

Verslag inzake de Solvabiliteit en de Financiële Toestand 2020

bedragen in € duizenden

OWM DSW Zorgverzekeraar U.A.

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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	The state of the s
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	4.036
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	373.912
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	915
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	372.821
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	L
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	14.533
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	275.027
Own shares (held directly)	R0390	_: 5.627
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	513
Any other assets, not elsewhere shown	R0420	135.281
Total assets	R0500	803.301

Solvency II value

Liabilities

Liabilities	Inches I	
Technical provisions - non-life 	R0510	423.44
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	423.44
Technical provisions calculated as a whole	R0570	
Best estimate	R0580	404.75
Risk margin	R0590	18.68
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	Section 19
Provisions other than technical provisions	R0750	1.88
Pension benefit obligations	R0760	1.00
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	34.25
Reinsurance payables	R0830	34.23
Payables (trade, not insurance)	R0840	
Subordinated liabilities		4.44
Subordinated liabilities Subordinated liabilities not in Basic Own Funds	R0850	
	R0860	
Subordinated liabilities not in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	7.46
Total liabilities	R0900	471.48
Excess of assets over liabilities	R1000	331.81

05.01 Premiums, claims and expenses by line of business

					Line of Business fo	or: non-life insurance and reinsura	nce obligations (direct busin	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		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	1.670.181												><	><	\sim	\sim	1.670.18
Gross - Proportional reinsurance accepted	R0120													><	><	\sim	\sim	
Gross - Non-proportional reinsurance accepted	R0130										\sim		$\supset <$					
Reinsurers' share	R0140																	()
Net	R0200	1.670.181																1.670.18
Premiums earned																		
Gross - Direct Business	R0210	1.680.179												\sim	\sim	\sim	\sim	1.680.17
Gross - Proportional reinsurance accepted	R0220													\sim	><	\sim	\sim	1 /
Gross - Non-proportional reinsurance accepted	R0230										\sim		\sim					()
Reinsurers' share	R0240																	(/
Net	R0300	1.680.179																1.680.17
Claims incurred																		1
Gross - Direct Business	R0310	1.592.930												\sim	\sim		><	1.592.93
Gross - Proportional reinsurance accepted	R0320													\sim	><		\sim	1 7
Gross - Non-proportional reinsurance accepted	R0330										\sim		\sim					(/
Reinsurers' share	R0340																	(/
Net	R0400	1.592.930																1.592.93
Changes in other technical provisions																		
Gross - Direct Business	R0410													\sim	\sim	\sim	\sim	
Gross - Proportional reinsurance accepted	R0420													\sim	><	\sim	\sim	1 7
Gross - Non-proportional reinsurance accepted	R0430												\sim					1
Reinsurers' share	R0440																	(/
Net	R0500																	(7
Expenses incurred	R0550	70.089																70.08

				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	1						0,00
Reinsurers' share	R1920									0,00
Net	R2000									0.00
Investment management expenses	REGOO									0,01
Gross	R2010					 				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

05.02 Premiums, claims and expenses by country

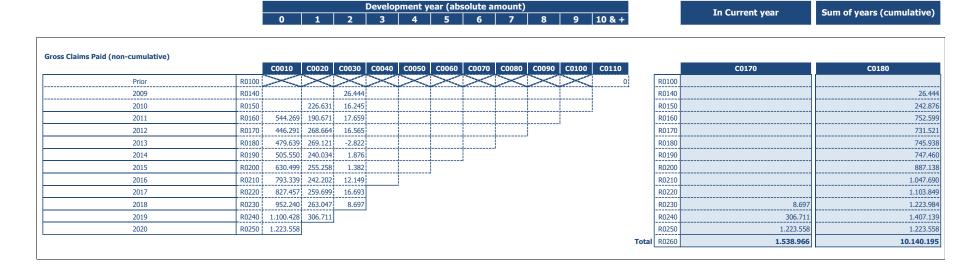
		Home Country	Top 5 coun	tries (by amount o	of gross premiums	written) - non-life	e obligations	Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010	$>\!\!<\!\!<$						$>\!\!<$
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premium written					.,		.,	
Gross - Direct Business	R0110	1.670.181						1.670.18
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accept	R0130							
Reinsurers' share	R0140							
Net	R0200	1.670.181						1.670.18
Premium earned								
Gross - Direct Business	R0210	1.680.179						1.680.17
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accept	R0230							
Reinsurers' share	R0240							
Net	R0300	1.680.179						1.680.17
Claims paid				·	.,	·	·	
Gross - Direct Business	R0310	1.592.930						1.592.93
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accept	R0330							
Reinsurers' share	R0340							
Net	R0400	1.592.930						1.592.93
Changes in other technical provisions								
Gross - Direct Business	R0410							
Gross - Proportional reinsurance accepted	R0420							
Gross - Non-proportional reinsurance accept	R0430							
Reinsurers' share	R0440							
Net	R0500							
Expenses incurred	R0550	70.089						70.08
Other expenses	R1200		$\geq \leq$					
Total expenses	R1300		$>\!<$	><	><	><	><	70.08

