

# Verslag inzake de Solvabiliteit en de Financiële Toestand 2023

bedragen in € duizenden

OWM DSW Zorgverzekeraar U.A.

# Inhoudsopgave:

S.02.01	Balance Sheet
S.05.01	Premiums, claims and expenses by line of business
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S.19.01	Non-Life insurance claims
S.23.01	Own funds
S.25.01	Solvency Capital Requirement - for undertakings on Standard Formula
S.28.01	Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

# 02.01 Balance sheet

Solvency II value

### Assets

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	4.048
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	546.997
Property (other than for own use)	R0080	 
Holdings in related undertakings, including participations	R0090	1.339
Equities	R0100	<i>176</i>
Equities - listed	R0110	
Equities - unlisted	R0120	176
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	!
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	545.482
Derivatives	R0190	3 131 102
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	<u> </u>
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
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	14.617
Reinsurance receivables	R0370	1 11027
Receivables (trade, not insurance)	R0380	247.991
Own shares (held directly)	R0390	2.7.1331
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	17.926
Any other assets, not elsewhere shown	R0420	151.188
Total assets	R0500	982.768

# Solvency II value

## Liabilities

Liabilities	1	
Technical provisions - non-life	R0510	371.38
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	371.38
Technical provisions calculated as a whole	R0570	
Best estimate	R0580	350.57
Risk margin	R0590	20.80
Technical provisions - life (excluding index-linked and unit-linked)	R0600	
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	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	77:
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	207.82
Reinsurance payables	R0830	207.02
Payables (trade, not insurance)	R0840	2.10
Subordinated liabilities	R0850	2.10
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities not in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0870	17.00
Total liabilities	R0900	17.62
Total Habilities	KU9UU	599.703
Excess of assets over liabilities	R1000	383.06

#### 05.01 Premiums, claims and expenses by line of business

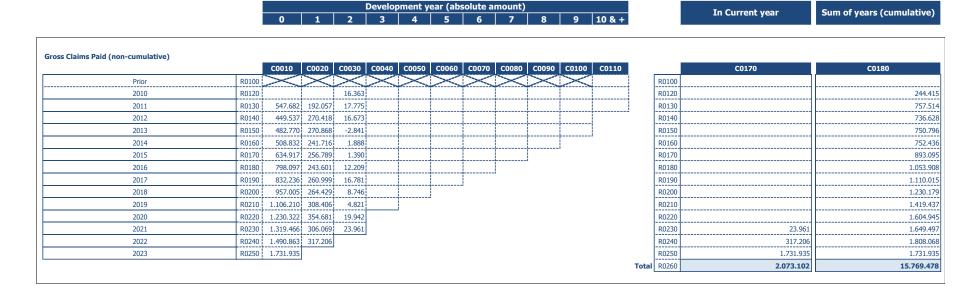
					Line of Business f	or: non-life insurance and reinsura	nce obligations (direct busine	ess and accepted proportional	reinsurance)					Line	of Business f	or: accepted	i non-	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other 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	Miscell aneou s financi al loss	Health	Casualty	Marine, aviation , transpo rt	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110	2.096.876												><	><	><	><	2.096.876
Gross - Proportional reinsurance accepted	R0120													><	$\sim$	$\sim$	$\sim$	
Gross - Non-proportional reinsurance accepted	R0130										$\sim$		$\sim$					
Reinsurers' share	R0140																	1
Net	R0200	2.096.876																2.096.876
Premiums earned																		
Gross - Direct Business	R0210	2.112.576												$\sim$	$\sim$		$\sim$	2.112.576
Gross - Proportional reinsurance accepted	R0220													$\sim$	><		><	1
Gross - Non-proportional reinsurance accepted	R0230										$\sim$		$\sim$					- 1
Reinsurers' share	R0240																	
Net	R0300	2,112,576																2.112.576
Claims incurred																		
Gross - Direct Business	R0310	2.053.655												><	><		><	2.053.655
Gross - Proportional reinsurance accepted	R0320													~	~			7
Gross - Non-proportional reinsurance accepted	R0330										><		~					7
Reinsurers' share	R0340																	1
Net	R0400	2.053.655																2.053.655
Changes in other technical provisions																		
Gross - Direct Business	R0410													><	$\sim$		><	7
Gross - Proportional reinsurance accepted	R0420						İ							S->		5		
Gross - Non-proportional reinsurance accepted	R0430										><		$\sim$					1
Reinsurers' share	R0440															-		1
Net	R0500																	
Expenses incurred	R0550	88,421																88.421

