Solvency and Financial Condition Report pursuant to PRA Rulebook – SII Firms – Reporting Rule 3.1
Insurance (GB) Limited
Year ended: 31 December 2016

Summary

Insurance (GB) Limited (the Firm) is at a very advanced stage of its run-off, with all claim indemnities settled and minimal on-going transactions. The only material change during 2016 was a £450k capital contribution in order to meet the new Minimum Capital Requirement (MCR). It is the Firm's intention to de-authorise with the Prudential Regulation Authority (PRA) and to wind up its affairs, although the exact timing will be at the discretion of the PRA. Therefore, the Directors no longer consider the Firm to be a going concern.

A. Business and performance

A.1. Business:

a. Name and legal form: Insurance (GB) Limited, a private limited company.
b. Supervisory authorities: The Firm is authorised and regulated by the Prudential Regulation Authority, 20 Moorgate, London, EC2R 6DA, firm reference number 202874.
c. External auditors: Ernst & Young LLP, 25 Churchill Place, London E14 5EY
d. Qualifying holdings: The ultimate parent company of the Firm is American Financial Group Inc, a company incorporated in the United States. The Firm's immediate parent company is Great American Insurance Company, which is also incorporated in the United States. Great American Insurance Company has been the sole shareholder of the Firm throughout the financial year and is entitled to exercise all of the voting power of the Firm. Great American Insurance Company is 100% owned by American Financial Group Inc.
e. Group structure: This is attached as Appendix I to this document.
f. Material lines of business and geographical areas: The Firm's principal activity was the transaction of general motor insurance business in the United Kingdom and the Republic of Ireland. New and renewal business ceased on 19 June 1998 in the United Kingdom and 31 July 1998 in the Republic of Ireland. All policies expired by 31 July 1999 and all claim indemnities have been settled. The Firm is therefore at a very advanced stage of its run-off, with minimal on-going transactions.
g. Significant events: In order to ensure compliance with the MCR following the expiry of transitional provisions at 31 December 2016, the Firm received a £450k capital contribution in December 2016.

A.2. Underwriting performance

Nil (2015 - £114k income).

A.3. Investment performance

£8k (2015 - £8k) - all bank interest.

A.4. Performance of other activities

Expenses £46k (2015 - £92k).

A.5. Any other information

The loss for the year is £38k (2015 – profit £30k). It is the Firm's intention to de-authorise with the PRA and to wind up its affairs, although the exact timing will be at the discretion of the PRA.

B. System of governance

B.1. General information on the system of governance

a. Structure: The Firm currently has two Directors, David Witzgall and Eve Rosen (the Directors). The Directors of the Firm are employed by Great American Insurance Company. David Witzgall is Senior Vice President, Chief Finance Officer and Treasurer. Eve Rosen is Senior Vice President Executive Counsel and Secretary. A hierarchy chart setting out the respective reporting lines for each of the Directors is set out in Appendix II.

Under the SIMR, each Director is authorised by the PRA to carry out the following "senior insurance management functions" for the Firm:

Eve Rosen ECR01016	David Witzgall DJW01392	Controlled Function	Description	Date Approved
✓		SIMF1	Chief Executive Officer	1/3/2017
	✓	SIMF2	Chief Finance Officer	7/3/2016
✓		SIMF9	Chairman	1/3/2017

The Firm does not believe that there is a significant conflict of interest from Eve Rosen combining functions. Taking into account the nature, scale and complexity of the Firm's activities and risks, the Board considers that it is appropriate, justified and in the best interests of the Firm and its policyholders that some Directors hold more than one controlled function.

Subject to any revision of, and in light of the Principal Risks, the Firm has allocated each of the SIMR prescribed responsibilities as follows:

(a) responsibility for ensuring the Firm has complied with its obligation to ensure every person who performs a key function is a fit and proper person – Eve Rosen

(b) responsibility for leading the development of the Firm's culture by the governing body as a whole – Eve Rosen

(c) responsibility for overseeing the adopting of the Firm's culture in the day to day management of the Firm – Eve Rosen

(d) responsibility for the production and integrity of the Firm's financial information and its regulatory reporting – David Witzgall

(e) responsibility for management of the allocation and maintenance of the Firm's capital and liquidity – David Witzgall

(f) responsibility for the development and maintenance of the Firm's business model by the governing body – David Witzgall

(g) responsibility for performance of the Firm's own risk and solvency assessment – David Witzgall

(h) responsibility for leading the development and effective implementation of policies and procedures for the induction, training and professional development of all members of the Firm (other than members of the Firm's governing body) – Eve Rosen

(i) responsibility for policies and procedures for the induction, training and professional development for all the Firm's key function holders (other than members of the Firm's governing body) – Eve Rosen

(j) responsibility for oversight of the independence, autonomy and effectiveness of the whistle blowing policies and procedures, including those for the protection of staff raising concerns – Eve Rosen

(k) responsibility for oversight of the Firm's remuneration policies and procedures – The Firm does not have any employees.

The Firm believes that the allocation of the above responsibilities has been made in such a way that it does not undermine the collective fiduciary, legal and regulatory responsibilities of the Board, but rather complements and informs the operation of collective decision-making mechanisms.

The Firm has no employees and is administered by a third party administrator, Capita Commercial Insurance Services Limited (Capita). Capita prepares the Firm's FCA/PRA regulatory returns and the Firm's annual financial statements. In its capacity as agent, Capita submits, once approved, the majority of FCA/PRA returns to the FCA/PRA on behalf of the Firm. In the event of a potential claim, Capita would administer the claim on behalf of the Firm.

b. Material changes: None.
c. Remuneration policy and practices: N/A as the Firm has no employees.
d. Related party transactions: None.

B.2. Fit and proper requirements

The Firm has considered its "fit and proper" requirements in light of the very advanced state of the Firm's run-off and considers that both Eve Rosen and David Witzgall have the necessary time and resources available to perform their roles in a sound, honest, fair, objective and suitably independent manner.

B.3. Risk management system including Own Risk and Solvency Assessment (ORSA)

a. Risk management system: The Board takes a proactive approach to recognising and mitigating risk, with the aim of protecting its policyholders and safeguarding the interests of the Firm and its shareholders. The Board confirms that it has identified and understood the Firm's current risk profile in the context of the Firm's business plan, risk appetite and Solvency II / legal / regulatory obligations. In determining the Firm's risk profile, the Board has taken into account those internal and external factors that could influence the Firm's risk profile and in particular the following:
    - The Firm is at a very advanced stage of its run-off, with all claim indemnities settled, minimal on-going transactions and only cash at bank as assets.
    - The Firm has the internal control measures in place and financial resources available to ensure that it will continue to operate in compliance with the capital requirements of Solvency II.

    Having undertaken its review, the Board considers the Firm's principal risks are:
    - regulatory compliance
    - maintenance of Solvency II capital.

The Board further confirms that these Principal Risks are kept under regular review, as standing agenda items at every Board meeting of the Firm. In addition, a review of the Firm's claims position is also a Board standing agenda item.

b. ORSA: Given the Firm is at a very advanced stage of its run-off, with all claim indemnities settled, minimal on-going transactions and only cash at bank as assets, the Directors believe the Firm's risks are negligible. A Solvency Capital Requirement (SCR) of £509k was calculated as at 31st December 2016. Given the MCR for the Firm is £3.3m, the SCR is irrelevant for monitoring the Firm's solvency.

B.4. Internal control system

a. Internal controls: The Firm confirms it has internal controls suitable for its very advanced state of run-off.
b. Compliance: Given the Firm's minimal activity, the Firm does not have a separate compliance department; however it benefits from the Group department as necessary.

B.5. Internal audit function

a. Implementation: Given the minimal activity, the Firm does not have a separate internal audit department; however it benefits from the Group department as necessary.
b. Independence: This is maintained, as it is a Group rather than Firm department.

B.6. Actuarial function

Given the minimal activity, the Firm does not have a separate actuarial department; however it benefits from the Group department as necessary.

B.7. Outsourcing

The Firm has no employees and is administered by a third party administrator, Capita Commercial Insurance Services Limited (Capita), a UK located company. Capita prepares the Firm's FCA/PRA regulatory returns and the Firm's annual financial statements. In its capacity as agent, Capita submits, once approved, the majority of FCA/PRA returns to the FCA/PRA on behalf of the Firm.

B.8. Any other information

None.

C. Risk Profile

C.1. Underwriting risk

Due to the very advanced state of the Firm's run-off, the Directors do not believe that any further claims will arise and therefore the Firm has no underwriting risk.

C.2. Market risk

As the Firm does not hold financial instruments or investments (other than cash at a major UK bank), the Directors believe the Firm has negligible market risk.

C.3. Credit risk

As the Firm does not hold assets (other than cash at a major UK bank), the Directors believe the Firm has negligible credit risk.

C.4. Liquidity risk

As the Firm does not hold assets (other than cash at a major UK bank), the Directors believe the Firm has negligible liquidity risk.

C.5. Operational risk

Due to the minimal operational activity, the Directors believe the Firm has negligible operational risk.

C.6. Other material risks

Per B3 above, the Directors consider the Firms' principal risks are:

- regulatory compliance
- maintenance of Solvency II capital.

D. Valuation for solvency purposes

D.1. Assets

The only asset is cash at bank £3,390k, which is valued at exchange value in accordance with Solvency II requirements.

D.2. Technical provisions

As all claim indemnities have been settled, there are no technical provisions.

D.3. Other liabilities

These comprise a provision for Firm closure costs £35k and accrued expenses £18k. The amounts of these provisions materially approximate their fair value.

D.4. Alternative methods of valuation

None.

D.5. Any other information

None.

E. Capital management

E.1. Own funds

a. Material changes: In December 2016, the Firm received a £450k capital contribution in order to meet the new MCR. The reconciliation reserve has decreased during 2016 by the £38k loss for 2016. Due to the very advanced state of the Firm's run-off, no further material changes to own funds, all of which are unrestricted Tier 1, are planned, other than those needed for the Firm to wind up its affairs. The company's objective is to achieve an orderly and solvent run-off.

b. Structure:

Own funds unrestricted tier 1	2016 £000	2015 £000
Ordinary share capital	17,714	17,714
Share premium	2,786	2,786
Capital contribution	1,450	1,000
Reconciliation Reserve	(18,613)	(18,575)
Total	**3,337**	**2,925**

c. Cover for SCR: All own funds are available to cover the SCR.

d. Cover for MCR: All own funds are available to cover the MCR.

e. Equity: Own funds for solvency purposes are equal to the shareholder's funds for the annual financial statements.

f. Basic own funds subject to transitional arrangements: The Firm does not have basic own funds items subject to transitional arrangements.

g. Ancillary own funds: The Firm does not have ancillary own funds.

h. Deductions from own funds: The Firm does not have deductions from own funds.

E.2. SCR and MCR

a. Amount: The Firm's SCR is £509k. The Firm's MCR is £3,332k (i.e. €3.7m).

b. SCR split by risk: Market risk £2k, Counterparty default risk £498k, Non-life underwriting risk £17k, Diversification Credit £10k Operational risk £2k.

c. Simplified calculations for standard formula: The Firm does not use simplified calculations.

d. Undertaking specific parameters (USPs) for standard formula: The Firm does not use these USPs.

e. Article 51(2): N/A to the Firm.

f. USPs and capital add-on for SCR: The Firm is not required to use these USPs and does not have any capital add-ons.

g. MCR: The floor value of the MCR calculation applies to the Firm i.e. €3.7m, or £3.3m at the prescribed exchange rate.

h. Material changes: None.

E.3. Use of the duration-based equity risk sub-module in the calculation of the SCR

The Firm does not use this sub-module.

