

Verslag inzake de Solvabiliteit en de Financiële Toestand 2021

bedragen in € duizenden

OWM DSW Zorgverzekeraar U.A.

Inhoudsopgave:

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- S.17.01 Non-Life Technical Provisions
- 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 C0010

Assets Goodwill	00010	No. of Concession, Name of Street, or other Designation, Name of Street, Name of Street, or other Designation, Name of Street, or other De
	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	4.54
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	382.16
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	57
Equities	<i>R0100</i>	170
Equities - listed	R0110	
Equities - unlisted	R0120	17
Bonds	<i>R0130</i>	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	381.41
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	14.63
Reinsurance receivables	R0370	14.05
Receivables (trade, not insurance)	R0380	234.81
Own shares (held directly)	R0390	237.01
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0400	10 51
Any other assets, not elsewhere shown	R0420	10.51 144.49
hity outer assess, not easewhere showin	110720	144.49

Linkiliting		C0010
Liabilities Technical provisions - non-life	R0510	381.844
Technical provisions - non-life (excluding health)	R0520	301.044
Technical provisions calculated as a whole	R0530	
Best estimate	R0530	
Risk margin	R0510	
Technical provisions - health (similar to non-life)	R0560	201.04
Technical provisions calculated as a whole	R0570	381.844
Best estimate	R0580	262.61
Risk margin	R0590	363.61
	R0600	18.23
Technical provisions - life (excluding index-linked and unit-linked)		
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole Best estimate	R0620	
	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	1.35
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	47.76
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	4.63
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities not in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	10.42
Total liabilities	R0900	446.020
Excess of assets over liabilities	R1000	345.152

05.01 Premiums, claims and expenses by line of business

					Line of Business fo	or: non-life insurance and reinsura	nce obligations (direct busine	ess and accepted proportional	reinsurance)					Line	of Business f	or: accepted	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	1																	
Gross - Direct Business	R0110	1.713.165												$>\!\!<$	> <	$>\!\!\!<$	> <	1.713.165
Gross - Proportional reinsurance accepted	R0120													$>\!$	\geq	\geq	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	0
Gross - Non-proportional reinsurance accepted	R0130										$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$		\sim					0
Reinsurers' share	R0140																	0
Net	R0200	1.713.165																1.713.165
Premiums earned																		
Gross - Direct Business	R0210	1.691.288												\geq	\geq	\geq	\geq	1.691.288
Gross - Proportional reinsurance accepted	R0220													$>\!\!\!<$	\geq	\geq	>	0
Gross - Non-proportional reinsurance accepted	R0230										> <	\geq	\sim					0
Reinsurers' share	R0240																	0
Net	R0300	1.691.288																1.691.288
Claims incurred																		
Gross - Direct Business	R0310	1.649.747												$>\!\!<$	$>\!\!<$	\sim	>>	1.649.747
Gross - Proportional reinsurance accepted	R0320													$>\!\!<$	> <	\geq	>	0
Gross - Non-proportional reinsurance accepted	R0330										> <	\geq	\sim					0
Reinsurers' share	R0340						1						1 1					0
Net	R0400	1.649.747																1.649.747
Changes in other technical provisions																		
Gross - Direct Business	R0410													\geq	> <	\sim	\geq	0
Gross - Proportional reinsurance accepted	R0420													\geq	> <	\sim	> <	0
Gross - Non-proportional reinsurance accepted	R0430										> <	>	\sim					0
Reinsurers' share	R0440				T		T			T								0
Net	R0500																	0
Expenses incurred	R0550	71.869																71.869

