

## Verslag inzake de Solvabiliteit en de Financiële Toestand 2018

bedragen in € duizenden

OWM DSW Zorgverzekeraar U.A.

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- 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 C0010

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	3.109
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	405.849
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	958
Equities	R0100	176
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	404.715
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	
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	17.994
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	225.663
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	4.687
Any other assets, not elsewhere shown	R0420	111.950
Total assets	R0500	769.251

	Solvency II value
Ì	C0010

		C0010
Liabilities Technical provisions - non-life	R0510	200.04
Technical provisions - non-life (excluding health)	R0510 R0520	398.34
TP calculated as a whole	R0520	
Best estimate	R0530 R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	398.346
TP calculated as a whole	R0570	
Best estimate	R0580	382.550
Risk margin	R0590	15.790
TP - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	2.36
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	88.582
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	529
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	6.293
Total liabilities	R0900	496.111
Excess of assets over liabilities	R1000	273.140

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

					Line of Business f	or: non-life insurance and reinsura	ance obligations (direct busine	ess and accepted proportional	reinsurance)				Line	of Business for: aci reinsu	epted non-p rance	roportional	
				workers					_		Legal		INISCEL		i wai me.		Total
		Medical expense insurance	Income protection insurance	compensation	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	expenses	Assistance	laneo Health	Casualty	aviation	Property	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	0 C012 0 C0130	C0140	C0150	C0160	C0200
Premiums written								ļ				L		L	L		
Gross - Direct Business	R0110	1.271.305												>>	$\times$	$\geq$	1.271.30
Gross - Proportional reinsurance accepted	R0120		~ ~ ~ ~ ~ ~						~~~~>					$\searrow$	$\searrow$	$\geq$	0,0
Gross - Non-proportional reinsurance accept	R0130	$>\!$	$>\!$	$>\!$	><	$>\!$	$>\!$	$>\!$	$>\!$	$>\!$	$\geq$	$>\!$	$\mathbf{X}_{-}$				0,0
Reinsurers' share	R0140																0,0
Net	R0200	1.271.305															1.271.30
Premiums earned															<b>_</b>	<b></b>	
Gross - Direct Business	R0210	1.262.225												$\sim$	$\times$	$\geq$	1.262.22
Gross - Proportional reinsurance accepted	R0220												$\perp$ $>$	$\searrow$	$\searrow$	$\geq$	0,0
Gross - Non-proportional reinsurance accept	R0230	$>\!$	$>\!$	$>\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!$	$>\!$	$>\!\!<$	$>\!$	$>\!$	$\geq$	$>\!$					0,0
Reinsurers' share	R0240																0,0
Net	R0300	1.262.225															1.262.22
Claims incurred												L					
Gross - Direct Business	R0310	1.220.526						 						$\searrow$	$\times$	$\geq$	1.220.52
Gross - Proportional reinsurance accepted	R0320												$\perp$ $>$	$\searrow$	$\searrow$	$\geq$	0,0
Gross - Non-proportional reinsurance accept	R0330	$>\!$	$>\!$	$>\!\!<$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!<$	$>\!$	$>\!$	$>\!$	$>\!$	$\geq$	$>\!\!<$	$\mathbf{X}_{-}$				0,0
Reinsurers' share	R0340																0,0
Net	R0400	1.220.526															1.220.52
Changes in other technical provisions								 						<u> </u>	L		
Gross - Direct Business	R0410	_ <u> </u>												$\searrow$	$\mathbf{X}$	$\geq$	0,0
Gross - Proportional reinsurance accepted	R0420		~ ~ ~ ~ ~ ~							<u></u>	L		$\perp$	$\searrow$	$\searrow$	$\geq$	0,0
Gross - Non-proportional reinsurance accept	R0430	$>\!$	$>\!$	$>\!$	>	$>\!$	> <	> <	$>\!$	> <	$\succ$	$\geq$	$\mathbf{X}$				0,0
Reinsurers' share	R0440																0,0
Net	R0500																0,0
Expenses incurred	R0550	30.610															30.61