E.4. Differences between the standard formula and any internal model used

N/A as the Firm does not have an internal model.

E.5. Non compliance with MCR and SCR

The firm had benefit of the transitional measures during the financial year and was compliant with the new MCR as at 31 December 2016.

E.6. Any other information

None.

Solvency and Financial Condition Report pursuant to PRA Rulebook – SII Firms – Reporting Rule 3.1
Insurance (GB) Limited
Year ended: 31 December 2016

Directors' Statement

We acknowledge our responsibility for the preparation of the Solvency and Financial Condition Report in accordance with the financial reporting provisions of the PRA rules and Solvency II regulations.

The Directors are also responsible for such internal control as management determines is necessary to enable the preparation of a Solvency and Financial Condition Report that is free from material misstatement, whether due to fraud or error. We are satisfied that:

a) Throughout the financial year in question, the Company has complied in all material respects with the requirements of the PRA rules and the Solvency II Regulations as applicable to the Company;

b) The SFCR has been prepared in all material respects in accordance with the PRA Rules and the Solvency II Regulations; and

c) It is reasonable to believe that the Company has continued to comply subsequently and will continue so to comply in future.

Approved on behalf of the Board on 19 May 2017

D Witzgall
Director

Solvency and Financial Condition Report pursuant to PRA Rulebook – SII Firms – Reporting Rule 3.1
Insurance (GB) Limited
Year ended: 31 December 2016

Report of the external independent auditor to the Directors of Insurance (GB) Limited ('the Company') pursuant to Rule 4.1 (2) of the External Audit Chapter of the PRA Rulebook applicable to Solvency II firms

Report on the Audit of the relevant elements of the Solvency and Financial Condition Report

Opinion
Except as stated below, we have audited the following documents prepared by the Company as at 31st December 2016:

- The 'Valuation for solvency purposes' and 'Capital Management' sections of the Solvency and Financial Condition Report of the Company as at 31st December 2016, (**'the Narrative Disclosures subject to audit'**); and
- Company templates S02.01.02, S17.01.02, S23.01.01, S25.01.21, S28.01.01 (**'the Templates subject to audit'**).

The Narrative Disclosures subject to audit and the Templates subject to audit are collectively referred to as the '**relevant elements of the Solvency and Financial Condition Report**'.

We are not required to audit, nor have we audited, and as a consequence do not express an opinion on the Other Information which comprises:

- The 'Business and performance', 'System of governance' and 'Risk profile' elements of the Solvency and Financial Condition Report including Appendix I and Appendix II;
- Company templates S05.01.02, S05.02.01, S19.01.21; and
- the written acknowledgement by management of their responsibilities, including for the preparation of the solvency and financial condition report (**'the Responsibility Statement'**).

To the extent the information subject to audit in the relevant elements of the Solvency and Financial Condition Report includes amounts that are totals, sub-totals or calculations derived from the Other Information, we have relied without verification on the Other Information.

In our opinion, the information subject to audit in the relevant elements of the Solvency and Financial Condition Report of Insurance (GB) Limited as at 31st December 2016 is prepared, in all material respects, in accordance with the financial reporting provisions of the PRA Rules and Solvency II regulations on which they are based.

This report is made solely to the Directors of the Company in accordance with Rule 2.1 of External Audit Chapter of the PRA Rulebook for Solvency II firms. Our work has been undertaken so that we might report to the Directors those matters that we have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Directors, for our work, for this report, or for the opinions we have formed.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) (ISAs (UK & I)), including ISA (UK) 800 and ISA (UK) 805. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the relevant elements of the Solvency and Financial Condition Report* section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the Solvency and Financial Condition Report in the UK, including the FRC's Ethical Standard as applied to public interest entities, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Solvency and Financial Condition Report pursuant to PRA Rulebook – SII Firms – Reporting Rule 3.1
Insurance (GB) Limited
Year ended: 31 December 2016

Conclusions relating to going concern
We have nothing to report in respect of the following matters in relation to which the ISAs (UK & I) require us to report to you where:

- the Directors' use of the going concern basis of accounting in the preparation of the Solvency and Financial Condition Report is not appropriate; or
- the Directors have not disclosed in the Solvency and Financial Condition Report any identified material uncertainties that may cast significant doubt about the company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the Solvency and Financial Condition Report is authorised for issue.

Emphasis of Matter – Basis of Accounting
We draw attention to the 'Valuation for solvency purposes', 'Capital Management' and other relevant disclosures sections of the Solvency and Financial Condition Report, which describe the basis of accounting. The Solvency and Financial Condition Report is prepared in compliance with the financial reporting provisions of the PRA Rules and Solvency II regulations, and therefore in accordance with a special purpose financial reporting framework. The Solvency and Financial Condition Report is required to be published, and intended users include but are not limited to the Prudential Regulation Authority. As a result, the Solvency and Financial Condition Report may not be suitable for another purpose. Our opinion is not modified in respect of these matters.

Other Information
The Directors are responsible for the Other Information. Our opinion on the relevant elements of the Solvency and Financial Condition Report does not cover the Other Information, and we do not express an audit opinion or any form of assurance conclusion thereon.

In connection with our audit of the Solvency and Financial Condition Report, our responsibility is to read the Other Information and, in doing so, consider whether the Other Information is materially inconsistent with the relevant elements of the Solvency and Financial Condition Report, or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the relevant elements of the Solvency and Financial Condition Report or a material misstatement of the Other Information. If, based on the work we have performed, we conclude that there is a material misstatement of this Other Information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Directors for the Solvency and Financial Condition Report
The Directors are responsible for the preparation of the Solvency and Financial Condition Report in accordance with the financial reporting provisions of the PRA rules and Solvency II regulations.

The Directors are also responsible for such internal control as they determine is necessary to enable the preparation of a Solvency and Financial Condition Report that is free from material misstatement, whether due to fraud or error.

Auditor's Responsibilities for the Audit of the relevant elements of the Solvency and Financial Condition Report
It is our responsibility to form an independent opinion as to whether the relevant elements of the Solvency and Financial Condition Report are prepared, in all material respects, with financial reporting provisions of the PRA Rules and Solvency II regulations on which they are based.

Our objectives are to obtain reasonable assurance about whether the relevant elements of the Solvency and Financial Condition Report are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but it is not a guarantee that an audit conducted in accordance with ISAs (UK & I) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the decision making or the judgement of the users taken on the basis of the Solvency and Financial Condition Report.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: **https://www.frc.org.uk/Our-Work/Audit-and-Actuarial-Regulation/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx.** The same responsibilities apply to the audit of the Solvency and Financial Condition Report.

Report on Other Legal and Regulatory Requirements.

In accordance with Rule 4.1 (3) of the External Audit Chapter of the PRA Rulebook for Solvency II firms we are required to consider whether the Other Information is materially inconsistent with our knowledge obtained in the audit of Insurance (GB) Limited's statutory financial statements. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Ernst & Young LLP

Ernst & Young LLP
London
19 May 2017

The maintenance and integrity of the Company website is the responsibility of the Directors; the work carried out by the auditors does not involve consideration of these matters and, accordingly, the auditors accept no responsibility for any changes that may have occurred to the Solvency and Financial Condition Report since it was initially presented on the website.

Appendix I – Group Structure

AFG ORGANIZATIONAL CHART	STATE OF DOMICILE	DATE OF INCORPORATION	% OF STOCK OWNED BY IMMEDIATE PARENT COMPANY (1)	NATURE OF BUSINESS
American Financial Group, Inc.	Ohio	07/01/1997		Diversified Financial Holding Company
__American Financial Capital Trust II	Delaware	02/04/1997	100.0	Statutory Trust
__American Financial Capital Trust III	Delaware	06/25/2003	100.0	Statutory Trust
__American Financial Capital Trust IV	Delaware	06/25/2003	100.0	Statutory Trust
__American Financial Enterprises, Inc.	Connecticut	01/01/1871	100.0	Holding Company
__American Money Management Corporation	Ohio	03/01/1973	100.0	Registered Investment Advisor
__American Real Estate Capital Company, LLC	Ohio	11/05/2009	100.0	Mortgage Broker
__Mid-Market Capital Partners, LLC	Delaware	05/26/2010	100.0	Arranger of Corporate Loans
__APU Holding Company	Ohio	10/15/2003	100.0	Holding Company
__American Premier Underwriters, Inc.	Pennsylvania	04/13/1846	100.0	Diversified Company
__The Associates of the Jersey Company	New Jersey	11/10/1804	100.0	Inactive
__Cal Coal, Inc.	Illinois	05/30/1979	100.0	Inactive
__Great Southwest Corporation	Delaware	10/25/1978	100.0	Real Estate Developer
__The Indianapolis Union Railway Company	Indiana	11/19/1872	100.0	Inactive
__Lehigh Valley Railroad Company	Pennsylvania	04/21/1846	100.0	Inactive
__Pennsylvania Lehigh Oil & Gas Holdings LLC	Pennsylvania	12/17/2012	100.0	Holding Company
__Magnolia Alabama Holdings, Inc.	Delaware	05/18/2004	100.0	Holding Company
__Magnolia Alabama Holdings LLC	Alabama	05/24/2004	100.0	Real Estate
__Michigan Oil & Gas Holdings, LLC	Michigan	09/24/2012	100.0	Holding Company
__Ohio Oil & Gas Holdings, LLC	Ohio	07/06/2012	100.0	Holding Company
__The Owasco River Railway, Inc.	New York	06/02/1881	100.0	Inactive
__PCC Real Estate, Inc.	New York	12/15/1986	100.0	Holding Company
__PCC Technical Industries, Inc.	Delaware	11/18/1983	100.0	Holding Company
__PCC Maryland Realty Corp	Maryland	08/18/1993	100.0	Real Estate Holding Company
__Penn Central Energy Management Company	Delaware	05/11/1987	100.0	Inactive
__Penn Towers, Inc.	Pennsylvania	08/01/1958	100.0	Inactive
__Pennsylvania Oil & Gas Holdings, LLC	Pennsylvania	05/30/2013	100.0	Holding Company
__Pennsylvania-Reading Seashore Lines	New Jersey	05/14/1901	66.7	Inactive
__Pittsburgh and Cross Creek Railroad Company	Pennsylvania	08/14/1970	83.0	Inactive
__Terminal Realty Penn Co.	District of Columbia	09/23/1968	100.0	Inactive
__Waynesburg Southern Railroad Company	Pennsylvania	09/01/1966	100.0	Inactive
__GAI Insurance Company, Ltd.	Bermuda	09/18/1989	100.0	Reinsurance
__Great American Specialty & Affinity Limited	United Kingdom	07/26/2010	100.0	Brokerage