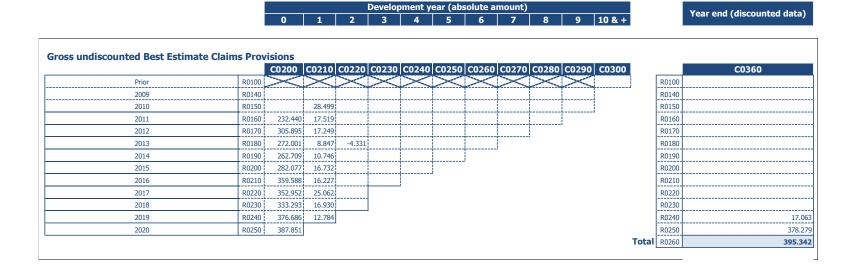
		Home Country	Top 5 cou	ntries (by amoun	t of gross premiur	ns written) - life o	obligations	Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R01400	> <						
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
		NL						
Premium written			·	y		,		-
Gross	R1410							0,00
Reinsurers' share	R1420							0,00
Net	R1500							0,00
Premium earned			r	y		·		
Gross	R1510							0,00
Reinsurers' share	R1520							0,00
Net	R1600							0,00
Claims paid			·	y				-
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
Other expenses	R2500		$\geq \leq$	$\geq \leq$	$\geq \leq$	$\geq \leq$	$\geq \leq$	
Total expenses	R2600	> <	><	><	><	><	><	0,00