				Line of Busine	ss for: life insurance ol	bligations		Life reinsurance	e 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
Premiums written		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Gross	R1410									0,0
	R1410 R1420									
Reinsurers' share										0,0
Net	R1500									0,0
Premiums earned										
Gross	R1510									0,0
Reinsurers' share	R1520									0,0
Net	R1600									0,0
Claims incurred										
Gross	R1610									0,0
Reinsurers' share	R1620									0,0
Net	R1700									0,0
Changes in other technical provisions										
Gross	R1710									0,0
Reinsurers' share	R1720									0,0
Net	R1800									0,0
Expenses incurred	R1900									0,0
Administrative expenses										
Gross	R1910									0,0
Reinsurers' share	R1920									0,0
Net	R2000									0,0
Investment management expenses										
Gross	R2010									0,0
Reinsurers' share	R2020									0.0
Net	R2100									0,0
Claims management expenses										-,-
Gross	R2110								1	0,0
Reinsurers' share	R2120									0,0
Net	R2200									0,0
Acquisition expenses										0,0
Gross	R2210								1	0,0
Reinsurers' share	R2220								1	0,0
Net	R2300									0,0
Overhead expenses										0,0
Gross	R2310					1			†	0,0
Reinsurers' share	R2320									0,0
Net	R2400									0,0
Other expenses	R2500									0,0
Total expenses	R2600									
										0.0
Total amount of surrenders	R2700									

05.02 Premiums, claims and expenses by country

		Home Country	Top 5 coun	tries (by amount o	f gross premiums	s 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	1.713.165						1.713.1
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accept	R0130							
Reinsurers' share	R0140							
Net	R0200	1.713.165						1.713.:
Premium earned								
Gross - Direct Business	R0210	1.691.288						1.691.
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accept	R0230							
Reinsurers' share	R0240							
Net	R0300	1.691.288						1.691.3
Claims paid								
Gross - Direct Business	R0310	1.649.747						1.649.
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accept	R0330							
Reinsurers' share	R0340							
Net	R0400	1.649.747						1.649.
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	71.869						71.
Other expenses	R1200		$>\!\!\!\!>\!\!\!\!>\!\!\!\!>$	\geq	$>\!$	\sim	\sim	
Total expenses	R1300	\searrow	\searrow	\searrow	\searrow	\sim	\sim	71.8

		Home Country	Τορ 5 coι	Top 5 countries (by amount of gross premiums written) - life 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							0,0
Reinsurers' share	R1420							0,0
Net	R1500							0,0
Premium earned				· · · · · · · · · · · · · · · · · · ·		·····	·	
Gross	R1510							0,0
Reinsurers' share	R1520							0,0
Net	R1600							0,0
Claims paid								
Gross	R1610							0,0
Reinsurers' share	R1620							0,0
Net	R1700							0,0
Changes in other technical provisions				· · · · · · · · · · · · · · · · · · ·				
Gross	R1710							0,0
Reinsurers' share	R1720							0,0
Net	R1800							0,0
Expenses incurred	R1900	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	<	~ ~	~ ~		~ ~	0,0
Other expenses	R2500	\langle	\geq	\geq	\geq	\geq	\geq	
Total expenses	R2600	> <	\geq	\geq	\geq	\geq	\geq	0,0