AFG ORGANIZATIONAL CHART	STATE OF DOMICILE	DATE OF INCORPORATION	% OF STOCK OWNED BY IMMEDIATE PARENT COMPANY (1)	NATURE OF BUSINESS
American Financial Group, Inc.				
__APU Holding Company				
__Hangar Acquisition Corp	Ohio	10/06/1995	100.0	Aircraft Investment
__Premier Lease & Loan Services Insurance Agency, Inc	Washington	12/27/1983	100.0	Insurance Agency
__Premier Lease & Loan Services of Canada, Inc	Washington	02/28/1991	100.0	Insurance Agency
__Risico Management Corporation	Delaware	01/10/1989	100.0	Risk Management
__Dixie Terminal Corporation	Ohio	04/23/1970	100.0	Real Estate Holding Company
__GAI Holding Bermuda Ltd	Bermuda	10/03/2007	100.0 (2)	Holding Company
__GAI Indemnity, Ltd	United Kingdom	09/27/2007	100.0	Lloyd's Corporate Member
__Neon Capital Limited	United Kingdom	07/12/2002	100.0	Holding Company
__Neon Holdings (U.K.) Limited	United Kingdom	06/15/1998	100.0	Holding Company
__Lavenham Underwriting Limited	United Kingdom	08/15/2002	100.0	Lloyd's Corporate Member
__Marketform Hong Kong Limited	Hong Kong	08/04/2013	100.0	Inactive
__Neon Management Services Limited	United Kingdom	11/08/2002	100.0	Service Company
__Neon Service Company (U.K.) Limited	United Kingdom	06/15/1998	100.0	Underwriting Intermediary
__Marketform Australia Pty Limited	Australia	03/12/2004	100.0	Claims Handling & Client Services
__Studio Marketform srl	Italy	05/05/2006	100.0	Claims Manager
__Neon Underwriting Bermuda Limited	Bermuda	04/07/2016	100.0	Underwriting Office
__Neon Underwriting Limited	United Kingdom	06/15/1998	100.0	Managing Agency
__Sempford Underwriting Limited	United Kingdom	04/22/2003	100.0	Lloyd's Corporate Member
__Spectrum Agency Limited	United Kingdom	08/18/2016	100.0	
__Great American Financial Resources, Inc	Delaware	11/23/1992	100.0 (2)	Insurance Holding Company
__AAG Insurance Agency, Inc	Kentucky	12/06/1994	100.0	Insurance Agency
__Ceres Group, Inc	Delaware	10/22/1998	100.0	Holding Company
__Continental General Corporation	Nebraska	02/12/1968	100.0	Holding Company
__QQAgency of Texas, Inc	Texas	09/07/2000	100.0	Insurance Agency
__Great American Advisors, Inc	Ohio	12/10/1993	100.0	Broker-Dealer
__Great American Life Insurance Company	Ohio	12/29/1961	100.0	Life Insurance Company
__Aerielle, LLC	Delaware	02/13/2009	60.0 (2)	Marketing of Consumer Electronic Products
__Annuity Investors Life Insurance Company	Ohio	11/13/1981	100.0	Life Insurance Company
__Bay Bridge Marina Hemingway's Restaurant, LLC	Maryland	10/22/2010	85.0	Liquor License Holder for Hemingway's Restaur
__Bay Bridge Marina Management, LLC	Maryland	06/30/2009	85.0	Liquor License Holder for Bay Bridge Grill
__Brothers Management, LLC	Florida	08/11/2004	99.0	Restaurants & Ships Store
__Charleston Harbor Fishing, LLC	South Carolina	09/01/2016	100.0	Holder of Fishing Tournament License

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American Financial Group, Inc.				
|__Great American Financial Resources, Inc.				
|__Great American Life Insurance Company				
|__GA Key Lime, LLC	Ohio	11/11/2015	100.0 (2)	Acquisition Subsidiary
|__GALIC - Bay Bridge Marina, LLC	Maryland	05/05/2005	100.0	Holding Company
|__GALIC - Sorrento, LLC	Florida	05/21/2012	100.0 (2)	Mortgage Holder - Sorrento Condos, Dallas, TX
|__GALIC Brothers, Inc.	Ohio	11/12/1993	80.0	Real Estate Management
|__GALIC Pointe, LLC	Florida	03/25/2011	100.0 (2)	Mortgage Holder-Destin, FL Property
|__Manhattan National Holding Corporation	Ohio	08/27/2008	100.0	Holding Company
|__Manhattan National Life Insurance Company	Ohio	12/20/1956	100.0	Life Insurance Company
|__Skipjack Marina Corp	Maryland	06/24/1999	100.0	Marina Operator
|__Great American Holding, Inc.	Ohio	07/25/2002	100.0	Holding Company
|__Agricultural Services, LLC	Ohio	03/12/2010	100.0	Holding Company
|__American Empire Surplus Lines Insurance Company	Delaware	07/15/1977	100.0	Property/Casualty Insurance
|__American Empire Insurance Company	Ohio	11/26/1979	100.0	Property/Casualty Insurance
|__American Empire Underwriters, Inc.	Texas	05/19/1976	100.0	Insurance Agency
|__GAI Australia Pty Ltd	Australia	07/06/2012	100.0	Employer of Australian Employees
|__Great American International Insurance Designated Activity Company	Ireland	01/05/2004	100.0	Property/Casualty Insurance
|__Mid-Continent Casualty Company	Ohio	02/26/1947	100.0	Property/Casualty Insurance
|__Mid-Continent Assurance Company	Ohio	08/13/1992	100.0	Property/Casualty Insurance
|__Mid-Continent Excess and Surplus Insurance Company	Delaware	07/10/2009	100.0	Property/Casualty Insurance
|__Mid-Continent Specialty Insurance Services, Inc.	Oklahoma	06/15/2009	100.0	Surplus Lines Brokerage
|__Oklahoma Surety Company	Ohio	08/05/1968	100.0	Property/Casualty Insurance
|__Republic Indemnity Company of America	California	12/05/1972	100.0	Property/Casualty Insurance
|__Republic Indemnity Company of California	California	10/13/1982	100.0	Property/Casualty Insurance
|__Summit Consulting, LLC	Florida	02/25/1976	100.0	Managing General Agency
|__Heritage Summit HealthCare, LLC	Florida	06/06/1996	100.0	Managed Care Services
|__Summit Holding Southeast, Inc.	Florida	06/29/1998	100.0	Holding Company
|__Bridgefield Employers Insurance Company	Florida	05/28/1997	100.0	Property/Casualty Insurance
|__Bridgefield Casualty Insurance Company	Florida	10/07/1994	100.0	Property/Casualty Insurance
|__Great American Insurance Company	Ohio	03/07/1872	100.0	Property/Casualty Insurance
|__American Signature Underwriters, Inc.	Ohio	04/08/1996	100.0	Insurance Agency
|__Brothers Property Corporation	Ohio	09/08/1987	80.0	Real Estate Manager
|__Brothers Pennsylvanian Corporation	Pennsylvania	12/23/1994	100.0	Real Estate Manager

AFG ORGANIZATIONAL CHART	STATE OF DOMICILE	DATE OF INCORPORATION	% OF STOCK OWNED BY IMMEDIATE PARENT COMPANY (1)	NATURE OF BUSINESS
American Financial Group, Inc.				
__Great American Insurance Company				
__Brothers Property Corporation				
__Brothers Property Management Corporation	Ohio	09/25/1987	100.0	Real Estate Management
__Crescent Centre Apartments	Ohio	03/15/2006	100.0 (2)	Real Estate
__Crop Managers Insurance Agency, Inc.	Kansas	08/09/1989	100.0	Insurance Agency
__Dempsey & Siders Agency, Inc.	Ohio	05/09/1956	100.0	Insurance Agency
__Eden Park Insurance Brokers, Inc.	California	02/13/1990	100.0	Wholesale Agency/Brokerage for E&S Lines
__El Aguila, Compañía de Seguros, S.A. de C.V.	Mexico	11/24/1994	100.0	Property/Casualty Insurance
__Financiadora de Primas Condor, S.A. de C.V.	Mexico	03/06/1998	99.0	Premium Finance
__Farmers Crop Insurance Alliance, Inc.	Kansas	03/30/1982	100.0	Insurance Services Provider
__FCIA Management Company, Inc.	New York	09/17/1991	100.0	Servicing Agent
__Foreign Credit Insurance Association	New York	01/01/1961	beneficial interest	Unincorporated Association
__GAI Mexico Holdings, LLC	Delaware	12/08/2015	100.0	Holding Company
__GAI Warranty Company	Ohio	01/25/2001	100.0	Service Warranty Provider
__GAI Warranty Company of Florida	Florida	03/23/2001	100.0	Service Warranty Provider
__GAI Warranty Company of Canada Inc.	Ontario (Toronto, CN)	04/17/2002	100.0	Service Contract Provider
__Global Premier Finance Company	Ohio	08/25/1998	100.0	Premium Finance
__Great American Agency of Texas, Inc.	Texas	01/25/1994	100.0	Managing General Agency
__Great American Alliance Insurance Company	Ohio	09/11/1945	100.0	Property/Casualty Insurance
__Great American Assurance Company	Ohio	03/23/1905	100.0	Property/Casualty Insurance
__Great American Casualty Insurance Company	Ohio	02/17/1981	100.0	Property/Casualty Insurance
__Great American Contemporary Insurance Company	Ohio	04/16/1996	100.0	Property/Casualty Insurance
__Great American E & S Insurance Company	Delaware	02/28/1979	100.0	Property/Casualty Insurance
__Great American Fidelity Insurance Company	Delaware	01/12/1982	100.0	Property/Casualty Insurance
__Great American Insurance Agency, Inc.	Ohio	04/20/1999	100.0	Insurance Agency
__Great American Insurance Company of New York	New York	08/22/1947	100.0	Property/Casualty Insurance
__Great American Lloyd's Insurance Company	Texas	08/31/1979	beneficial interest	Property/Casualty Insurance
__Great American Lloyd's, Inc.	Texas	08/02/1983	100.0	Corporate Attorney-in-Fact
__Great American Management Services, Inc.	Ohio	12/05/1974	100.0	Data Processing and Equipment Leasing
__Great American Protection Insurance Company	Ohio	01/08/1990	100.0	Property/Casualty Insurance
__Great American Re Inc.	Delaware	05/14/1971	100.0	Reinsurance Intermediary
__Great American Security Insurance Company	Ohio	07/01/1987	100.0	Property/Casualty Insurance
__Great American Spirit Insurance Company	Ohio	04/05/1988	100.0	Property/Casualty Insurance

AFG ORGANIZATIONAL CHART	STATE OF DOMICILE	DATE OF INCORPORATION	% OF STOCK OWNED BY IMMEDIATE PARENT COMPANY (1)	NATURE OF BUSINESS
American Financial Group, Inc.				
__Great American Insurance Company				
__Insurance (GB) Limited	United Kingdom	05/13/1992	100.0	Property/Casualty Insurance
__Key Largo Group, Inc.	Florida	02/25/1969	100.0	Land Developer - Inactive
__National Interstate Corporation	Ohio	01/26/1989	100.0	Holding Company
__American Highways Insurance Agency, Inc.	Ohio	06/29/1999	100.0	Insurance Agency
__Explorer RV Insurance Agency, Inc.	Ohio	07/17/1997	100.0	Insurance Agency
__Hudson Indemnity, Ltd.	Cayman Islands	06/12/1996	100.0	Property/Casualty Insurance
__Hudson Management Group, Ltd.	Virgin Islands	07/29/2004	100.0	Insurance Administrative Services
__National Interstate Insurance Agency, Inc.	Ohio	02/13/1989	100.0	Insurance Agency
__Commercial For Hire Transportation Purchasing Group	South Carolina	01/23/2004	beneficial interest	Purchasing Group
__National Interstate Insurance Company	Ohio	02/10/1989	100.0	Property/Casualty Insurance
__National Interstate Insurance Company of Hawaii, Inc.	Ohio	09/20/1999	100.0	Property/Casualty Insurance
__TransProtection Service Company	Missouri	03/08/1982	100.0	Insurance Agency
__Triumphe Casualty Company	Ohio	10/20/1961	100.0	Property/Casualty Insurance
__Vanliner Insurance Company	Missouri	04/16/1953	100.0	Property/Casualty Insurance
__Safety Claims & Litigation Services, LLC	Montana	08/24/2006	100.0	Loss Control Consulting Company
__Safety, Claims and Litigation Services, LLC	Ohio	12/02/2013	100.0	Loss Control Consulting Company
__PLLS Canada Insurance Brokers Inc.	Ontario (Toronto, CN)	05/13/2001	49.0	Insurance Agency
__Professional Risk Brokers, Inc.	Illinois	03/01/1990	100.0	Wholesale Agency/Brokerage for E&S Lines
__One East Fourth, Inc.	Ohio	02/03/1964	100.0	Real Estate Holding Company
__Pioneer Carpet Mills, Inc.	Ohio	04/29/1976	100.0	Inactive
__TEJ Holdings, Inc.	Ohio	12/04/1984	100.0	Real Estate Holding Company
__Three East Fourth, Inc.	Ohio	08/10/1966	100.0	Real Estate Holding Company