17.01 Non - life Technical Provisions

						Direct bus	iness and accepted propo		e						Accepted non-propor			
		Medical expense	Income	Workers'	Motor vehicle liability	Other motor	Marine, aviation and	Fire and other damage to	General liability	Credit and	Legal		Miscellaneous	Non-proportional	Non-proportional	Non-proportional	Non-proportional property	Total Non-Life obligat
		insurance	protection insurance	compensation insurance	insurance	insurance	transport insurance	property insurance	insurance	suretyship insurance	expenses insurance	Assistance	financial loss	health reinsurance		marine, aviation and transport reinsurance	reinsurance	
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010																	
Direct business	R0020																	_
Accepted proportional reinsurance business	R0030																	
Accepted non-proportional reinsurance Total recoverables from reinsurance/SPV and	R0040																	
Finite Re after the adjustment for expected losses																		
due to counterparty default associated to TP as a																		
	R0050																	
Technical Provisions calculated as a sum of RF and RM																		
Best estimate			$\overline{}$	\sim		$\overline{}$		\sim		\sim	$\langle \rangle$	$\overline{}$	$\overline{}$	$\overline{}$				
Premium provisions										\sim	$\overline{}$							
Gross - Total	R0050	4,947																
Gross - direct husiness	R0070	4,947																
Gross - accepted proportional reinsurance			İ							1								
Gross - accepted non-proportional reinsurance	R0080									<u> </u>								
husiness	R0090		\sim					\sim	\sim	><	\sim	\sim	\sim					
Total recoverable from reinsurance/SPV and Hinte																	<u> </u>	
Re before the adjustment for expected losses due to counterparty default	R0100																	
Recoverables from reinsurance (except SPV and																		
	R0110	1																
expected losses Recoverables from SPV before adjustment for	KU11U			-				-									-	
expected losses Recoverables from Finite Reinsurance before	R0120	1																
Recoverables from Finite Reinsurance before																		
adjustment for expected losses Total recoverable from reinsurance/SPV and Hinte	R0130		 							 	-						 	
Re after the adjustment for expected losses due to counterparty default																		
to counterparty default	R0140																	
Net Best Estimate of Premium Provisions	R0150	4.947																
Chime provisions		4.347								_								
Claims provisions Gross - Total	R0160	399.810																
Gmcc - direct husiness	R0170	399.810																
Gross - accepted proportional reinsurance			İ							1								
luross - accepted non-proportional reinsurance	R0180		-	_				-		<u> </u>	_							
husiness	R0190		\sim			\sim		\sim			\sim	\sim	\sim					
Total recoverable from reinsurance/SPV and Hrite																	†·····	
Re before the adjustment for expected losses due	R0200																	
to counterparty default Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for	10200																	
Finite Reinsurance) before adjustment for		1																
expected losses Recoverables from SPV before adjustment for	R0210																	
expected losses Recoverables from Finite Reinsurance before	R0220																	
Recoverables from Finite Reinsurance before																		
adjustment for expected losses Lotal recoverable from reinsurance/SPV and Hrite	R0230			-				-			-						ļ	
Re after the adjustment for expected losses due to counterparty default																		
to counterparty default	R0240																	
Net Best Estimate of Claims Provisions	R0250	399.810																
Total Best estimate - gross	R0260	404.757																
Total Best estimate - net	R0270	404.757																
Risk margin	R0280	18.694						-		-								
Amount of the transitional on Technical Provision TP as a whole	R0290							_										
Best estimate	R0300			-				-			-						·	
Risk margin	R0310		 	-				-									 	
Technical provisions - total											-							
Technical provisions - total	R0320	423,441																
Recoverable from reinsurance contract/SPV and																		
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses																		
due to counterparty default - total	R0330																	
due to counterparty default - total Technical provisions minus recoverables from																		
due to counterparty default - total recrinical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0330 R0340	423.441																
due to counterparty default - total recrinical provisions minus recoverables from reinsurance/SPV and Finite Re- total		423.441	><								><							
due to counterparty default - total Technical provisions minus recoveracies from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Premium provisions - roam number or homogeneous risk grounds		423.441	><							><	><							
due to counterparty default - total recrimcal provisions muris recoverages from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Premium provisions - total number of homogeneous risk groups Claims provisions - Total number of homogeneous.	R0340 R0350	423.441	><								><							
due to counterparty default - total icentical provisions must recoverages from reinsurance/SPV and Finite Re- total Line of Business (L0B) Enther segmentation Premium provisions - Total number of homogeneous risks groups Claims provisions - Total number of homogeneous risk groups	R0340 R0350 R0360	423.441																
due to counterparty default - total Incrincia provisions minus recoverates from retinurance/SPV and Fritte Re- total Line of Business (LoB). Further segmentation bomogeneous risk groups Claims provisions - Total number of homogeneous risk groups Cash- hows of the Best estimate of Premium Pro-	R0340 R0350 R0360 visions (Gross)		<u> </u>								><							
