

### Verslag inzake de Solvabiliteit en de Financiële Toestand 2022

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
- S.05.02 Premiums, claims and expenses by country
- 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	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	4.20
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	432.272
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	1.27
Equities	R0100	170
Equities - listed	R0110	
Equities - unlisted	R0120	17
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	430.82
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	13.59
Reinsurance receivables	R0370	15.55
Receivables (trade, not insurance)	R0380	217.31
Own shares (held directly)	R0390	217.31
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0400	E 10
Any other assets, not elsewhere shown	R0410	5.13
Total assets	110720	198.08

		C0010
Liabilities Technical provisions - non-life	R0510	448.013
Technical provisions - non-life (excluding health)	R0520	448.01.
Technical provisions calculated as a whole	R0530	
Best estimate	R0530	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0550	440.017
Technical provisions calculated as a whole	R0500	448.013
Best estimate	R0580	420.00
Risk margin	R0590	428.60
Technical provisions - life (excluding index-linked and unit-linked)	R0590	19.40
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	and a state of the
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	85
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	64.34
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	1.93
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	9.98
Total liabilities	R0900	525.129
Excess of assets over liabilities	R1000	345.478

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

					Line of Business fo	r: non-life insurance and reinsura	nce obligations (direct busin	ess and accepted proportional	reinsurance)					Line	of Business 1	for: accepted	non-	1
		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		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	1.829.237												$>\!\!<$	> <	$\geq$	> <	1.829.237
Gross - Proportional reinsurance accepted	R0120													$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	>	$\searrow$	>>	0
Gross - Non-proportional reinsurance accepted	R0130										$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	>	$\sim$					0
Reinsurers' share	R0140																	0
Net	R0200	1.829.237																1.829.237
Premiums earned																		
Gross - Direct Business	R0210	1.838.648												$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	>	$\sim$	>>	1.838.648
Gross - Proportional reinsurance accepted	R0220													$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!<$	$\sim$	>>	0
Gross - Non-proportional reinsurance accepted	R0230										$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	>	$\sim$					0
Reinsurers' share	R0240																	
Net	R0300	1.838.648																1.838.648
Claims incurred																		
Gross - Direct Business	R0310	1.799.306												$>\!\!<$	$>\!\!<$	$\sim$	>>	1.799.306
Gross - Proportional reinsurance accepted	R0320													$>\!\!<$	$>\!\!<$	$\sim$	> <	0
Gross - Non-proportional reinsurance accepted	R0330										> <	$\geq$	$\geq$					0
Reinsurers' share	R0340						1											0
Net	R0400	1.799.306																1.799.306
Changes in other technical provisions																		
Gross - Direct Business	R0410													$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	>	$\sim$	$>\!\!\!\!>\!\!\!\!>$	0
Gross - Proportional reinsurance accepted	R0420			[										$>\!\!<$	$>\!\!<$	$\sim$	> <	0
Gross - Non-proportional reinsurance accepted	R0430										$>\!\!<\!\!$	>	$>\!\!<$					
Reinsurers' share	R0440																	0
Net	R0500																	0
Expenses incurred	R0550	80,501																80,501

				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	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	1.829.237						1.829.
Gross - Proportional reinsurance accepted	R0120	0						
Gross - Non-proportional reinsurance accept	R0130	0						
Reinsurers' share	R0140	0						
Net	R0200	1.829.237						1.829.
Premium earned								
Gross - Direct Business	R0210	1.838.648						1.838.
Gross - Proportional reinsurance accepted	R0220	0						
Gross - Non-proportional reinsurance accept	R0230	0						
Reinsurers' share	R0240	0						
Net	R0300	1.838.648						1.838.
Claims paid								
Gross - Direct Business	R0310	1.799.306						1.799.
Gross - Proportional reinsurance accepted	R0320	0						
Gross - Non-proportional reinsurance accept	R0330	0						
Reinsurers' share	R0340	0						
Net	R0400	1.799.306						1.799
Changes in other technical provisions								
Gross - Direct Business	R0410	0						
Gross - Proportional reinsurance accepted	R0420	0						
Gross - Non-proportional reinsurance accept	R0430	0						
Reinsurers' share	R0440	0						
Net	R0500	0						
xpenses incurred	R0550	80.501						80
Other expenses	R1200		$>\!\!<$	$\sim$	$\geq$	$\searrow$	$\sim$	
Fotal expenses	R1300	$\sim$	>	$\leq$	$\leq$	$\searrow$	$\sim$	80