17.01 Non - life Technical Provisions

Cash out -flows Cash in-flows Cash out -flows Cash in-flows

Norm <							Direct bu	siness and accepted prop	ortional reinsuran						1	Accepted non-propo	actional reinsurance:		
				Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor	Marine, aviation and	Fire and other damage to	General liability	Credit and suretyship insurance	Legal expenses insurance	Assistance		Non-proportional health reinsurance	Non-proportional	Non-proportional marine, aviation and		Total Non-Life
			C0020	C0030	C0040	C0050	C0060	C0070		C0090		C0110	C0120	C0130	C0140	C0150			C0:
	Technical provisions calculated as a whole	R0010			-									-					
				+															
	Accepted proportional reinsurance business																		
	Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a											\frown							
	whole Technical Provisions calculated as a sum of BE and RM	R0050	\sim	\sim	\sim	\sim	\sim	\sim	\sim	\geq	\sim	\sim	> <	\sim	\sim	\sim	\sim	\sim	>
No. No. <td>Best estimate</td> <td></td> <td>\sim</td> <td>\sim</td> <td></td> <td></td> <td></td> <td></td> <td>\sim</td> <td></td> <td>\sim</td> <td>\geq</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>\geq</td>	Best estimate		\sim	\sim					\sim		\sim	\geq							\geq
No. No. <td>Premium provisions</td> <td></td> <td>></td> <td>\sim</td> <td>\sim</td> <td></td> <td></td> <td></td> <td>\sim</td> <td></td> <td>></td> <td>\geq</td> <td></td> <td>></td> <td></td> <td></td> <td></td> <td></td> <td>></td>	Premium provisions		>	\sim	\sim				\sim		>	\geq		>					>
	Gross - Total	R0060	27.390	5	T					T							T		
	Gross - direct business	R0070	27.39	0															
	Gross - accepted proportional reinsurance	80090																	
	Gross - accepted non-proportional reinsurance business		\sim	\sim	\sim	\sim	\sim	\sim	\sim	\geq	\sim	\geq	> <	\sim					
	Re before the adjustment for expected losses due	20100					T	T	T		T]				
	to counterparty default	K0100									-						-		
	Finite Reinsurance) before adjustment for expected losses	R0110																	
		R0120																	
	Recoverables from Finite Reinsurance before adjustment for expected losses	80130																	
Index of the second	Total recoverable from reinsurance/SPV and Hinte Re after the adjustment for expected losses due			1					1		-								
		R0150	27.390																
	Claims provisions	P0160										\sim							
Nome Nome <th< td=""><td>Gross - direct business</td><td></td><td></td><td></td><td>-</td><td></td><td></td><td>-</td><td></td><td></td><td>-</td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td></th<>	Gross - direct business				-			-			-			-					
	Gross - accepted proportional reinsurance		330.22	•															
Nome	business	R0180																	
Name Nam Name Name Name	business	R0190	>>	\geq	\geq	\geq	\geq		\geq	\geq	$>\!$	$>\!$	\geq	\geq					
	Re before the adjustment for expected losses due to counterparty default	R0200																	
	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for																		
Share of the state of	Recoverables from SPV before adjustment for																		
dama of production dima of produ	Recoverables from Finite Reinsurance before																		
bandpain Band	adjustment for expected losses	R0230																	
Table for the state State <td>to counterparty default</td> <td></td>	to counterparty default																		
Index definition Index definition <th< td=""><td>Net Best Estimate of Claims Provisions</td><td>R0250</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	Net Best Estimate of Claims Provisions	R0250																	
kand into into<		R0260																	
Parada Max			18.23	3								~							
Image Image <th< td=""><td>Amount of the transitional on Technical Provisions</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>~</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	Amount of the transitional on Technical Provisions											~							
Rate of the state of				+		+			+										
Technologenerate state Second Sec	Risk maroin			+															
Thind prove relation of the solution of the solutio												\sim							
Base of the state of the s	Technical provisions - total	R0320	381.844	1															
Line of sector ($1/2$) ($1/2$) Line of sector ($1/2$) ($1/2$) Line of sector ($1/2$) (1	Recoverable from reinsurance contract/SPV and																		
homegone dependence Main Main <t< td=""><td>reinsurance/SPV and Finite Re- total</td><td>R0340</td><td>381.844</td><td>4</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	reinsurance/SPV and Finite Re- total	R0340	381.844	4															
Schell product 100	Line of Business (LoB): further segmentation Premium provisions - rocal number of homogeneous risk around	80350										~							\leq
Cache data to table definition No. N	Claims provisions - Total number of homogeneous risk groups			1					1		-								\leq
Analy and you with you wit	Cash-flows of the Best estimate of Premium Provi	sions (Gross)		> <					> <		> <	$>\!\!<\!\!$		><					>
Anar promin Min	Future benefits and claims	R0370				1													
subject subject <t< td=""><td>Future expenses and other cash-out flows</td><td></td><td>43.97</td><td>3</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Future expenses and other cash-out flows		43.97	3															
Cach feed at direct of the data directions (row) No.	Future premiums Uther cash-lin flows (incl. Recoverable from		1.815.48	7															
Name Nam Name Name																			
Anter opping and probability of pro	Cash-flows of the Best estimate of Claims Provisio	ons (Gross)																	
Alary proving Mod						+			+						+				
abage and supported Mod Mod<			3.59																
Non- Non- <th< td=""><td>salvages and subrogations)</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	salvages and subrogations)																		
Non-Company	using approximations Best estimate subject to transitional of the			+															
Seed Gamma Fagget To watery Seed Gamma Fagget To watery <t< td=""><td>Technical provisions without transitional on</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Technical provisions without transitional on																		
Territoria proslower who a vester by adjustment	Interest rate Best estimate subject to volatinity							-									-		
nd whola dies staatsdard resears P0480 33.511		K0480		+					+								-		
	and without others transitional measures	R0490	363.61	1	1									1					