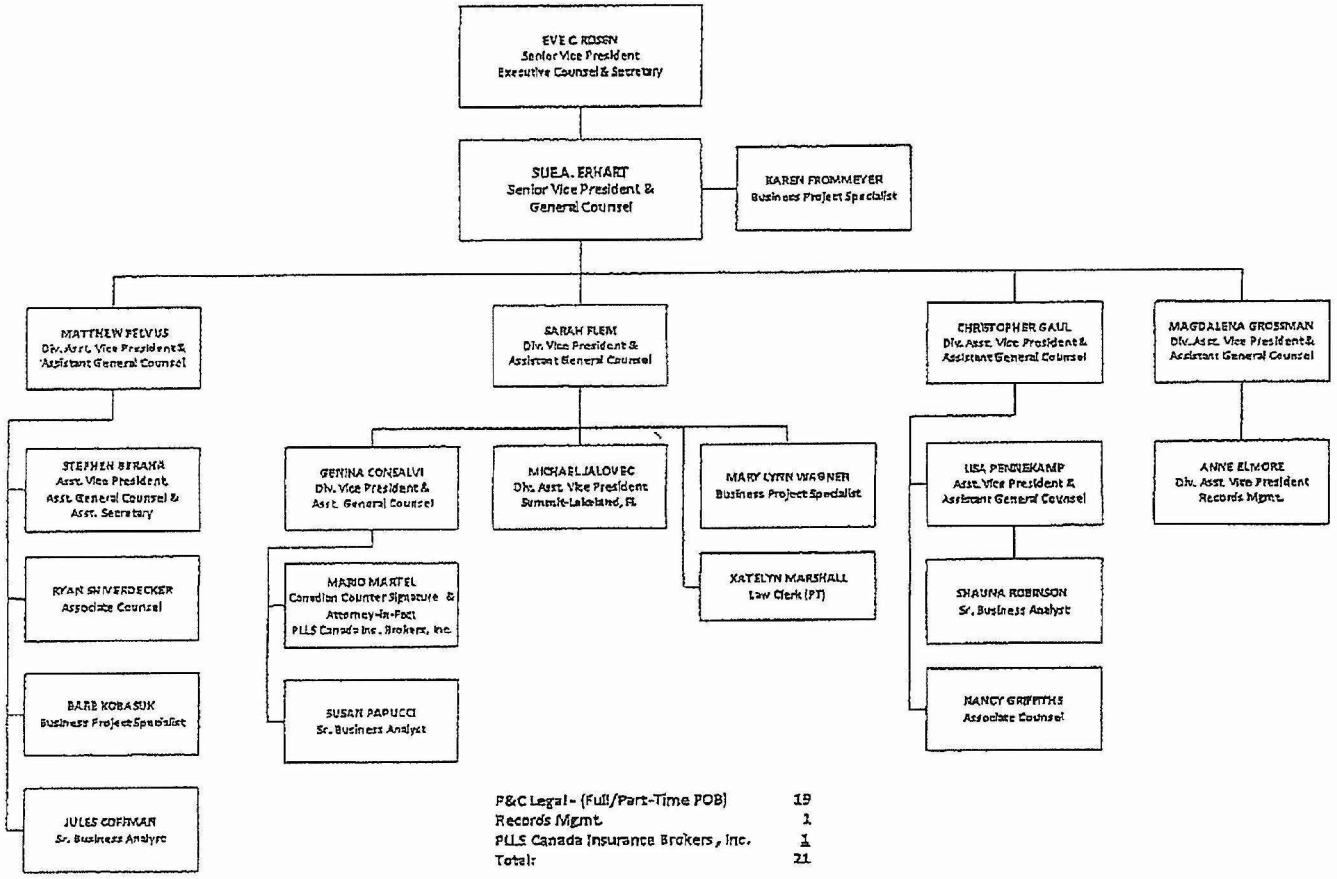
(1) Except Director's Qualifying Shares.
(2) Total percentage owned by parent shown and by other affiliated company(s).

Appendix II – Organisation Structure

GREAT AMERICAN INSURANCE GROUP

Property & Casualty Legal

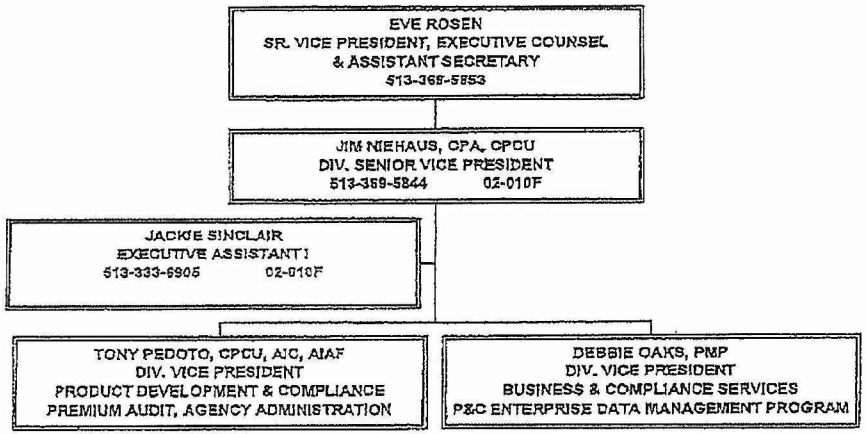
January 6, 2017



P&C Legal - (Full/Part-Time POB)	19
Records Mgmt.	1
PLLS Canada Insurance Brokers, Inc.	1
Total:	21

GREAT AMERICAN INSURANCE GROUP

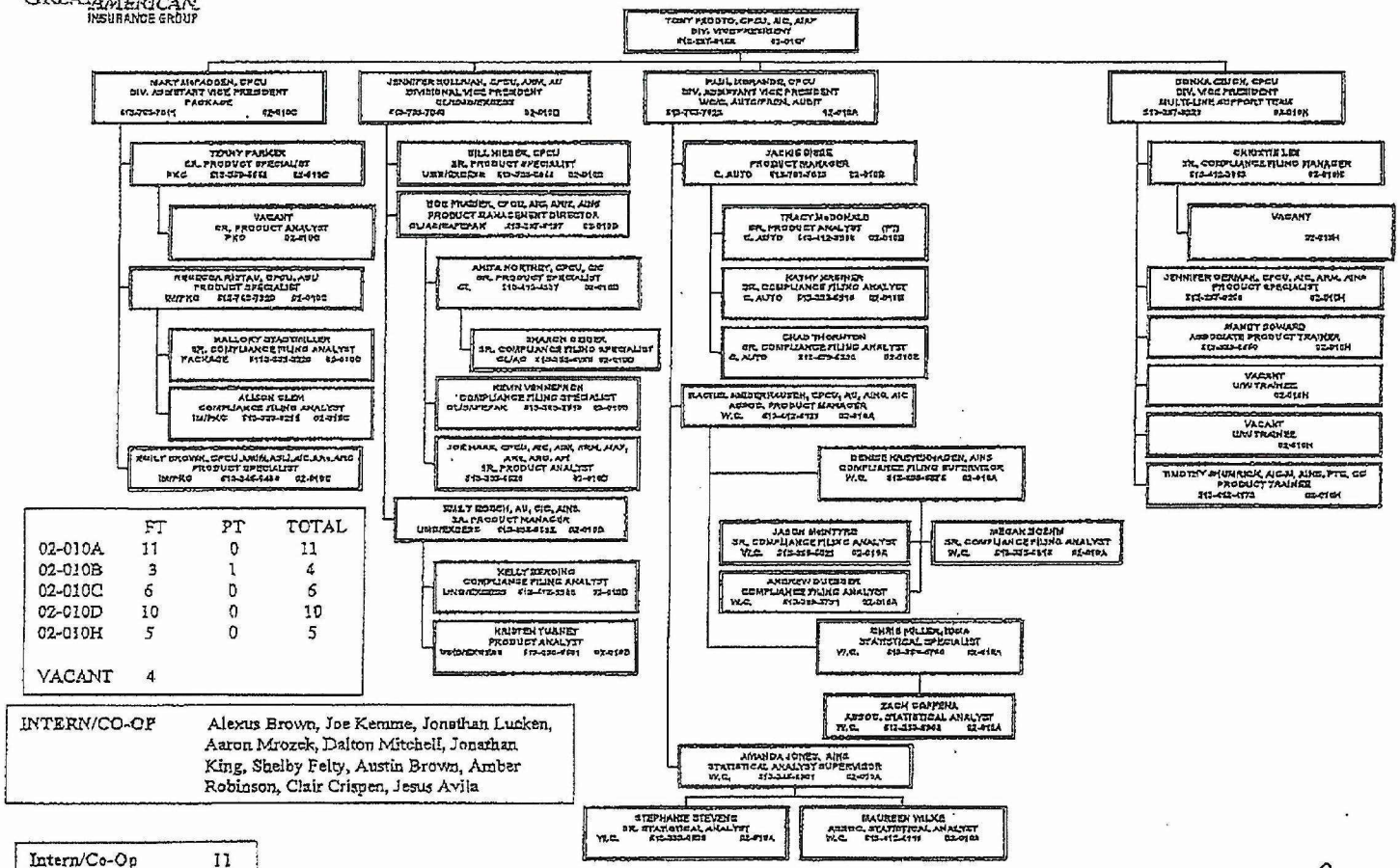
PRODUCT DEVELOPMENT & COMPLIANCE
BUSINESS & COMPLIANCE SERVICES
AGENCY ADMINISTRATION
PREMIUM AUDIT
P&C ENTERPRISE DATA MANAGEMENT PROGRAM



	FT	PT	TOTAL POB
02-010A	11	0	11
02-010B	3	1	4
02-010C	6	0	6
02-010D	10	0	10
02-010E	36	0	36
02-010F	3	0	3
02-010G	7	0	7
02-010H	5	0	5
02-0700	8	0	8
02-0940	4	0	4
	93	1	94
VACANCIES	5		

12/31/16

PRODUCT DEVELOPMENT & COMPLIANCE



	FT	PT	TOTAL
02-010A	11	0	11
02-010B	3	1	4
02-010C	6	0	6
02-010D	10	0	10
02-010H	5	0	5
VACANT	4		

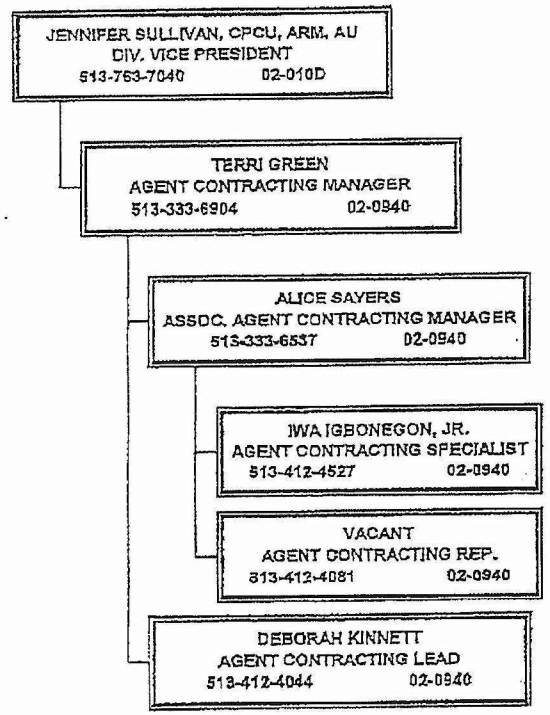
INTERN/CO-OP	Alexus Brown, Joe Kemme, Jonathan Lucken, Aaron Mrozek, Dalton Mitchell, Jonathan King, Shelby Felty, Austin Brown, Amber Robinson, Clair Crispen, Jesus Avila