		Home Country	Τορ 5 coι	untries (by amoun	t of gross premiu	ms written) - life o	bligations	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

						Direct bu	siness and accepted prop	artional mineuran	<b>C0</b>					1	Accepted non-propo	rtional reinsurance:		
							silless and accepted prop	Fire and other		A					Accepted non-propo			1
		Medical expense	Income protection insurance	Workers' compensation	Motor vehicle liability		Marine, aviation and	damage to	General liability	Credit and suretyship	Legal expenses	Assistance	Miscellaneous	Non-proportional	Non-proportional	Non-proportional marine, aviation and	Non-proportional property	Total Non-Life
		insurance		compensation insurance	insurance	insurance	transport insurance	property	insurance	suretyship insurance	expenses insurance		financial loss	health reinsurance	casualty reinsurance	cruitapore reinsurunce		
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C018
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																		
whole Lecrinical Provisions calculated as a sum of	R0050	~ /	~ ~	~ ~	~ ~	~ ~	~ ~	~ ~		~ ~		~ ~	~ /		~ ~	~ ~		
BE and RM		>	>	>	$\geq$	>	>	>	$\geq$	>	>	>	>	$\geq$	>	>		
Best estimate		>	>			$\sim$		$\geq$		$\geq$	$\geq$		>					
Premium provisions		>	$\geq$					$\geq$		>	$\geq$		>					$\geq$
Gross - Total	R0060	11.079														I		
Gross - direct business Gross - accepted proportional reinsurance	R0070	11.079																
	R0080													>	> <	>		
Gross - accepted non-proportional reinsurance		~	$\sim$	· · · · ·	· · · · ·	<b></b>		$\sim$		$\sim$	$\sim$		<hr/>					
business rotal recoverable from reinsprance/SPV and Hinte	R0090		$\sim$					$\sim$		$\sim$	$\sim$							
Re before the adjustment for expected losses due																		
to counterparty default	R0100																	
Recoverables from reinsurance (except SHV and Finite Reinsurance) before adjustment for																		
expected losses	R0110																	
Recoverables from SPV before adjustment for	R0120																	
expected losses Recoverables from Finite Reinsurance before	R0120		ļ					+		+	ļ							
adjustment for expected losses	R0130																	
Total recoverable from reinsurance/SPV and Hinte																		
Re after the adjustment for expected losses due to counterparty default	R0140																	
					+					+								
Net Best Estimate of Premium Provisions	R0150	11.079																
Claims provisions			$\geq$					>		>	$\geq$							
Gross - Total	R0160	417.528														L		
Gross - direct business Gross - accepted proportional reinsurance	R0170	417.528																
	R0180													$\sim$	$\sim$	$\sim$		
Gross - accepted non-proportional reinsurance		~	$\sim$	~~~		~~~	~~~	$\sim$	~~~~	$\sim$		~~~	<u> </u>					
business Total recoverable from reinsurance/SPV and Hitte	R0190										$\sim$							
Re before the adjustment for expected losses due to counterparty default																		
to counterparty default	R0200																	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for																		
expected losses	R0210																	
Recoverables from SPV before adjustment for														1				
expected losses Recoverables from Finite Reinsurance before	R0220																	
adjustment for expected losses	R0230																	
Total recoverable from reinsurance/SPV and Hrite																		
Re after the adjustment for expected losses due to counterparty default	R0240																	
Net Best Estimate of Claims Provisions	R0250	417.528																
Total Best estimate - gross	R0260	428.607																
Total Best estimate - net	R0270	428.607																
Risk margin	R0280	19.407																
Amount of the transitional on Technical Provision	ans		$\geq$					~		$\geq$	> <							
TP as a whole	R0290																	
Best estimate	R0300																	
Risk margin	R0310																	
Technical provisions - total		><	> <					> <		> <	> <		><					
Technical provisions - total	R0320	448.013																