				Line of Busine	ss for: life insurance ob	ligations		Life reinsurance	obligations			
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total		
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300		
Premiums written												
Gross	R1410									0,00		
Reinsurers' share	R1420									0,00		
Net	R1500									0,00		
Premiums earned												
Gross	R1510									0,00		
Reinsurers' share	R1520									0,00		
Net	R1600									0,00		
Claims incurred												
Gross	R1610									0,00		
Reinsurers' share	R1620									0,00		
Net	R1700									0,00		
Changes in other technical provisions												
Gross	R1710									0,00		
Reinsurers' share	R1720									0,00		
Net	R1800									0,00		
Expenses incurred	R1900									0.00		
Administrative expenses												
Gross	R1910			1						0,00		
Reinsurers' share	R1920									0,00		
Net	R2000									0.00		
Investment management expenses	REGOO									0,01		
Gross	R2010					<del> </del>				0,00		
Reinsurers' share	R2020									0,00		
Net Net	R2100									0,00		
Claims management expenses	K2100									0,00		
Gross	R2110					+				0,00		
Reinsurers' share	R2110											
Net	R2120									0,00		
Acquisition expenses	K2200									0,00		
Gross Gross	R2210									0,00		
Reinsurers' share						4				0,00		
	R2220									0,00		
Net	R2300									0,00		
Overhead expenses												
Gross	R2310									0,00		
Reinsurers' share	R2320									0,00		
Net	R2400									0,00		
Other expenses	R2500											
Total expenses	R2600											
Total amount of surrenders	R2700									0,00		