Intern/Co-Op	11

12/31/16

GREAT AMERICAN INSURANCE GROUP

AGENCY ADMINISTRATION

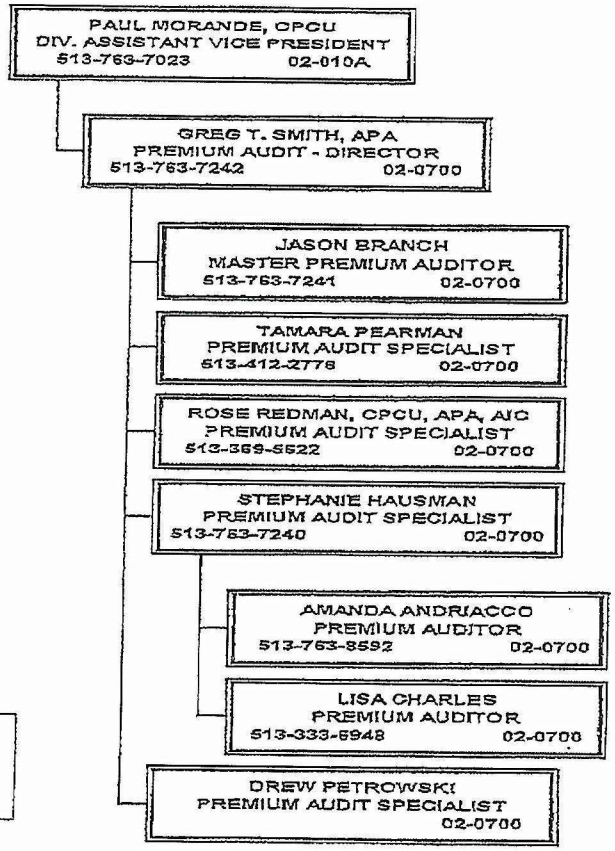


	FT	PT	TOTAL POB
02-0940	4	0	4
VACANCY	1		

12/31/16

GREAT AMERICAN INSURANCE GROUP

PREMIUM AUDIT



	FT	PT	TOTAL POB
02-0700	8	0	8

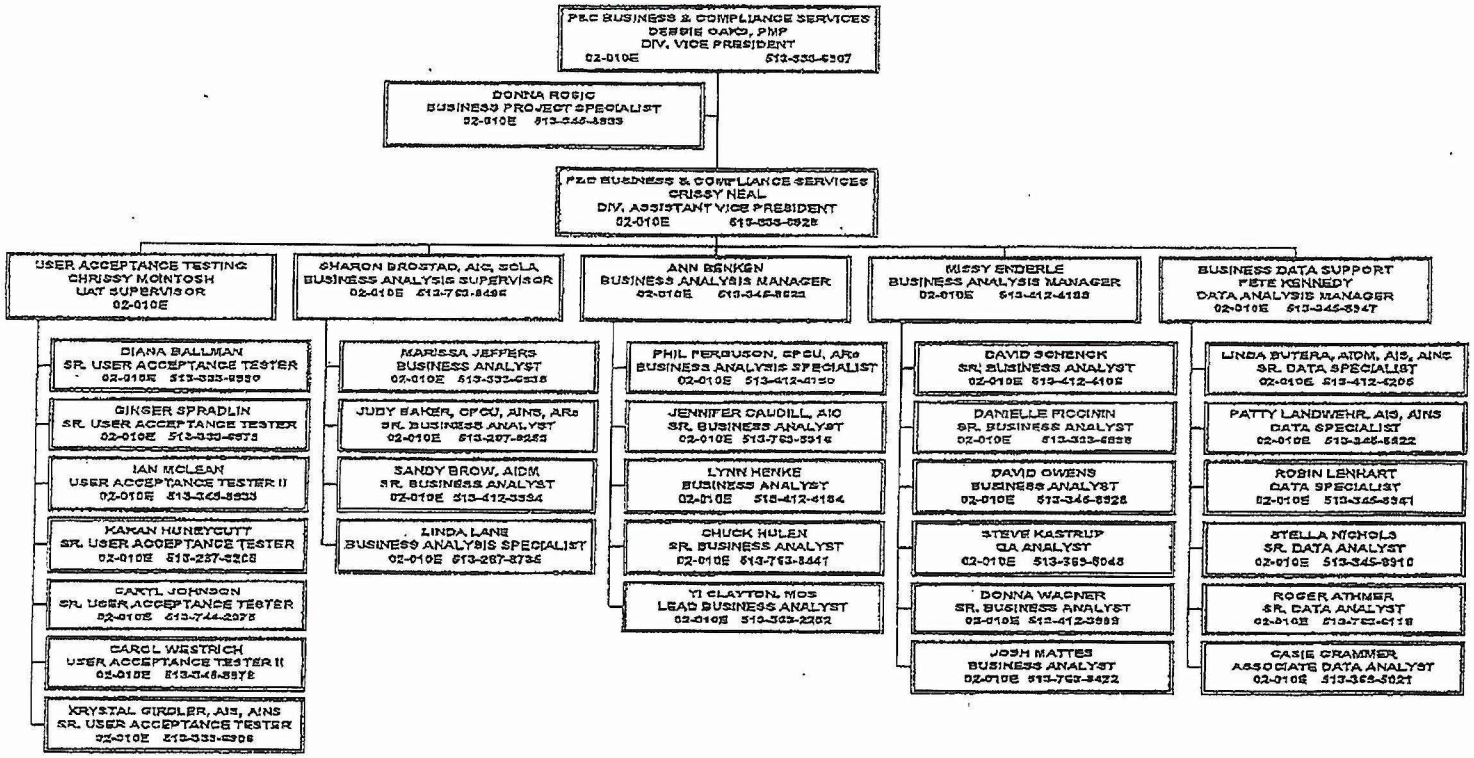
VACANCY: 0

Intern: Tyler Nicholson

12/31/16

GREAT AMERICAN INSURANCE GROUP

P&C BUSINESS & COMPLIANCE SERVICES



INTERNS/CO-OPS: 6

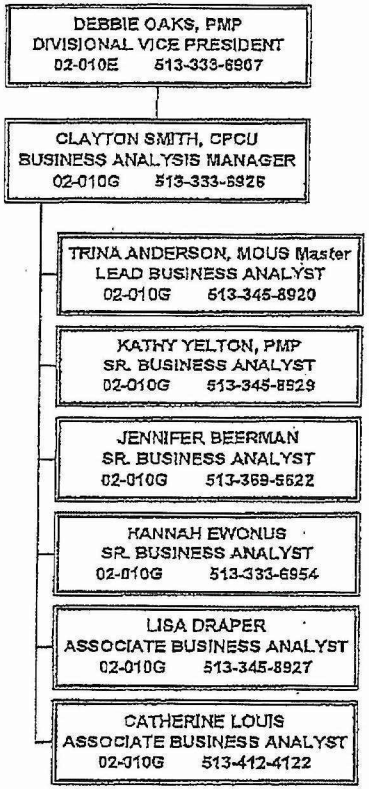
	FT	PT	TOTAL
POB			
02-010E	35	0	36
VACANT	0		

INTERNS/CO-OPS: Abby Pace, (Business Unit Support)
Ryan Bogart, Megan Mitchell, Joe Polen (Front-End Automation/Legacy UAT)
Kevin Hall (Downstream UAT); Gordon Price (Downstream UAT)