Recoverable from reinsurance contract/SPV and																		
Finite Re after the adjustment for expected losses																		
due to counterparty default - total recrinical provisions minus recoverables from	R0330																	
reinsurance/SPV and Finite Re- total	R0340	448.013																
Line of Business (LoB): further segmentation			~					~		~	$\sim$							
Line of Business (LoB): further segmentation Premium provisions - rotal number of																		
homogeneous risk groups Claims provisions - Total number of homogeneous	R0350																	
risk groups	R0360																	>
Cash-flows of the Best estimate of Premium Pre-	ovisions (Gross)		> <					> <		> <	> <		><					
Future benefits and claims	R0370	1.973.338																
		45.211																
Future expenses and other cash-out flows	R0380																	
	R0380 R0390	2.007.470																
Future premiums Uther cash-in flows (ind), Recoverable from	R0390	2.007.470																
Future premiums Uther cash-in hows (incl. Nacoverable from salvages and subrogations)	R0390 R0400	2.007.470																
Future premiums Utility Classifier Classifier (Classifier Classifier Classifi	R0390 R0400 Islons (Gross)	2.007.470				<u> </u>		>><		><	$\sim$		><	><	~	~		>
Future premiums Uther clasmin flows (Ind. Neeblerable from salvages and subrogations) Cash-flows of the Best estimate of Claims Provi Future benefits and claims	R0390 R0400 Islons (Gross) R0410	2.007.470	>><					><		><	~							>
Future premiums Uniter Cash-Ini Noins (Init: NeboUerable From salvages and subrogations) Cash-flows of the Best estimate of Claims Prov Future benefits and claims Future expenses and other cash-out flows	R0390 R0400 Islons (Gross) R0410 R0420	2.007.470	>><					>><		><	$\sim$							>
Puture premiums Unter Cashini Makes (Init: Nabovierabile Inform exilanges and subrogations) Cash-flows of the Best estimate of Claims Prov Future benefits and claims Future expenses and other cash-out flows Future expenses and other cash-out flows	R0390 R0400 Islons (Gross) R0410 R0420 R0430	2.007.470	>><					>><		>>	$\sim$							>
Puture premiums Unter Cashini Makes (Init: Nabovierabile Inform exilanges and subrogations) Cash-flows of the Best estimate of Claims Prov Future benefits and claims Future expenses and other cash-out flows Future expenses and other cash-out flows	R0390 R0400 Islons (Gross) R0410 R0420	2.007.470	>><					>>>		~	>>							
Indure premiums Dear Cash Hower (Hot: NECOMPTER HOM calvages and subrogations) Cash-Hows of the Beets estimate of Claims Provi Future benefits and claims Future represent ad other cah-out flows Future represent ad other cah-out flows Future represent and other cah-out flows Future represent and other cah-out flows Future representations and approximate calculated	R0390 R0400 Islons (Gross) R0410 R0420 R0430 R0440	2.007.470	>><					<u>&gt;&gt;</u>			~							
Indure premiums commer cases in the Ware (Incl. NEXXARIZENE MISSI salvages and subrogations) Cash-Pows of the Best estimate of Claims Provi Future bennefits and claims Future expenses and other cash-out flows Future premiums Under Cash-II International Commerciale moni Under Cash-II International Commerciales (Incl. Provide) and Operating States (Estimate cash-out-blowd under paproximations	R0390 R0400 kisions (Gross) R0410 R0420 R0430 R0440 R0440	2.007.470	>><					<u> </u>		<u>&gt;</u>	~							<u> </u>
Puture premiume: compre classifier information (Point enhanges and subrogations) Cash-flows of the bask estimate of Claims Provi Rature benefits and classifier Rature expenses and districtarious (Rose Rature expenses and districtarious (Rose Rature expenses and districtarious (Rose Rature expenses and districtarious (Rose Rature expenses) (Rose Rest) Rature expenses and autorogations) Provintigies of previous Bast Estimate calculated using approximations Bast estimate activity (Ed. to scientificiant) of the Bast estimate activity (Ed. to scientificiant)	R0390 R0400 Islons (Gross) R0410 R0420 R0430 R0440	2.007.470	>><					~		~	~							<u> </u>