				Line of Busines	s for: life insurance oblig	ations		Life reinsurance	e obligations	
		Health insurance	Insurance with profit	unit-linked and	Other life insurance	life insurance contracts and	from non-life insurance	Health reinsurance	Life reinsurance	Total
		C0210	participation C0220		C0240	C0250	C0260	C0270	C0280	C0300
Premiums written	]									
Gross	R1410									0,00
Reinsurers' share	R1420									0,00
Net	R1500									0,00
Premiums earned	11000									0,00
Gross	R1510									0,00
Reinsurers' share	R1520									0,00
Net	R1600									0,00
	RIBUU									0,00
Claims incurred	Davao									
Gross	R1610	<u> </u>	<u> </u>		<u> </u>					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	L		ļ							
Gross	R1910									0,00
Reinsurers' share	R1920									0,00
Net	R2000									0,00
Investment management expenses										
Gross	R2010									0,00
Reinsurers' share	R2020									0,00
Net	R2100									0,00
Claims management expenses										
Gross	R2110	†								0,00
Reinsurers' share	R2120									0,00
	R2200									0,00
Net	N2200									0,00
Acquisition expenses		<u> </u>	<u> </u>		<u> </u>					
Gross	R2210				<u> </u>					0,00
Reinsurers' share	R2220									0,00
Net	R2300									0,00
Overhead expenses			<u> </u>		ļ					
Gross	R2310				<u> </u>	<u> </u>				0,00
Reinsurers' share	R2320									0,00
Net	R2400			<	< _	<u> </u>		<		0,00
Other expenses	R2500	$\langle$	<	<	<	$\langle$	$\langle$	<	$\langle$	
Total expenses	R2600	$\geq$	$\sim$	>	$\geq$	>	>	>	$\geq$	
Total amount of surrenders	R2700									0,00

## 05.02 Premiums, claims and expenses by country

		Home Country	Top 5 count	tries (by amount o	f gross premiums	written) - non-li	fe obligations	Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010	$>\!\!\!<\!\!\!<$						$\geq$
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premium written					·····	·····		·,
Gross - Direct Business	R0110	1.271.305						1.271.30
Gross - Proportional reinsurance accepted	R0120							0,0
Gross - Non-proportional reinsurance accepte	R0130							0,0
Reinsurers' share	R0140							0,0
Net	R0200	1.271.305						1.271.30
Premium earned								
Gross - Direct Business	R0210	1.262.225						1.262.22
Gross - Proportional reinsurance accepted	R0220							0,0
Gross - Non-proportional reinsurance accepte	R0230							0,0
Reinsurers' share	R0240							0,0
Net	R0300	1.262.225						1.262.22
Claims paid								
Gross - Direct Business	R0310	1.220.526						1.220.52
Gross - Proportional reinsurance accepted	R0320							0,0
Gross - Non-proportional reinsurance accepte	R0330							0,0
Reinsurers' share	R0340							0,0
Net	R0400	1.220.526						1.220.52
Changes in other technical provisions								
Gross - Direct Business	R0410							0,0
Gross - Proportional reinsurance accepted	R0420							0,0
Gross - Non-proportional reinsurance accepte	R0430							0,0
Reinsurers' share	R0440							0,0
Net	R0500							0,0
Expenses incurred	R0550	30.610					<u></u>	30.61
Other expenses	R1200	>	$\geq$	$\geq$	$\geq$	$\geq$	$\searrow$	
Total expenses	R1300	$>\!\!\!\!\!\!\!\!\!\!\!$	$>\!$	$\geq$	$\geq$	$\geq$	$\geq$	30.61