12/31/16

GREAT AMERICAN INSURANCE GROUP

P&C ENTERPRISE DATA MANAGEMENT PROGRAM



	FT	PT	TOTAL
02-010G	7	0	7
Vacant	0		

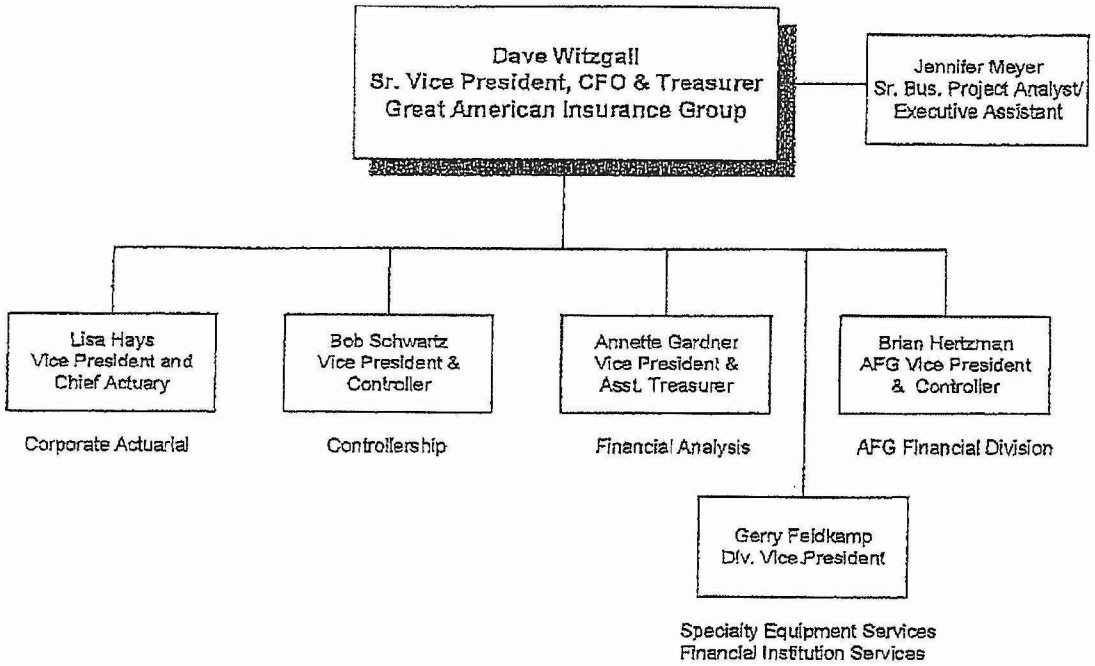
Intern: Trevor Niehaus, Mindi Reynolds

12/31/15

GREAT AMERICAN INSURANCE GROUP

Financial Division
Financial Division and AFG Treasury

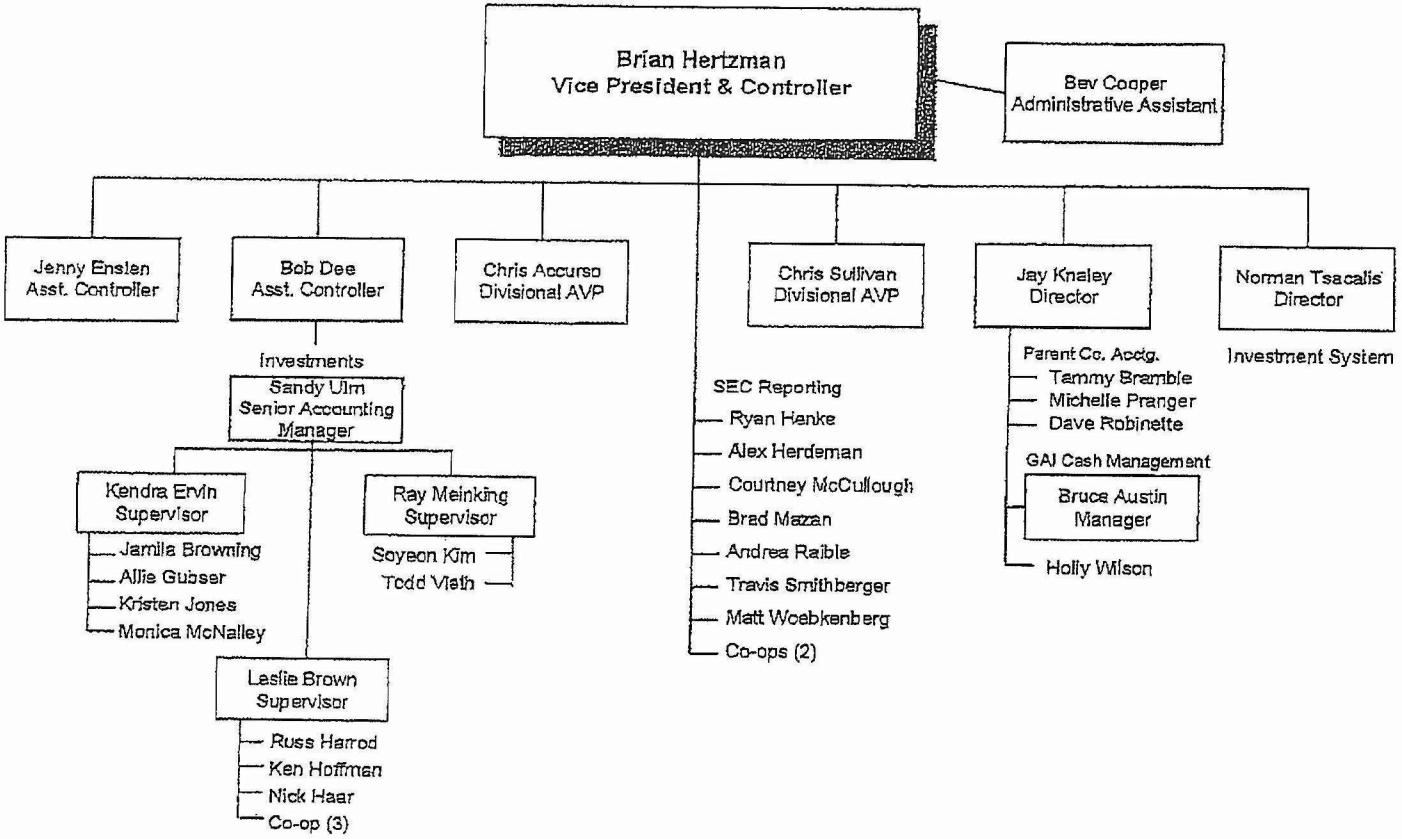
As of 01/03/2017



GREAT AMERICAN INSURANCE GROUP

Financial Division
AFG Finance

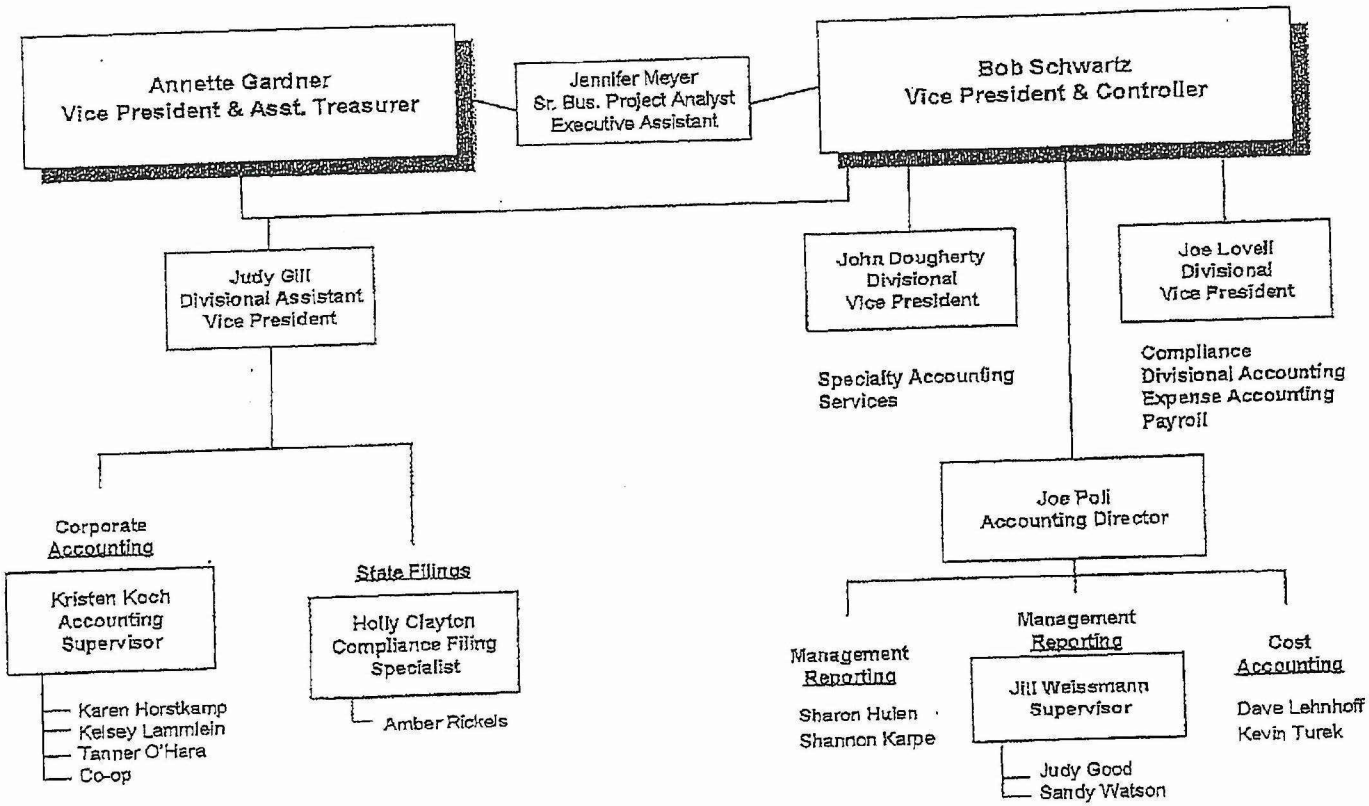
As of 01/03/2017



GREAT AMERICAN INSURANCE GROUP

Financial Division
Corporate & Cost Accounting, Management Reporting and State Filings