#### 17.01 Non - life Technical Provisions

							Direct bu	siness and accepted prop	ortional reinsurane	æ						Accepted non-propo	tional 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	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		C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	
	Technical provisions calculated as a whole	R0010																		
	Direct business  Accepted proportional reinsurance business	R0020 R0030							-					1						
	Accepted proportional reinsurance business  Accepted non-proportional reinsurance Total Recoverables from reinsurance/SPV and	R0040																	-	
	Total Recoverables from reinsurance/SPV and														1					
	Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a																			
	whole recnnical Provisions calculated as a sum of	R0050																		
	BE and RM			$\sim$						$\sim$		$\sim$	$\sim$							
	Best estimate		<b>S</b>	~					$\leq$			~								
	Premium provisions Gross - Total	R0060	-1.962	,															-1.0	
	Gross - direct business Gross - accepted proportional reinsurance	R0070	-1.962																-1.	
	Gross - accepted proportional reinsurance husiness	R0080																		
	Gross - accepted non-proportional reinsurance	R0090																		
	Total recoverable from reinsurance/SPV and Hinte	R0090																	-	
	Re before the adjustment for expected losses due	R0100																		
	to counterparty default recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for	10200																		
		R0110																		
	Recoverables from SPV before adjustment for	R0120		1		1														
	expected losses Recoverables from Finite Reinsurance before			+	-	-		-	-		+	+		-	-	-		<u> </u>		
	adjustment for expected losses	R0130													ļ					
	Re after the adjustment for expected losses due to counterparty default	R0140																		
				+		-	-		-		-			-	-	-		ļ	-	
	Net Best Estimate of Premium Provisions	R0150	-1.962	2															-1	
	Chaims provisions Gross - Total Gross - direct business Gross - accepted proportional reinsurance	R0160	352.541																352	
	Gross - direct business	R0170	352.541	1															352	
	Gross - accepted proportional reinsurance	R0180							1										332	
	business Gross - accepted non-proportional reinsurance			~							<b>—</b>	~_	<u> </u>						-	
	Total recoverable from reinsurance/SPV and Hinte	R0190																		
	Re before the adjustment for expected losses due to counterparty default	R0200																		
	to counterparty default  Recoverables from reinsurance (except SPV and  Finite Reinsurance) before adjustment for	R0200																		
	Finite Reinsurance) before adjustment for	R0210																		
	expected losses Recoverables from SPV before adjustment for			+	-	<del> </del>			-			-		-				-		
	expected losses Recoverables from Finite Reinsurance before	R0220							-					1						
	adjustment for expected losses  I otal recoverable from reinsurance/SPV and Hriste Re after the adjustment for expected losses due	R0230																		
	Re after the adjustment for expected losses due																			
	to counterparty derault	R0240																		
	Net Best Estimate of Claims Provisions  Total Best estimate - gross	R0250 R0260	352.541 350.579																352. 350.	
	Total Best estimate - net	R0270	350.579																350.	
	Risk margin	R0280	20.805																20	
	Amount of the transitional on Technical Provisi TP as a whole	ons R0290										$\sim$								
	TP as a whole  Best estimate	R0290 R0300		-		-			-		-	-		-						
	Risk margin	R0310		+		<del> </del>		-			-	-		<del> </del>	-	<del> </del>		<del> </del>	-	
	Technical provisions - total										$\sim$	$\sim$								
	Technical provisions - total	R0320	371.388	3															371	
	Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total recnnical provisions minus recoverables from	R0330																		
	recnnical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340																		
		RUSHU	371.388									_							371	
	Line of Business (LoB): further segmentation Premium provisions - Local number of	noore																		
	homogeneous risk groups Claims provisions - Total number of homogeneous	R0350		+	+	+	+	+	+		+	+		-	+	+		<del> </del>	$\leq$	
	risk groups	R0360							_			_								
	Cash-flows of the Best estimate of Premium Pre Future benefits and claims	ovisions (Gross) R0370	2.157.785	9															2.157	
out -flows	Future expenses and other cash-out flows	R0380	49.266	6	1	İ		İ	1		1			-		İ		†	49	
n-flows	Future premiums Utner cash-in flows (incl. Recoverable from	R0390	2.209.018	8															2.209.	
minows	Outer casimir nows (inc. Recoverable from		1																	
	salvages and subrogations)	R0400																		
	Cash-flows of the Best estimate of Claims Prov	isions (Gross)		$\geq <$																