		Home Country	Тор 5 соц	intries (by amoun	t of gross premiu	ms written) - life o	obligations	Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R01400	$>\!$						$>\!\!\!>\!\!\!<$
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
		NL						
Premium written								
Gross	R1410							0,00
Reinsurers' share	R1420							0,00
Net	R1500							0,00
Premium earned								
Gross	R1510							0,00
Reinsurers' share	R1520							0,00
Net	R1600							0,00
Claims paid								
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		1	1			1	0,00
Expenses incurred	R1900	~~~~~						0,00
Other expenses	R2500	$\sim$	$\geq$	$\geq$	$\geq$	$\bowtie$	$\geq$	
Total expenses	R2600	>	$\geq$	$\geq$	$\geq$	$\geq$	$\geq$	0,00

#### 17.01 Non - life Technical Provisions

						Direct bu	siness and accepted prop	Fire and other	2					Accepted non-propo	ortional reinsurance:		- 1
		Medical expense	Income protection	Workers' compensation	Motor vehicle liability	Other motor insurance	Marine, aviation and	damage to	General liability	Credit and Lo suretyship exp	gal enses Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional	Non-proportional marine, aviation and	Non-proportional propert reinsurance	rty Total No
		insurance	insurance	insurance	insurance	insurance	transport insurance	property insurance	insurance	insurance insu	rance		health reinsurance	casualty reinsurance	transport reinsurance		
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100 CC	110 C0120	C0130	C0140	C0150	C0160	C0170	
Technical provisions calculated as a whole	R0010																
Direct business	R0020												$\geq$	2	2	2	-
Accepted proportional reinsurance business Accepted non-proportional reinsurance	R0030 R0040			~			~			>>	$\sim$						-
	NOOTO																-
Total Recoverables from reinsurance/SPV and Finiti Re after the adjustment for expected losses due to																	
counterparty default associated to TP as a whole Technical Provisions calculated as a sum of	R0050																
BE and RM		>	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	>	>>>	<	$\sim$	$\sim$	>	$\sim$	>	
Best estimate		~	$\sim$	$\geq$		$\geq$		$\sim$		>>>	$\sim$		$\sim$	$\geq$	$\sim$		-
Premium provisions				>		>	>	$>\!$	>	>>>	$\sim$	$\sim$	>	>	>		
Gross - Total Gross - direct business	R0060	23.840															_
	R0070	23.04	0									-	$\langle \rangle$	$\langle \rangle$	$\langle \rangle$	$\langle \rangle$	-
Gross - accepted proportional reinsurance business Gross - accepted non-proportional reinsurance	R0080								_								_
business	R0090	>	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	>	>>>	<	$\sim$					
Re before the adjustment for expected losses due												-					-
to counterparty default	R0100																/
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected																	-
linespe	R0110			1		1											
Recoverables from SPV before adjustment for expected losses	R0120																
Recoverables from Finite Reinsurance before				+		+		+ +					+				-
adjustment for expected losses Total recoverable from reinsurance/SPV and Finite	R0130		1	-	-	1											_
				1		1											
counterparty default	R0140																_
Net Best Estimate of Premium Provisions	R0150	23.840	D														
Claims provisions Gross - Total		><	$>\!\!<$	>	>	>	>	$\sim$	><	$>\!\!\!>\!\!\!>$	<	$\sim$	>	>	><		
Gross - Total	R0160 R0170	358.715	5														
Gross - direct business		358.71	5										$\geq$	$\geq$	$\sim$		-
Gross - accepted proportional reinsurance business	R0180		1					1 1					>	>>	$\sim$		_
cross - accepted non-proportional reinsurance business	R0190	>	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	>>>	$\sim$	$\sim$					
Total recoverable from reinsurance/SPV and Hinte									~ >				-				-
Re before the adjustment for expected losses due to counterparty default	R0200																
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected																	-
losses	R0210																
Recoverables from SPV before adjustment for expected losses	R0220																-
Recoverables from Finite Reinsurance before												-					_
adjustment for expected losses rotal recoverable from reinsurance/SPV and Hintle	R0230																_
Re after the adjustment for expected losses due to																	
counterparty default	R0240	358 719															
Net Best Estimate of Claims Provisions Total Best estimate - gross	R0250	358.71	2										-				_
Total Best estimate - net	R0270	382.556	6														_
Risk margin	R0280	15.79	0														
Amount of the transitional on Technical Prov	sions	>	>	>		>		>		$>\!\!>$	$\langle \rangle \langle$	$\sim$	>	>	>		
TP as a whole Best estimate	R0290 R0300																_
Risk margin	R0300											-					_
Technical provisions - total	·	~	$\sim$	$\sim$		$\sim$		$\sim$	>	>>>	<		$\sim$	$\sim$	$\sim$	>	
Technical provisions - total	R0320	398.346	6														
Recoverable from reinsurance contract/SPV and																	
Finite Re after the adjustment for expected losses due to counterparty default - total	R0330																