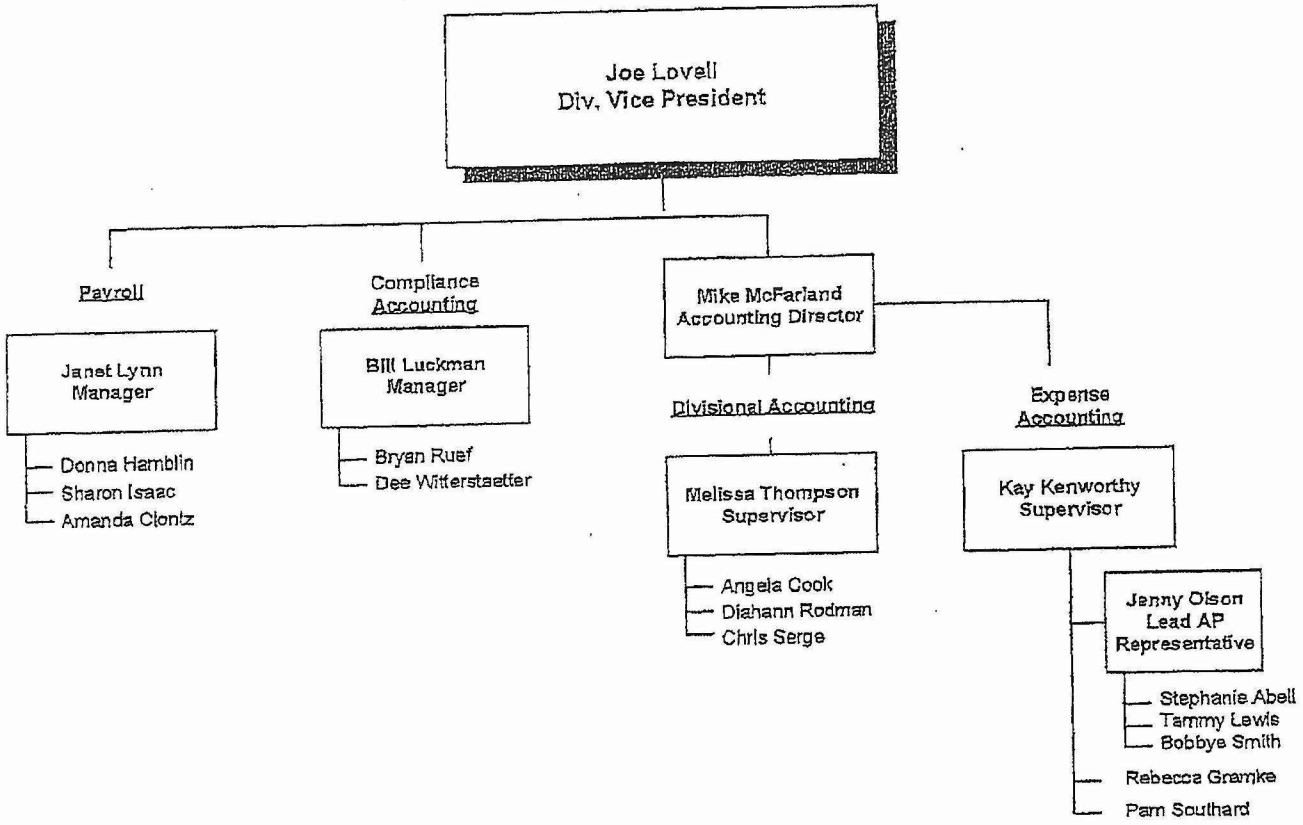
As of 01/03/2017



GREAT AMERICAN INSURANCE GROUP

Financial Division
Divisional, Expense & Compliance Accounting, and Payroll

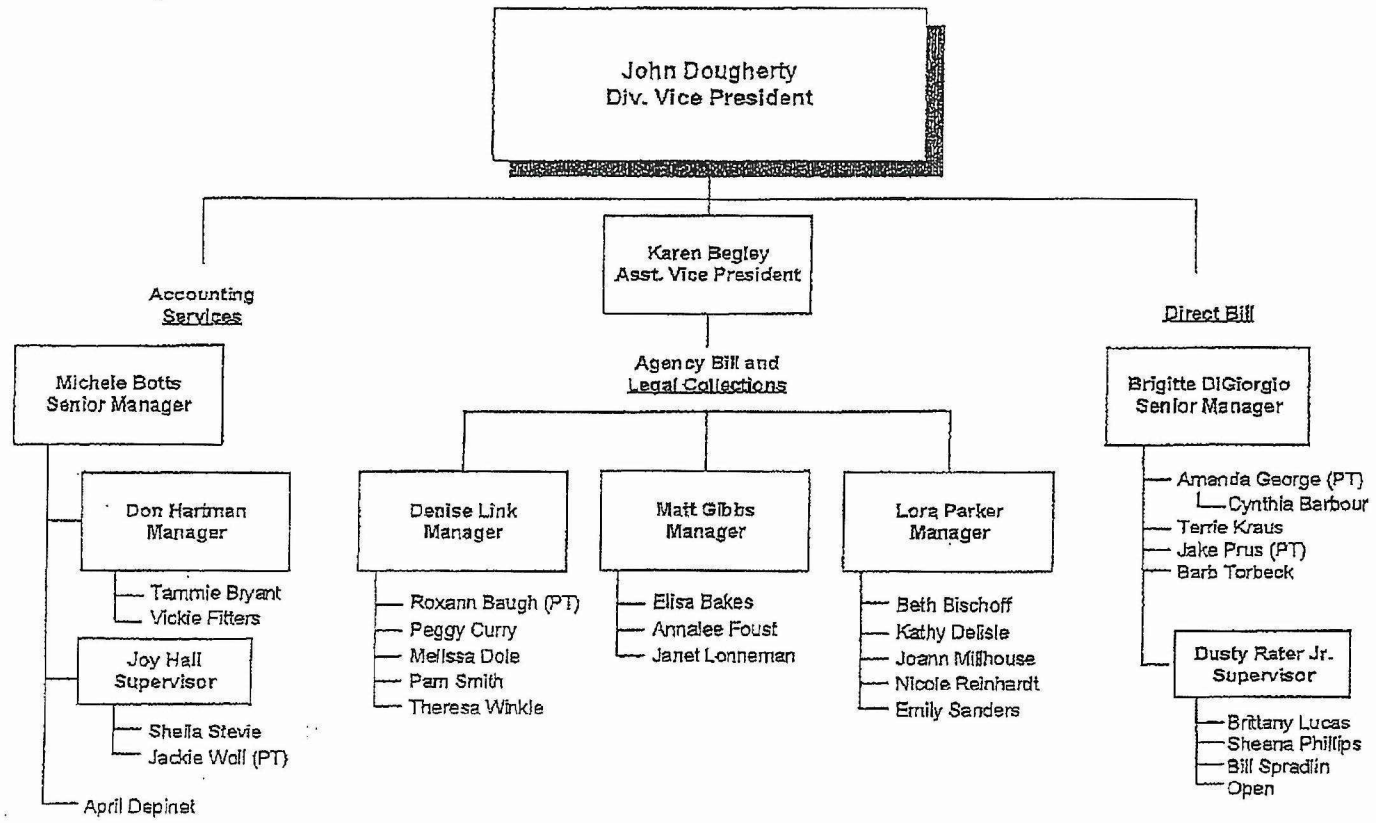
As of 01/03/2017



GREAT AMERICAN INSURANCE GROUP

Financial Division
Specialty Accounting

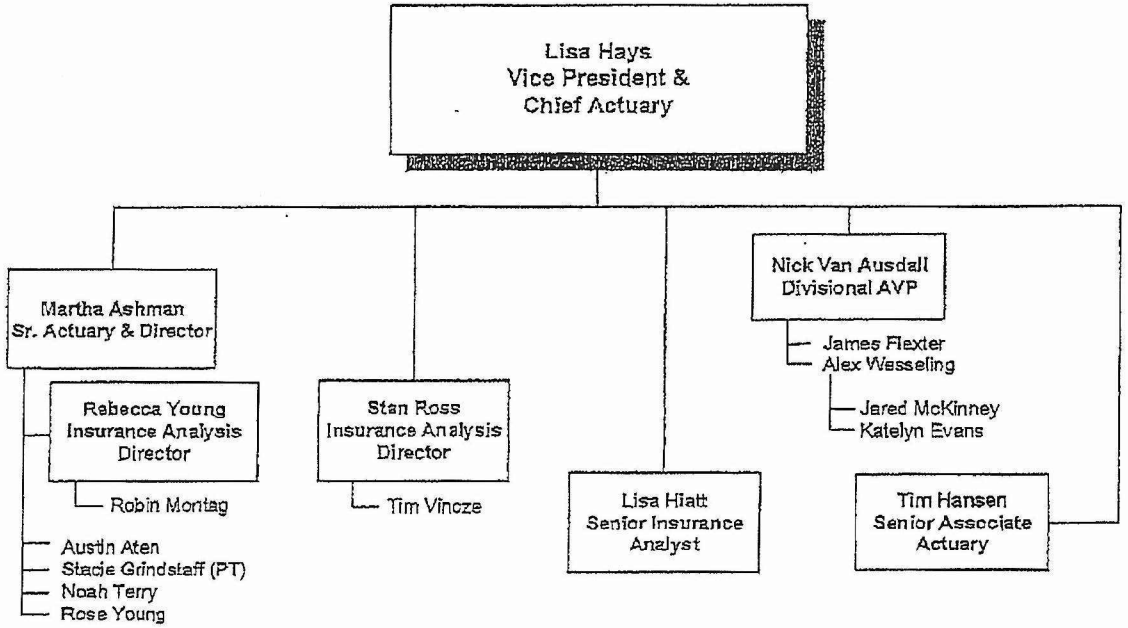
As of 01/03/2017



GREAT AMERICAN INSURANCE GROUP

Financial Division
Corporate Actuarial

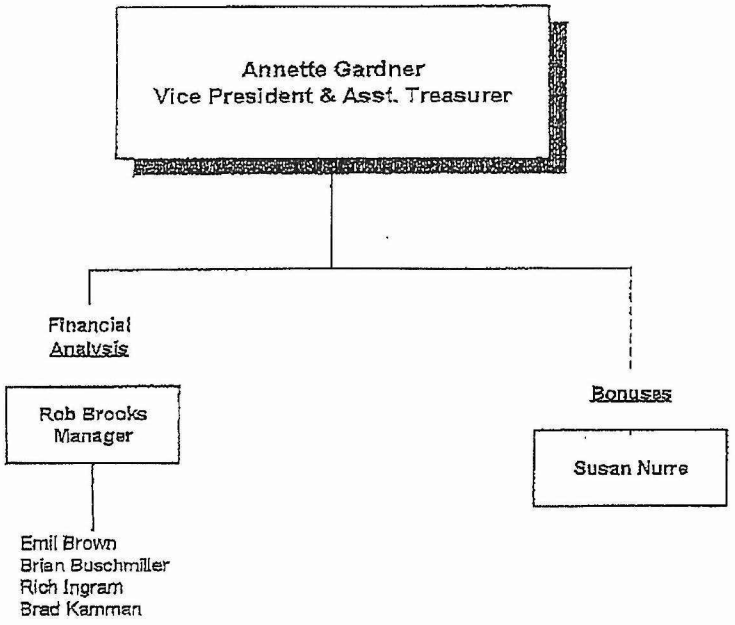
As of 01/03/2017



GREAT AMERICAN INSURANCE GROUP

Financial Division
Financial Analysis and Treasury

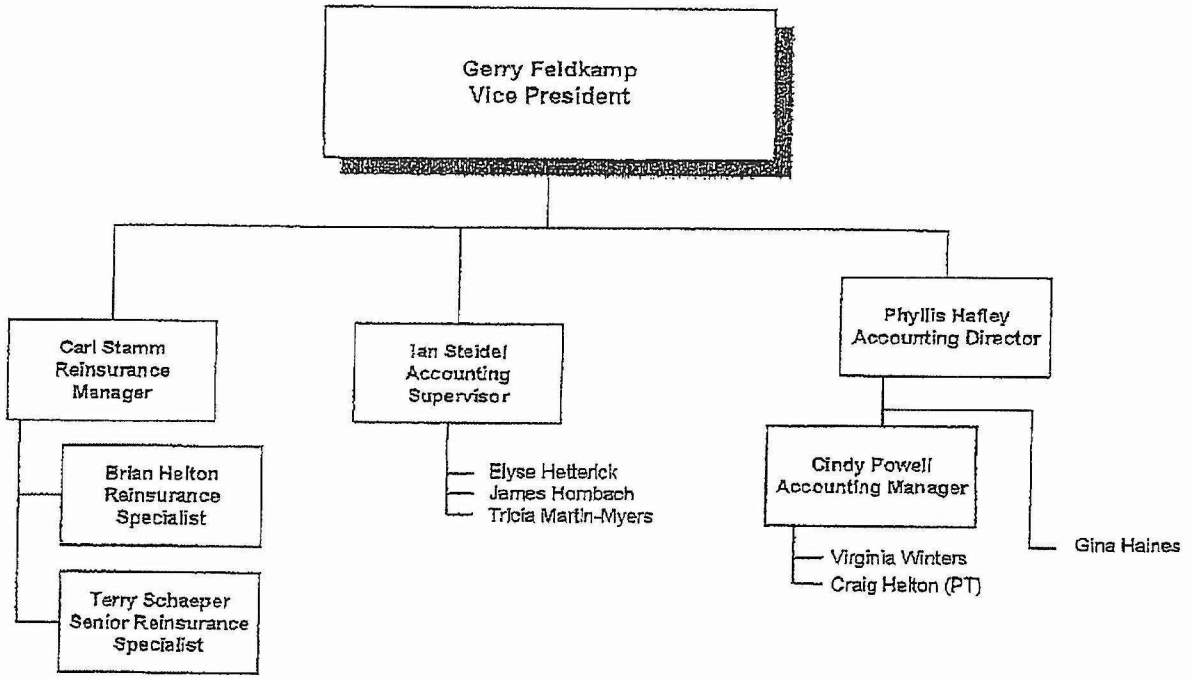
As of 01/03/2017



GREAT AMERICAN INSURANCE GROUP

Financial Division
Specialty Equipment Services & Financial Institution Services

As of 01/03/2017



Appendix III – Quantitative Reporting Templates

S.02.01.02
Balance sheet

		Solvency II value
	Assets	C0010
R0030	Intangible assets	
R0040	Deferred tax assets	
R0050	Pension benefit surplus	
R0060	Property, plant & equipment held for own use	0
R0070	Investments (other than assets held for index-linked and unit-linked contracts)	0
R0080	*Property (other than for own use)*	0
R0090	*Holdings in related undertakings, including participations*	0
R0100	*Equities*	0
R0110	*Equities - listed*	0
R0120	*Equities - unlisted*	0
R0130	*Bonds*	0
R0140	*Government Bonds*	0
R0150	*Corporate Bonds*	0
R0160	*Structured notes*	0
R0170	*Collateralised securities*	0
R0180	*Collective Investments Undertakings*	0
R0190	*Derivatives*	
R0200	*Deposits other than cash equivalents*	0
R0210	*Other investments*	0
R0220	Assets held for index-linked and unit-linked contracts	0
R0230	Loans and mortgages	0
R0240	*Loans on policies*	0
R0250	*Loans and mortgages to individuals*	
R0260	*Other loans and mortgages*	
R0270	Reinsurance recoverables from:	0
R0280	*Non-life and health similar to non-life*	0
R0290	*Non-life excluding health*	0
R0300	*Health similar to non-life*	0
R0310	*Life and health similar to life, excluding index-linked and unit-linked*	0
R0320	*Health similar to life*	
R0330	*Life excluding health and index-linked and unit-linked*	
R0340	*Life index-linked and unit-linked*	
R0350	Deposits to cedants	0
R0360	Insurance and intermediaries receivables	
R0370	Reinsurance receivables	
R0380	Receivables (trade, not insurance)	
R0390	Own shares (held directly)	0
R0400	Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
R0410	Cash and cash equivalents	3,390
R0420	Any other assets, not elsewhere shown	
R0500	**Total assets**	3,390