19.01 Non-life Insurance Claims Information

					Develop	oment y	ear (ab	solute a	mount)					In Current week	
		0	1	2	3	4	5	6	7	8	9	10 & +		In Current year	Sum of years (cumulative
s Claims Paid (non-cumulative)															
s claims raid (non-cumulative)		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180
Prior	R0100	\geq	$>\!\!<$	> <	\geq	$\triangleright <$	\geq	\geq	\geq	\geq	$>\!$	0	R0100		26.4
2010	R0140		226.631	16.245				Ī	Ī	Ī			R0140		242.8
2011	R0150	544.269		17.659									R0150		752.
2012	R0160	446.291	268.664	16.565								-	R0160		731.
2013	R0170	479.639	269.121	-2.822			1						R0170		745.
2014	R0180	505.550	240.034	1.876						-			R0180		747
2015	R0190	630.499	255.258	1.382				1					R0190		887.
2016	R0200	793.339	242.202	12.149				-					R0200		1.047.
2017	R0210	827.457					-						R0210		1.103.0
2018	R0220	952.240		8.697		-							R0220		1.223.
2019	R0230	1.100.428	306.711	4.798									R0230	4.798	1.411.
2020	R0240	1.223.558											R0240	352.964	1.576.
2021	R0250												R0250	1.313.078	1.313.0
												Tot	tal R0260	1.670.839	11.811.0

			Develop	oment y	ear (abs	solute a	mount)			
0	1	2	3	4	5	6	7	8	9	10 & +

Year end (discounted data)

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360
Prior	R0100	\geq	$\geq \leq$	\geq	\geq	$\geq \leq$	\geq	\geq	$\geq \leq$	\geq	$\geq \leq$		R0100	
2010	R0140		28.499										R0140	
2011	R0150	232.440	17.519										R0150	
2012	R0160	305.895	17.249									-	R0160	
2013	R0170	272.001	8.847	-4.331									R0170	
2014	R0180	262.709	10.746										R0180	
2015	R0190	282.077											R0190	
2016	R0200	359.588						-					R0200	
2017	R0210	352.952					-						R0210	
2018	R0220	333.293				-							R0220	
2019	R0230	376.686	12.784		1								R0230	
2020	R0240	387.851			-								R0240	24.8
2021	R0250	311.526		•									R0250	313.3
			•									1	R0260	338.2