rechnical provisions minus recoverables from																	-
reinsurance/SPV and Finite Re- total	R0340	398.346							~~~	~~~							
Line of Business (LoB): further segmentation Premium provisions - Total number of											<>><						-
homogeneous risk groups	R0350	-	1														_
Claims provisions - Total number of homogeneous risk groups	R0360		1	1		1											
	Provisions (Gross)		$\geq$	>		>		$\sim$	>	>>>	<	$\sim$	>	$\geq$	><	>	T
Cash-flows of the Best estimate of Premium	R0370	1.424.45	0					+									
Future benefits and claims	00300					+	-					-					
Future benefits and claims Future expenses and other cash-out flows Future recentures	R0380	1 439 26			+	+		+			-						-
Future benefits and claims Future expenses and other cash-out flows Future premiums Other cash-in flows (JIRC). Recoverable from	R0390						1							1	1		
Future benefits and claims Future expenses and other cash-out flows Future premiums Other Cash-in Thows (into: Nectoverative from salwages and subrogations)	R0390 R0400	1.439.26															_
Future benefits and claims Future expenses and other cash-out flows Future promiums Other cash-mows (RCL RECOVERATION From salwages and subrogations) Cash-flows of the Best estimate of Claims Pr	R0390 R0400 ovisions (Gross)	1.439.26		>	><	$>\!\!<$	><	><					~	>	><	><	=
Future benefits and claims Future promiums future promiums Other scient-approximation other scient-approximation salvages and subrogations) Cash-flows of the Best estimate of Claims Pr Future benefits and claims	R0390 R0400	1.439.26		>><	~	><<	$>\!\!<$	><					~	~	>><	>><	=
Future benefits and claims Future approves and claims and how software future approximation (Bur and How Software) (Bur and How Software) (Barb How of the Best exclamate of Claims PF Future benefits and claims Future approves and claims and claims and Future approximation (Bows)	R0390 R0400 ovisions (Gross) R0410	1.439.26		><	~	~	~~	$\geq$					~	~	><	><<	2
Future boother and chains Future operations and other carbout flows Future operations Hard carbon for the flow for carbout flows carbot and second second flows Cabb-Hows of the Best extended of Claims Pr Future bornells and chains Future operations Future operations Hard carbon for the Carbourge flow Future operations Hard carbon for the How flows Future operations	R0390 R0400 ovisions (Gross) R0410 R0420 R0430	1.439.26		><	~	~~	<u>&gt;&lt;</u>						~	<u>&gt;&lt;</u>	<u>&gt;&lt;</u>	<u>&gt;&gt;&lt;</u>	
Future tomoting and coloms Future segmentations and other care due does to Future segmentations Future segmentations colored and an experiment colored and an experiment Colored and an experiment Future segments and other care due fixeds Future segments Future segments future segments for any experiments colored and these segments for any experiments colored and the segment and between the segments for any experiments for any expe	R0390 R0400 ovisions (Oross) R0410 R0420 R0430 R0440	1.439.26		><		>><	>><								><	><	
Future benefits and claims Future spectra and other cards has these Future prestance future prestance subary pression second to the card of the future spectra and claims. For future Future sequences and other cards out four- future sequences and other cards out four- future sequences and other cards out four- future sequences and second to the future sequences and second to the subary and subaryother).	R0390 R0400 ovisions (Gross) R0410 R0420 R0430	1.439.26		>><		>>< 	>><	~							>><		
Future benefits and chains Future sensities and other care should flow. Future gramminm Future gramminm Cash-Breves of the Best settines of Calimo Future sensities and chains Future sequences and ther cash-out flows. Future sequences and other cash-out flows of the cash-breves of the settines of Calimo Participation and chains future sequences and other cash-out flows of the cash-breve of the settines cash-out of the cash-breve of the settines cash-out of the cash-breve of the settines cash-out out of a generalization.	R0390 R0400 ovisions (Oross) R0410 R0420 R0430 R0440	1.439.26					>><								><		
Plane souths and claims Plane assumes and claims can d-ball basis Plane argumines and plane and secondarias and secondarias Cach-free of the Basis calculate of Calams Pr Planer arguments and other cash out these Planer arguments of the Calams Plane Planer arguments that argument th	R0390 R0400 ovisions (Gross) R0410 R0420 R0430 R0440 <b>R0450</b> <b>R0460</b>	1.439.26															
Adua bandha and dams Fulse a pomismi Pulse a pomismi and any pomismi band a pomismi band	R0390 R0400 ovisions (Cross) R0410 R0420 R0430 R0440 R0440 R0450 R0460 R0470	1.439.26															
Fullers bandling and Salams Fulles a compared and there and Salams Provide a set of the set of the set of Salams provide a set of the Basic set set of Salams and Salams in setup, and setup setup of the Salams and Salams Full and provide a setup of Salams and Salams Provide and Provide and Provid	R0390 R0400 ovisions (Gross) R0410 R0420 R0430 R0440 <b>R0450</b> <b>R0460</b>	1.439.26															