out -flows	Cash-flows of the Best estimate of Claims Prov Future benefits and claims	isions (Gross) R0410	348.330	<b>&gt;</b> <															34	
out-flows	Cash-flows of the Best estimate of Claims Prov Future benefits and claims Future expenses and other cash-out flows	isions (Gross) R0410 R0420	348.33/ 4.200	4															348	
out-flows	Cash-flows of the Best estimate of Claims Prov Future benefits and claims Future expenses and other cash-out flows Future premiums Umer cash-in flows (inc), Necoverable from	Islons (Gross) R0410 R0420 R0430	348.33 4.200																348	
	Cash-flows of the Best estimate of Claims Prov Future benefits and claims Future expenses and other cash-out flows Future premiums Uther Cash-in flows (Inc. Necoverable from salvages and subrogations) Percentage of orross Best Estimate calculated	isions (Gross) R0410 R0420 R0430 R0440	348.33 4.200																4	
	Cash-flows of the Best estimate of Claims Prov Future benefits and claims Future expenses and other cash-out flows Future premiums Uther Cash-in flows (Inc. Necoverable from salvages and subrogations) Percentage of orross Best Estimate calculated	Islons (Gross) R0410 R0420 R0430	348.324 4.200																	
	Cash-flows of the Best estimate of Claims Prov Future benefits and claims Future expenses and other cash-out flows Future premiums Unter Eash-in flows (incl. Necoverable from salvages and subrogations) Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the	isions (Gross) R0410 R0420 R0430 R0440	348.33* 4.200																	
	Cash-flows of the Best estimate of Claims Prov Future benefits and claims Future separets and other cash-out flows Future separets and other cash-out flows Future growings United Cash-sit flows (Fig. Necestration From Salvages and suppropositions) Forcentrage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the Estimate Subject to Transitional of the Future flows of the Cash-out flows of the Cash-out flows Future flows of the Cash-out flows of the Cash-ou	Islans (Gross) R0410 R0420 R0430 R0440 R0450 R0460	348.334 4.200	7															4	
	Cash-flows of the Best estimate of Claims Prov Future benefits and claims Future separates and other cash-out flows Future separates and other cash-out flows United Teaching Transit (flow Recoverage from subappes and suppositions) Percentage of gross Best Estimate calculated using approximations Best estimate subject for transitional of the intervent rate Transitional provisions without fransitional or fitte provisions provisions without fransitional or fitte services and provisions without fransitional or fitte provisions provisions without fransitional or fitte provisions without fransitional or fitte provisions and provisions without fransitional or fitte provisions and provisions without fransitional or fitte provisions and provisions are provided and provisions and provisions and provisions and provisions and provisions are provided and provisions and provisions and provisions and provisions are provided and provisions and provisions and provisions are provided and provisions and provisions are provided and provisions and provisions are provided and provisions and provisions are provided and provisions are provided and provisions and provisions are provided and provisions are provided and provided and provisions are provided and	Islans (Gross) R0410 R0420 R0420 R0420 R0440 R0450 R0450 R0460	398,334 4,200	7															4	
	Cash-flows of the Best estimate of Claims Prov Future benefits and claims Future separets and other cash-out flows Future separets and other cash-out flows Future growings United Cash-sit flows (Fig. Necestration From Salvages and suppropositions) Forcentrage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the Estimate Subject to Transitional of the Future flows of the Cash-out flows of the Cash-out flows Future flows of the Cash-out flows of the Cash-ou	Islans (Gross) R0410 R0420 R0430 R0440 R0450 R0460	348.33 4.200	7															4.	
	Cash-flows of the floot estimate of Claims Prov Fluxible bounding and distinct. Finding segments and other cash-out floors Finding regiments Finding regiments for the control of the cont	Islans (Gross) R0410 R0420 R0420 R0420 R0440 R0440 R0450 R0460 R0470 R0480	4.200	7															348. 4. 0,0	
in-flows	Cash-flows of the fleet estimate of Claims Pro- Flutine benefits and claims  Falsive separates and other cash-oil. Rows Falsive responses and other cash-oil. Rows Falsive premium.  Claim Casherin Rows (End Michael Parkins premium.  Percentange of practs Bloot Estimate calculated using approximations.  Best estimates subject to transitional of the Tachrical previous enthour transitional or Tachrical previou	Islans (Gross) R0410 R0420 R0420 R0420 R0440 R0450 R0450 R0460	348.33 4.200 4.200 350.575 350.575 350.575	7															4.	