S.02.01.02
Balance sheet

		Solvency II value
		C0010
	Liabilities	
R0510	Technical provisions - non-life	0
R0520	*Technical provisions - non-life (excluding health)*	0
R0530	*TP calculated as a whole*	0
R0540	*Best Estimate*	0
R0550	*Risk margin*	0
R0560	*Technical provisions - health (similar to non-life)*	0
R0570	*TP calculated as a whole*	0
R0580	*Best Estimate*	0
R0590	*Risk margin*	0
R0600	Technical provisions - life (excluding index-linked and unit-linked)	0
R0610	*Technical provisions - health (similar to life)*	0
R0620	*TP calculated as a whole*	
R0630	*Best Estimate*	
R0640	*Risk margin*	
R0650	*Technical provisions - life (excluding health and index-linked and unit-linked)*	0
R0660	*TP calculated as a whole*	
R0670	*Best Estimate*	
R0680	*Risk margin*	
R0690	Technical provisions - index-linked and unit-linked	0
R0700	*TP calculated as a whole*	
R0710	*Best Estimate*	
R0720	*Risk margin*	
R0740	Contingent liabilities	
R0750	Provisions other than technical provisions	35
R0760	Pension benefit obligations	
R0770	Deposits from reinsurers	
R0780	Deferred tax liabilities	
R0790	Derivatives	
R0800	Debts owed to credit institutions	
R0810	Financial liabilities other than debts owed to credit institutions	
R0820	Insurance & intermediaries payables	
R0830	Reinsurance payables	
R0840	Payables (trade, not insurance)	19
R0850	Subordinated liabilities	0
R0860	*Subordinated liabilities not in BOF*	
R0870	*Subordinated liabilities in BOF*	0
R0880	Any other liabilities, not elsewhere shown	
R0900	**Total liabilities**	54
R1000	**Excess of assets over liabilities**	3,336

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

Non-life

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)						Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)						Line of business for: accepted non-proportional reinsurance				Total
		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	Misc. financial loss	Health	Casualty	Marine, aviation and transport	Property	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
	Premiums written																	
R0110	*Gross - Direct Business*																	0
R0120	*Gross - Proportional reinsurance accepted*																	0
R0130	*Gross - Non-proportional reinsurance accepted*																	0
R0140	*Reinsurers' share*																	0
R0200	*Net*				0													0
	Premiums earned																	
R0210	*Gross - Direct Business*																	0
R0220	*Gross - Proportional reinsurance accepted*																	0
R0230	*Gross - Non-proportional reinsurance accepted*																	0
R0240	*Reinsurers' share*																	0
R0300	*Net*				0													0
	Claims incurred																	
R0310	*Gross - Direct Business*																	0
R0320	*Gross - Proportional reinsurance accepted*																	0
R0330	*Gross - Non-proportional reinsurance accepted*																	0
R0340	*Reinsurers' share*																	0
R0400	*Net*				0													0
	Changes in other technical provisions																	
R0410	*Gross - Direct Business*																	0
R0420	*Gross - Proportional reinsurance accepted*																	0
R0430	*Gross - Non-proportional reinsurance accepted*																	0
R0440	*Reinsurers' share*																	0
R0500	*Net*				0													0
R0550	**Expenses incurred**				0													0
R1200	**Other expenses**																	
R1300	**Total expenses**																	0

S.05.02.01
Premiums, claims and expenses by country

Non-life

		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations			Top 5 countries (by amount of gross premiums written) - non-life obligations		Total Top 5 and home country
R0010								
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
	Premiums written							
R0110	*Gross - Direct Business*							0
R0120	*Gross - Proportional reinsurance accepted*							0
R0130	*Gross - Non-proportional reinsurance accepted*							0
R0140	*Reinsurers' share*							0
R0200	*Net*	0	0	0	0	0	0	0
	Premiums earned							
R0210	*Gross - Direct Business*							0
R0220	*Gross - Proportional reinsurance accepted*							0
R0230	*Gross - Non-proportional reinsurance accepted*							0
R0240	*Reinsurers' share*							0
R0300	*Net*	0	0	0	0	0	0	0
	Claims incurred							
R0310	*Gross - Direct Business*							0
R0320	*Gross - Proportional reinsurance accepted*							0
R0330	*Gross - Non-proportional reinsurance accepted*							0
R0340	*Reinsurers' share*							0
R0400	*Net*	0	0	0	0	0	0	0
	Changes in other technical provisions							
R0410	*Gross - Direct Business*							0
R0420	*Gross - Proportional reinsurance accepted*							0
R0430	*Gross - Non-proportional reinsurance accepted*							0
R0440	*Reinsurers' share*							0
R0500	*Net*	0	0	0	0	0	0	0
R0550	**Expenses incurred**							0
R1200	**Other expenses**							39
R1300	**Total expenses**							39

S.17.01.02
Non-Life Technical Provisions

		Direct business and accepted proportional reinsurance				Direct business and accepted proportional reinsurance				Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance				Total Non-Life obligation
		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	
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
R0010	Technical provisions calculated as a whole				0													0
R0050	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																	0
	Technical provisions calculated as a sum of BE and RM																	
	Best estimate																	
	Premium provisions																	
R0060	Gross				0													0
R0140	Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	0
R0150	Net Best Estimate of Premium Provisions				0													0
	Claims provisions																	
R0160	Gross				0													0
R0240	Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	0
R0250	Net Best Estimate of Claims Provisions				0													0
R0260	Total best estimate - gross				0													0
R0270	Total best estimate - net				0													0
R0280	Risk margin																	0
	Amount of the transitional on Technical Provisions																	
R0290	Technical Provisions calculated as a whole																	
R0300	Best estimate																	0
R0310	Risk margin																	0
R0320	Technical provisions - total				0													0
R0330	Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total				0													0
R0340	Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total				0													0

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Non-Life Insurance claims

Total Non-life business

Z0010 Accident year / underwriting year: Accident Year

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

	Year	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
		Development year											In Current year	Sum of years (cumulative)
		0	1	2	3	4	5	6	7	8	9	10 & +		
R0100	Prior											0	0	0
R0160	N-9	0	0	0	0	0	0	0	0	0	0		0	0
R0170	N-8	0	0	0	0	0	0	0	0	0			0	0
R0180	N-7	0	0	0	0	0	0	0	0				0	0
R0190	N-6	0	0	0	0	0	0	0					0	0
R0200	N-5	0	0	0	0	0	0						0	0
R0210	N-4	0	0	0	0	0							0	0
R0220	N-3	0	0	0	0								0	0
R0230	N-2	0	0	0									0	0
R0240	N-1	0	0										0	0
R0250	N	0											0	0
R0260												Tot	0	0

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

	Year	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360
		Development year											Year end (discounted data)
		0	1	2	3	4	5	6	7	8	9	10 & +	
R0100	Prior											0	0
R0160	N-9	0	0	0	0	0	0	0	0	0	0		0
R0170	N-8	0	0	0	0	0	0	0	0	0			0
R0180	N-7	0	0	0	0	0	0	0	0				0
R0190	N-6	0	0	0	0	0	0	0					0
R0200	N-5	0	0	0	0	0	0						0
R0210	N-4	0	0	0	0	0							0
R0220	N-3	0	0	0	0								0
R0230	N-2	0	0	0									0
R0240	N-1	0	0										0
R0250	N	0											0
R0260												Total	0

S.23.01.01
Own Funds

	Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35	Total	Tier 1 unrestricted	Tier 1 restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
R0010	Ordinary share capital (gross of own shares)	17,714	17,714		0	
R0030	Share premium account related to ordinary share capital	2,786	2,786		0	
R0040	Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	1,450	1,450		0	
R0050	Subordinated mutual member accounts	0		0	0	0
R0070	Surplus funds	0	0			
R0090	Preference shares	0		0	0	0
R0110	Share premium account related to preference shares	0		0	0	0
R0130	Reconciliation reserve	-18,614	-18,614			
R0140	Subordinated liabilities	0		0	0	0
R0160	An amount equal to the value of net deferred tax assets	0			0	0
R0180	Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	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					
R0220	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	0				
	Deductions					
R0230	Deductions for participations in financial and credit institutions	0				
R0290	**Total basic own funds after deductions**	3,336	3,336	0	0	0
	Ancillary own funds					
R0300	Unpaid and uncalled ordinary share capital callable on demand	0				
R0310	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0				
R0320	Unpaid and uncalled preference shares callable on demand	0				
R0330	A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0				
R0340	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0				
R0350	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0				
R0360	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0				
R0370	Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0				
R0390	Other ancillary own funds	0				
R0400	Total ancillary own funds	0			0	0
	Available and eligible own funds					
R0500	Total available own funds to meet the SCR	3,336	3,336	0	0	0
R0510	Total available own funds to meet the MCR	3,336	3,336	0	0	
R0540	Total eligible own funds to meet the SCR	3,336	3,336	0	0	0
R0550	Total eligible own funds to meet the MCR	3,336	3,336	0	0	

R0580	SCR	509
R0600	MCR	3,332
R0620	Ratio of Eligible own funds to SCR	655.44%
R0640	Ratio of Eligible own funds to MCR	100.14%

	Reconciliation reserve	C0060
R0700	Excess of assets over liabilities	3,336
R0710	Own shares (held directly and indirectly)	0
R0720	Foreseeable dividends, distributions and charges	
R0730	Other basic own fund items	21,950
R0740	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0
R0760	Reconciliation reserve	-18,614
	Expected profits	
R0770	Expected profits included in future premiums (EPIFP) - Life business	
R0780	Expected profits included in future premiums (EPIFP) - Non- life business	
R0790	Total Expected profits included in future premiums (EPIFP)	0

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Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0080	C0090
R0010	Market risk	2		
R0020	Counterparty default risk	498		
R0030	Life underwriting risk			
R0040	Health underwriting risk			
R0050	Non-life underwriting risk	18		
R0060	Diversification	-10		
R0070	Intangible asset risk	0		
R0100	**Basic Solvency Capital Requirement**	507		

		C0100
	Calculation of Solvency Capital Requirement	
R0130	Operational risk	2
R0140	Loss-absorbing capacity of technical provisions	0
R0150	Loss-absorbing capacity of deferred taxes	
R0160	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	
R0200	**Solvency Capital Requirement excluding capital add-on**	509
R0210	Capital add-ons already set	
R0220	**Solvency capital requirement**	509
	Other information on SCR	
R0400	Capital requirement for duration-based equity risk sub-module	
R0410	Total amount of Notional Solvency Capital Requirements for remaining part	
R0420	Total amount of Notional Solvency Capital Requirements for ring fenced funds	
R0430	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	
R0440	Diversification effects due to RFF nSCR aggregation for article 304	

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

Linear formula component for non-life insurance and reinsurance obligations

		C0010
R0010	MCR_{NL} Result	0

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
R0020	Medical expense insurance and proportional reinsurance	0	
R0030	Income protection insurance and proportional reinsurance	0	
R0040	Workers' compensation insurance and proportional reinsurance	0	
R0050	Motor vehicle liability insurance and proportional reinsurance	0	
R0060	Other motor insurance and proportional reinsurance	0	
R0070	Marine, aviation and transport insurance and proportional reinsurance	0	
R0080	Fire and other damage to property insurance and proportional reinsurance	0	
R0090	General liability insurance and proportional reinsurance	0	
R0100	Credit and suretyship insurance and proportional reinsurance	0	
R0110	Legal expenses insurance and proportional reinsurance	0	
R0120	Assistance and proportional reinsurance	0	
R0130	Miscellaneous financial loss insurance and proportional reinsurance	0	
R0140	Non-proportional health reinsurance	0	
R0150	Non-proportional casualty reinsurance	0	
R0160	Non-proportional marine, aviation and transport reinsurance	0	
R0170	Non-proportional property reinsurance	0	

Linear formula component for life insurance and reinsurance obligations

		C0040
R0200	MCR_L Result	0

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

Overall MCR calculation

		C0070
R0300	Linear MCR	0
R0310	SCR	509
R0320	MCR cap	229
R0330	MCR floor	127
R0340	Combined MCR	127
R0350	Absolute floor of the MCR	3,332
R0400	**Minimum Capital Requirement**	3,332