## 19.01 Non-life Insurance Claims Information

					Develo	opment	year (a	bsolute	amoun	t)					
		0	1	2	3	4	5	6	7	8	9	10 & +		In Current year	Sum of years (cumulative
Gross Claims Paid (non-cumulative)															
		C0010	C0020	C0030	C0040	C0050	0 COO60	C007	C0080	C0090	C0100	C0110		C0170	C0180
Prior	R0100	$\geq$	$>\!$	$>\!\!\!\!>\!\!\!\!>$	$\succ$	$\geq$	$\geq$	$\supset$	$\rightarrow$	$\rightarrow$	$\rightarrow$	0	R0100		
2009	R0160			26.444	Ī	T							R0160		26.
2010	R0170		226.631	16.245								-	R0170		242.
2011	R0180		190.671	17.659									R0180		752.
2012	R0190	446.291	268.664	16.565									R0190		731.
2013	R0200	479.639		-2.822									R0200		745.
2014	R0210		240.034	1.876									R0210		747
2015	R0220		255.258		1								R0220		887.
2016	R0230	793.339	242.202	12.149		-							R0230	12.149	1.047
2017	R0240				-								R0240	259.699	1.087.
2018	R0250			-									R0250	952.240	952.:
													Total R0260	1.224.087	7.221.0
													10200	1.224.067	1.22

			Develo	pment	year (ab	solute a	amount)	)			Year end (disc
0	1	2	3	4	5	6	7	8	9	10 & +	real enu (disc

Year end	(discounted	data)
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		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360	
Prior	R0100	$>\!$	$>\!$	$>\!$	$>\!$	$\geq$	$\geq$	$\geq$	$>\!$	> <	$>\!$		R0100		
2009	R0160												R0160		
2010	R0170		28.499									-	R0170		
2011	R0180	232.440	17.519										R0180		
2012	R0190	305.895	17.249										R0190		
2013	R0200	272.001	8.847	-4.331									R0200		
2014	R0210	262.709	10.746					-					R0210		
2015	R0220	282.077					•						R0220		
2016	R0230	359.588	16.227										R0230		
2017	R0240	352.952											R0240		2
2018	R0250												R0250		33
												То	tal R0260		359