## 19.01 Non-life Insurance Claims Information



Year end (discounted data)

discounted best Estima	te Claims Prov													
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360
Prior	R0100	><	><	><	><	><	><	><	><	><	><		R0100	
2010	R0120		28.499										R0120	
2011	R0130	232.440	17.519										R0130	
2012	R0140	305.895											R0140	
2013	R0150	272.001	8.847										R0150	
2014	R0160	262.709	10.746										R0160	
2015	R0170	281.498											R0170	
2016	R0180	358.219	16.227										R0180	
2017	R0190	351.369											R0190	
2018	R0200	331.768	16.930		<u> </u>	<u> </u>	j						R0200	
2019	R0210	374.393	12.784	<u> </u>		j							R0210	
2020	R0220	383.861	24.695										R0220	
2021	R0230	309.526											R0230	
2022	R0240	394.801	19.385		-								R0240	
2023	R0250	345.227		-									R0250	

**Development year (absolute amount)** 

## **23.01** Own funds

		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					
Share premium account related to ordinary share capital	R0030					
initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050		the spiritual property and the spiritual propert			
Surplus funds	R0070				The same of the sa	-
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	383.065	383.065	The same of the sa	The Real Property lies and the least lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and	
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160			The Real Property lies and the last lies and the	The state of the s	1
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
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	KU10U			><	>><	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	00000	4 220				
as Solvency II own funds	R0220	1.339	>	>	>	
Deductions Control of						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	381.726	381.726			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300		The second secon			
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
Onpaid and uncalled preference shares callable on demand.  A legally binding commitment to subscribe and pay for subordinated liabilities on demand.						
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0330 R0340					
Letters of credit and guarantees when Article 96(2) of the Directive 2009/138/EC  Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC						
	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					ļ
Other ancillary own funds	R0390		THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TRANSPORT OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TRANSPORT NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN T	The state of the s		
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	381.726	381.726			
Total available own funds to meet the MCR	R0510	381.726	381.726			
Total eligible own funds to meet the SCR	R0540	381.726				
Total eligible own funds to meet the MCR	R0550	381.726				
SCR	R0580	296.821	5021720			
MCR	R0600	115.084	>	$\overline{}$	>	
Ratio of Eligible own funds to SCR	R0620	128.60%	=	>	>	
Ratio of Eligible own funds to MCR	R0640	331.69%		>	>	
and or any size of the familiar to the control of t						
Reconciliation reserve		C0060		1		
Excess of assets over liabilities	R0700	383.065				
Own shares (held directly and indirectly)	R0710	553.003				
Foreseeable dividends, distributions and charges	R0720		>			
Other basic own fund items	R0720		>			
Other basic own fund items  Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		$\overline{}$			
Reconciliation reserve	R0760	383.065	$\overline{}$			
Expected profits	KU/00	383.065	$\overline{}$			
Expected profits  Expected profits included in future premiums (EPIFP) - Life Business	D0770		>			
	R0770		$\sim$			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780			I		
Total Expected profits included in future premiums (EPIFP)	R0790					

# **25.01 Solvency Capital Requirement - for undertakings on Standard Formula**

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	34.833	34.833	
Counterparty default risk	R0020	14.065	14.065	
Life underwriting risk	R0030			
Health underwriting risk	R0040	218.413	218.413	
Non-life underwriting risk	R0050			
Diversification	R0060	-33.430	-33.430	A STATE OF THE PARTY OF THE PAR
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	233.881	233.881	$>\!\!<$

## **Calculation of Solvency Capital Requirement**

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	62.941
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive		
2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	296.821
Capital add-on already set	R0210	
Solvency capital requirement	R0220	296.821
Other information on SCR	$>\!\!<$	$>\!\!<$
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment		
portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	

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

Linear formula component for non-life insurance and reinsurance obligations

		Non-life	activities
MCR calculation Non Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	350.579	2.098.024
Income protection insurance and proportional reinsurance	R0030		
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050		
Other motor insurance and proportional reinsurance	R0060		
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080		
General liability insurance and proportional reinsurance	R0090		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance	R0130		
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

### Linear formula component for life insurance and reinsurance obligations

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

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	115.084	
MCRL Result	R0200		

	R0310
MCR cap	D0220
	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350

C0070	
	115.084
	296.821
	133.570
	74.205
	115.084
	2.700
C0070	
	115.084

MCR components