due to counterparty default - total recmical provisions misus recoverances from reinsurance (SPV) and Filtric Re- total Line of Business (LoB): further segmentation reinsurance (LoB): further segme	R0340 R0350 R0360	1.599,559									><							
due to counterparty default - total recrincal provisions must recoverance from reinsurance/SFV and Finite Re- total Line of Business (LoB). Further segmentation to the segmentation of the segmentation homogeneous risk groups (Claims provisions - 12da number of homogeneous risk groups Cash-frows of the Best estimate of Premium Pro- Future benefits and claims Future segments and other cash-out flows	R0340 R0350 R0360 visions (Gross) R0370 R0380	1.599.559									><							
due to counterparty default, "Istal sections and the section of the section of the revenue and section of the section of the threat proposed or the section of the benegation of the section of the benegation of the benegation of the benegation of the benegation of the benefit of the threat proposed or the form of the form of form of	R0340 R0350 R0360 visions (Gross) R0370 R0380 R0390	1.599,559									><							
due to counterparty default, - total i continua provision mitura recoveraciano trom incoming provision mitura recoveraciano trom consumeraciano del provisiono del provisiono del recommento del provisiono del provisiono del provisiono del provisiono del provisiono del provisiono del provisiono del provisiono del provisiono del provisiono del provisiono del provisiono del provisiono del provisiono del Castin-Provisio del provisiono del Provisio boretto and calam Provisiono del provisiono del Provisiono del Provisi	R0340 R0350 R0360 visions (Gross) R0370 R0380 R0390 R0400	1.599.559									><							
the time contemporal defined—testing interest instructions between the contemporary defined—testing instructions between testing interest instructions that the contemporary defined in the contemporary design and contempora	R0340 R0350 R0360 visions (Gross) R0370 R0380 R0390 R0390 R0900 silons (Gross)	1.595.599 42.578 1.637.229																
due to contingenty definal. **Lettle continue to conti	R0340 R0350 R0360 R0360 R0370 R0380 R0390 R0400 R0400 R0410	1,599,599 42,578 1,637,729									>							
the ties contempted definal—field assessment of the contempted definal—field assessment of the contempted definal field assessment of the contempted defination of the contempted defined for group. Class proposed field groups Class proposed field field groups Class proposed field field groups Class proposed field field groups Class fi	R0340 R0350 R0360 visions (Gross) R0370 R0380 R0990 R0400 sions (Gross) R0410 R0420	1.595.599 42.578 1.637.229																
due to contenganty definal. **Less assess recommendation of the content of the co	R0340 R0350 R0360 R0360 R0370 R0380 R0390 R0400 R0400 R0410	1,599,599 42,578 1,637,729																
due to contingenty affaire. A set assessment of the contingenty affaire. A set assessment of the contingent of the conti	R0340 R0350 R0360 visions (Gross) R0370 R0380 R0390 R0400 R0400 R0400 R0400 R0400 R0400	1,599,599 42,578 1,637,729									><							
the be counterparty officials - traditional control of the counterparty of the counter	R0340 R0350 R0360 R0360 R0360 R0370 R0380 R0390 R0390 R0390 R0400 R0400 R0400 R0400	1,599,599 42,578 1,637,729																
does to contingenty defined, * task assessment of the contingenty defined, * task assessment of the contingent of the co	R0340 R0350 R0360 visions (Gross) R0370 R0380 R0390 R0400 R0400 R0400 R0400 R0400 R0400	1,599,599 42,578 1,637,729									×							
due to counterparty official total due to counterparty official total consistence of the counterparty official total Line of Business (Call), further segmentation Line of Business (Call), further segmentation results produced - 1268 retired of the Caste groundors - 1268 retired of the Caste groundors - 1268 retired of the Further benefits and claims Further segments and claims Further segments Line (Caste - 1268 cast), for the best estimate of Plannian subsigness and subregations). Caste - 1269 cast of the best estimates of Claims Provise Further segments United Caste - 1268 cast of the Section of the best estimates of Claims Provise Further segments United Caste - 1268 cast of the Section of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of Claims Provise Line caste - 1268 cast of the best estimates of the best estimates of the best estimates of the best estimates of the best estimates of the best estimates of the best estimates of the best e	R0340 R0350 R0360 R0360 R0360 R0370 R0370 R0380 R0380 R0400 R0400 R0400 R0400 R0400 R0450	1,599,599 42,578 1,637,729									><							
doub to countriparity official. I total double of the countriparity official. I total countries considered the countries of t	R0340 R0350 R0360 R0360 R0370 R0370 R0370 R0390 R0400 R0400 R0400 R0400 R0450 R0450 R0450	1,599,599 42,578 1,637,729																1
Out to counterparty official total counterparty colors total counterparty colors total counterparty colors - total counterparty colors - total counterparty colors - total counterparty colors - total counterparty - total counterpart	R0340 R0350 R0360 R0360 R0360 R0370 R0370 R0380 R0380 R0400 R0400 R0400 R0400 R0400 R0450	1,599,599 42,578 1,637,729																L L
due to counterparty official total due to counterparty official total consumer consum	R0390 R0390 R0390 R0390 R0390 R0370 R0390 R0390 R0390 R0390 R0400	1,599,599 42,578 1,637,729																1.5
Out to counterparty official total counterparty colors total counterparty colors total counterparty colors - total counterparty colors - total counterparty colors - total counterparty colors - total counterparty - total counterpart	R0340 R0350 R0360 R0360 R0370 R0370 R0370 R0390 R0400 R0400 R0400 R0400 R0450 R0450 R0450	1,599,599 42,578 1,637,729																15 16