#### 23.01 Own funds

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35	C0020			
		C0030	C0040	C0050
Regulation 2015/35	$\sim$	$\sim$	$\sim$	$\sim$
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				
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings R0040				
Subordinated mutual member accounts R0050				
Surplus funds R0070				
Preference shares R0090				
Share premium account related to preference shares R0110				
Reconciliation reserve R0130 273.140	273.140			
Subordinated liabilities R0140	and the second division of the second divisio			
An amount equal to the value of net deferred tax assets R0160				1
Other own fund items approved by the supervisory authority as basic own funds not specified above R0180				1
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet		$\sim$	$\sim$	$\sim$
the criteria to be classified as Solvency II own funds	$\sim$			
Cown turns from the tinancial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as				
Solvercy II own funds 958	$\rightarrow$	$\langle \rangle$	$\leq$	$\leq$
Deductions	$\leq$	$\sim$	$\geq$	$\sim$
Deductions for participations in financial and credit institutions R0230			ļ	4
Total basic own funds after deductions R0290 272.182	272.182	2		
Ancillary own funds	$\sim$	>	$\geq$	$\geq$
Unpaid and uncalled ordinary share capital callable on demand R0300				
Unpaid and uncalled Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable				
Unpaid and uncalled preference shares callable on demand R0320				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand R0330	1000			
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC R0340 CE R0340 CE R0350 CE R0	1000			
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC R0350	Concession of the second se			
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0360	- Charles - Charles			
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0370	-			
Other ancillary own funds R0390				
Total ancillary own funds R0400	$\sim$	>>		
Available and eligible own funds	$\sim$	>	>>	$\geq$
Total available own funds to meet the SCR R0500 272.182	272.182	2		
Total available own funds to meet the MCR R0510 272.182	272.182	2		$\sim$
Total eligible own funds to meet the SCR R0540 272.182	272.182	2		
Total eligible own funds to meet the MCR 272.182	272.182	2		$\sim$
SCR R0580 199.628	$\sim$	$\sim$	$\sim$	$\sim$
MCR R0600 77.566			$\sim$	$\sim$
Ratio of Eligible own funds to SCR R0620 136,34%		$\leq$	$\sim$	$\sim$
Ratio of Eligible own funds to MCR 80640 330,90%	$\geq$	$\leq$		
C0060				
Reconciliation reserve		1		
Reconclination reserve	>	-		
	>	-		
Own shares (held directly and indirectly) R0710 R0710	>	-		
	$\sim$	-		
Foreseeable dividends, distributions and charges R0720		-		
Other basic own fund items B0730				
Other basic own fund items     R0730       Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds     R0740	$\leq$	-		
Other basic own fund items     R0730       Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds     R0740       Reconciliation reserve     R0760     273.140	$\leq$			
Other basic own fund items     R0730       Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds     R0740       Reconciliation reserve     R0760     273.140       Expected profits     Conciliation reserve     Conciliation reserve	$\ge$			
Other basic own fund items     R0730       Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds     R0740       Reconciliation reserve     R0760     273.140	$\ge$	-		

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	23.383	23.383	
Counterparty default risk	R0020	7.395	7.395	
Life underwriting risk	R0030			
Health underwriting risk	R0040	151.942	151.942	
Non-life underwriting risk	R0050			
Diversification	R0060	-21.127	-21.127	
Intangible asset risk	R0070			$>\!\!\!\!>\!\!\!\!>$
Basic Solvency Capital Requirement	R0100	161.594	161.594	$\sim$

#### Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	38.034
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	199.628
Capital add-on already set	R0210	
Solvency capital requirement	R0220	199.628
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	

# 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	382.556	1.267.789
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

			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		

### MCR components

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	77.566	
MCRI Result	R0200		

Overall MCR calculat	ation
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Linear MCR	R0300
SCR	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350
Minimum Capital Requirement	R0400

C0070	
	77.566
	199.628
	89.832
	49.907
	77.566
	2.500
C0070	
	77.566