0	0
EUR	R0100	0	0	0	0
EUR	R0110	0	0	17.603	17.603
EUR	R0180	0	0	18.152	18.152
EUR	R0300	0	0	18.834	18.834
EUR	R0400	-1	0	19.702	19.702
EUR	R0210	0	0	23.911	23.911
EUR	R0200	5	0	24.912	24.912
EUR	R0230	18	0	24.801	24.801
EUR	R0300	2.272	0	26.083	26.083
EUR	R0200	27.248	0	27.248	27.248
EUR	R0200	29.021	0	106.281	106.281

Reinsurance Recoveries received (non-cumulative) - Current year, sum of years (cumulative)

Payer	Région	In Current year		Sum of all years (cumulative)	
		CRD15	CRD0	CRD15	CRD0
EUR	R0100	0	0	0	0
EUR	R0100	0	0	0	0
EUR	R0110	0	0	17.603	17.603
EUR	R0180	0	0	18.152	18.152
EUR	R0300	0	0	18.834	18.834
EUR	R0400	-1	0	19.702	19.702
EUR	R0210	0	0	23.911	23.911
EUR	R0200	5	0	24.912	24.912
EUR	R0230	18	0	24.801	24.801
EUR	R0300	2.272	0	26.083	26.083
EUR	R0200	27.248	0	27.248	27.248
EUR	R0200	29.021	0	106.281	106.281

DISPLAYED CURRENCY : k EUR

Closing date: 31/12/2021

LEGAL NAME : PRODIGEO ASSURANCES

Impact of long term guarantees measures and transitionals

S.22.01.21

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	10 000	10 000			
Basic own funds	R0020	0				
Eligible own funds to meet Solvency Capital Requirement	R0050	0				
Solvency Capital Requirement	R0090	0				
Eligible own funds to meet Minimum Capital Requirement	R0100	0				
Minimum Capital Requirement	R0110	0				

DISPLAYED CURRENCY : k EUR
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Own funds

S.23.01.01

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	10 000	10 000			
Share premium account related to ordinary share capital	R0030	0				
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0				
Subordinated mutual member accounts	R0050	0				
Surplus funds	R0070	0				
Preference shares	R0090	0				
Share premium account related to preference shares	R0110	0				
Reconciliation reserve	R0130	4 871	4 871			
Subordinated liabilities	R0140	0				
An amount equal to the value of net deferred tax assets	R0160	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0230	0				
Total basic own funds after deductions	R0290	14 871	14 871	0	0	0
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0				
Unpaid and uncalled preference shares callable on demand	R0320	0				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0				
Other ancillary own funds	R0390	0				
Total ancillary own funds	R0400	0			0	0
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	14 871	14 871	0	0	0
Total available own funds to meet the MCR	R0510	14 871	14 871	0	0	
Total eligible own funds to meet the SCR	R0540	14 871	14 871	0	0	0,00
Total eligible own funds to meet the MCR	R0550	14 871	14 871	0	0	
SCR	R0580	3 029				
MCR	R0600	6 200				
Ratio of Eligible own funds to SCR	R0620	0				
Ratio of Eligible own funds to MCR	R0640	0				

DISPLAYED CURRENCY : k EUR

Closing date: 31/12/2021

LEGAL NAME : PRODIGEO ASSURANCES

Reconciliation reserve

S.23.01.01 - 02

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	14 871
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	10 000
Adjustment for restricted own fund items in respect of ring fenced funds due to ring fencing	R0740	
Reconciliation reserve	R0760	4 871
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	0

DISPLAYED CURRENCY : k EUR
 Closing date: 31/12/2021
 LEGAL NAME : PRODIGEO ASSURANCES

Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.01

Basic Solvency Capital Requirement

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	719	719	0
Counterparty default risk	R0020	2 071	2 071	0
Life underwriting risk	R0030	0	0	0
Health underwriting risk	R0040	0	0	0
Non-life underwriting risk	R0050	0	0	0
Diversification	R0060	-434	-434	
Intangible asset risk	R0070	0	0	
Basic Solvency Capital Requirement	R0100	2 355	2 355	

Calculation of Solvency Capital Requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	0
Operational risk	R0130	707
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-33
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	3 029
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	3 029
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
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

Approach to tax rate

		Yes/No
		C0109
Approach based on average tax rate*	R0590	2

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	-33
LAC DT justified by reversion of deferred tax liabilities	R0650	
LAC DT justified by reference to probable future taxable economic profit	R0660	-33
LAC DT justified by carry back, current year	R0670	
LAC DT justified by carry back, future years	R0680	
Maximum LAC DT	R0690	

Minimum Capital Requirement - Both life and non-life insurance activity

S.28.02.01

MCR components	MCR components		
	Non-life activities	Life activities	
	MCR(NL, NL) Result	MCR(NL, L) Result	
	CD010	CD020	
Linear formula component for non-life insurance and reinsurance obligations	R0010	0	0

Background information	Background information			
	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	CD030	CD040	CD050	CD060
Medical expense insurance and proportional reinsurance	R0020	0	0	0
Income protection insurance and proportional reinsurance	R0030	2	0	0
Workers' compensation insurance and proportional reinsurance	R0040	0	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	0	0	0
Other motor insurance and proportional reinsurance	R0060	0	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	0	0	0
General liability insurance and proportional reinsurance	R0090	0	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	0	0	0
Legal expenses insurance and proportional reinsurance	R0110	0	0	0
Assistance and proportional reinsurance	R0120	0	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0	0	0
Non-proportional health reinsurance	R0140	0	0	0
Non-proportional casualty reinsurance	R0150	0	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0	0
Non-proportional property reinsurance	R0170	0	0	0

Linear formula component for life insurance and reinsurance obligations	Non-life activities	Life activities	
	MCR(L, NL) Result	MCR(L, L) Result	
	CD070	CD080	
Linear formula component for life insurance or reinsurance obligations	R0200	0	1 327

Total capital at risk for all life (re)insurance obligations	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance) best estimate provisions	Net (of reinsurance/SPV) total capital at risk
	CD090	CD100	CD110	CD120
Obligations with profit participation - guaranteed benefits	R0210	0	9	
Obligations with profit participation - future discretionary benefits	R0220	0	0	
Index-linked and unit-linked insurance obligations	R0230	0	0	
Other life (re)insurance and health (re)insurance obligations	R0240	0	2	
Total capital at risk for all life (re)insurance obligations	R0250	0		1 895 754

Overall MCR calculation		CD130
Linear MCR	R0300	1 328
SCR	R0310	3 028
MCR cap	R0320	1 363
MCR floor	R0330	757
Combined MCR	R0340	1 328
Absolute floor of the MCR	R0350	6 200
Minimum Capital Requirement	R0400	6 200

Notional non-life and life MCR calculation	Non-life activities	Life activities	
	CD140	CD150	
Notional linear MCR	R0500	0	1 327
Notional SCR excluding add-on (annual or latest calculation)	R0510	1	3 028
Notional MCR cap	R0520	0	1 363
Notional MCR floor	R0530	0	757
Notional Combined MCR	R0540	0	1 327
Absolute floor of the notional MCR	R0550	2 500	3 700
Notional MCR	R0560	2 500	3 700