19.01 Non-life Insurance Claims Information





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					<u> </u>	
Regulation 2015/35					\sim	
Ordinary share capital (gross of own shares)	R0010					
Share premium account related to ordinary share capital	R0030			700		100
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		The state of the s			
Share premium account related to preference shares	R0110		AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON 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 TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED I			
Reconciliation reserve	R0130	331.815	331.815		The state of the s	
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160		A STATE OF THE PARTY OF THE PAR	The same of the sa	The same of the sa	
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						
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	D0220					
'	R0220	915	\sim	<>	<>	\leq
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	330.900	330.900			1
And the same final						
Ancillary own funds			The second secon	The same of the sa		and the latest and th
Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	R0300					
original and uncertain find ratios, members contributions of the equivalent basic own ratio term of middle and middle - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
Onpain and unknown precenter states cannot contain an an analysis of the property of the prope	R0330					
Letters of credit and quarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
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					-
	R0370					
Other ancillary own funds	R0400		THE RESERVE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON 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 TRANSPORT OF THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TR	The state of the s		
Total ancillary own funds	K0400					
Available and eligible own funds						
Available and righte own funds to meet the SCR	R0500	330,900	330,900			
Total available own funds to meet the SCR Total available own funds to meet the MCR	R0510					
	R0510	330.900 330.900				
Total eligible own funds to meet the SCR						
Total eligible own funds to meet the MCR	R0550	330.900				
SCR	R0580	235.383	\sim		>	
MCR	R0600	97.590	\sim		>	
Ratio of Eligible own funds to SCR	R0620	140,58%	\sim	\sim	>	
Ratio of Eligible own funds to MCR	R0640	339,07%			\sim	
		C0060				
Reconciliation reserve		20000		1		
Excess of assets over liabilities	R0700	331.815				
	R0710	331.815	$\overline{}$			
Own shares (held directly and indirectly)						
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items Adjustment for restricted own fund items in second of matching adjustment partialise and ring forced funds	R0730					
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	331.815				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780			I		
				4		

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	27.064	27.064	
Counterparty default risk	R0020	7.075	7.075	
Life underwriting risk	R0030			
Health underwriting risk	R0040	174.513	174.513	
Non-life underwriting risk	R0050			
Diversification	R0060	-23.418	-23.418	
Intangible asset risk	R0070			> <
Basic Solvency Capital Requirement	R0100	185.235	185.235	$>\!\!<$

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	50.149
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes Capital requirement for business operated in accordance with Art. 4 of Directive	R0150	
2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	235.383
Capital add-on already set	R0210	
Solvency capital requirement	R0220	235.383
Other information on SCR		\sim
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 Total amount of Notional Solvency Capital Requirements for matching adjustment	R0420	
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 R0	0020	404.757	1.671.622
Income protection insurance and proportional reinsurance R0	0030		
Workers' compensation insurance and proportional reinsurance R0	.0040		
Motor vehicle liability insurance and proportional reinsurance R0	0050		
Other motor insurance and proportional reinsurance R0	.0060		
Marine, aviation and transport insurance and proportional reinsurance R0	.0070		
Fire and other damage to property insurance and proportional reinsurance R0	0800		
General liability insurance and proportional reinsurance R0	0090		
Credit and suretyship insurance and proportional reinsurance R0	0100		
Legal expenses insurance and proportional reinsurance R0	0110		
Assistance and proportional reinsurance R0	0120		
Miscellaneous financial loss insurance and proportional reinsurance R0	0130		
Non-proportional health reinsurance R0	0140		
Non-proportional casualty reinsurance R0	0150		
Non-proportional marine, aviation and transport reinsurance R0	0160		
	0170		

Linear formula component for life insurance and reinsurance obligations

		Life activities	
MCR calculation Life	MCR calculation Life		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	97.590	
MCRL Result	R0200		

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

COO	70
	97.590
	235.383
	105.923
	58.846
	97.590
	2.500
COO	70
	97.590

MCR components