23.01 Own funds

Sale Octobe CODE CODE Regulation 2015/35 8000 Ordinary often states) 8000 State promise account feature to entitive	C0040	
Regulation 2015/25 0000 Orderay shee call 00010 State premum account related to ordnary shae call 00010 State premum account related back own - fund teen for mutual and mutual-type undertainings 00010 School finands 00000 Preference shares 00000 Strate premum account related back own - fund teen for mutual and mutual-type undertainings 00000 Strate premum account related to preference shares 00000 Strate premum account related to preference shares 00000 Strate premum account related to preference shares 00100 School finands 00000 An mount regular to the value of net deferred tax assets 00100 Other own fund items approved by the supervisory authority as baic own funds not specified above 00100 Other own fund items approved by the supervisory authority as baic own funds not specified above 00100 Other own fund items approved by the supervisory authority as baic own funds net specified above 00100 School finands 00200 576 Deductions 00000 00000 School finands 00000 00000 Deductions of financial and credit matituators 00000 00000		C0050
Share premum account related to ordinary share capital and mutual and mutual-hype undertakings 80040 80050 8	\sim	\geq
Share previum account related to ordinary share capital in the for mutual and mutual-type undertakings 80040 Subordinated mutual member accounts 80040 Subordinated mutual member accounts 80050 Surplis funds Preference shares 80050 Preference shares 80050 800		
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertaings Subdivident mutual members accounts Surplus funds Sur		
Surplice funds 80070 Preference shares 80090 Share premium account related to preference shares 80110 Reconciliation reserve 80130 345.152 Subordinated liabilies 80140 945.152 An amount equal to the value of net deferred tax assets 80160 945.152 Cherr own fund theres approved by the supervisory authority as basic own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified 80160 Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified 80220 576 Deductions 80220 576 944.576 344.576 Anal uncalled ordinary share capital callable on demand 80220 344.576 344.576 Ancillary own funds 80230 344.576 344.576 Analysis of criticity of the supervisory subordinated basic own fund frem from mutual and		
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Total ancillary own funds R0400		
	\leq	
Available and eligible own funds	\sim	\sim
Total available own funds to meet the SCR R0500 344.576 344.576		
Total available own funds to meet the MCR R0510 344.576 344.576		>
Total eligible own funds to meet the SCR R0540 344.576 344.576		
Total eligible own funds to meet the MCR R0550 344.576 344.576		\geq
SCR R0580 243.670	\sim	\rightarrow
MCR R0600 97.625	\sim	\sim
Ratio of Eligible own funds to SCR R0620 141,41%	\sim	\geq
Ratio of Eligible own funds to MCR R0640 352,96%	\sim	\geq
C0060		
Reconciliation reserve		
Excess of assets over liabilities 80700 345.152		
Own shares (held directly and indirectly) R0710		
Foreseeable dividends, distributions and charges R0720		
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		
Reconclination reserve 343.52		
Expected profits included in future premiums (EPIFP) - Life Business R0770		
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	35.101	35.101	
Counterparty default risk	R0020	7.075	7.075	
Life underwriting risk	R0030			
Health underwriting risk	R0040	178.323	178.323	
Non-life underwriting risk	R0050			
Diversification	R0060	-28.233	-28.233	
Intangible asset risk	R0070			$>\!\!<$
Basic Solvency Capital Requirement	R0100	192.265	192.265	$>\!\!\!\!\!\!\!\!\!\!\!\!\!$

Calculation of Solvency Capital Requirement

Calculation of Solvency Capital Requirement		
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	51.405
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 2003/41/EC	R0150 R0160	
Solvency capital requirement excluding capital add-on	R0100	243.670
Capital add-on already set	R0210	
Solvency capital requirement	R0220	243.670
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 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

MCR calculation Non Life		Non-life activities	
		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	363.611	1.713.514
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

MCR calculation Life		Life a	ctivities
		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	
R0010	97.625		
R0200			
		C0070	
R0300		97.625	
R0310		243.670	
R0320		109.652	
R0330		60.918	
R0340		97.625	
R0350		2.500	
		C0070	
R0400		97.625	
	R0300 R0310 R0320 R0330 R0340 R0340 R0350	R0010 97.625 R0200 97.625 R0300 80310 R0320 80320 R0340 80350	

MCR components