Exture generations: calling even the second second second second calling even and suborgations). Calling even the second second second second Future second second does calling and future second second does and and future second second does and and future second second does and and future second second does and future second second does and future second second does and future second does and futu	R0390 R0400 (Gross) R0420 R0420 R0430 R0440 R0440 R0450 R0450	2.007.470	>><							~								
Public premiums: Owner Sateries Note (pict NetSolar José Yean) Sateries and José Public NetSolar José Yean Sateries Netsen Sateries And Sateries Proce- Altante Investment and Athene Callenter Pro- Califact Investment and Athene Callenter Pro- Califact Investment and Athene California Pro- Califact Investment and Athene California Califact Investment and Athene California California California Proceedings of Sateries California California California California California California Proceedings of Sateries California California California Proceedings of Sateries California California California Materia California Vectorical providence California Vectorical Prov	R0390 R0400 (Gross) R0420 R0420 R0430 R0440 R0450 R0450 R0450 R0450	2.007.470	>><								~							
Exture generations: calling even the second second second second calling even and suborgations). Calling even the second second second second Future second second does calling and future second second does and and future second second does and and future second second does and and future second second does and future second second does and future second second does and future second does and futu	R0390 R0400 (Gross) R0420 R0420 R0430 R0440 R0440 R0450 R0450	2.007.470	>><					<u> </u>			~							
Anone presentant (and er davis Hales (and Halesskapel Holm shange and shangedaren) shange and shangedaren) Marken benefits oder (and halesskapel Falsen oppersonsen all other canhou et fors Falsen oppersonsen all other the state tenter can all other the state falsen oppersonsen all other the state falsen oppersonsen all other the state all oppersonsen all other the state oppersonsen all other the state	R0390 R0400 R0410 R0410 R0420 R040 R040 R040 R040 R040 R0470 R0480	2.007.470	>><					<u> </u>			~							
Public premiums: Owner Sateries Note (pict NetSolar José Yean) Sateries and José Public NetSolar José Yean Sateries Netsen Sateries And Sateries Proce- Altante Investment and Athene Callenter Pro- Califact Investment and Athene Callenter Pro- Califact Investment and Athene California Pro- Califact Investment and Athene California Califact Investment and Athene California California California Proceedings of Sateries California California California California California California Proceedings of Sateries California California California Proceedings of Sateries California California California Materia California Vectorical providence California Vectorical Prov	R0390 R0400 (Gross) R0420 R0420 R0430 R0440 R0450 R0450 R0450 R0450	2.007.470	>><								~							

## **19.01** Non-life Insurance Claims Information

					Develo	oment y	ear (ab	solute a	mount)					In Current year	
		0	1	2	3	4	5	6	7	8	9	10 & +		In Current year	Sum of years (cumulative
ross Claims Paid (non-cumulative)		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180
Prior	R0100	$\geq$	$\geq$	$>\!$	$\geq$	$\geq$	$\geq$	$\geq$	$>\!$	$>\!$	$\geq$		R0100		
2009	R0120			26.444		1				9°			R0120		26.
2010	R0130		226.631	16.245									R0130		242.
2011	R0140	544.269	190.671	17.659									R0140		752.
2012	R0150	446.291	268.664									1	R0150		731.
2013	R0160	479.639	269.121					1	[				R0160		745.
2014	R0170	505.550	240.034	1.876									R0170		747.
2015	R0180	630.499		1.382									R0180		887.
2016	R0190	793.339		12.149									R0190		1.047.
2017	R0200	827.457	259.699	16.693									R0200		1.103.
2018	R0210	952.240	263.047	8.697									R0210		1.223.
2019	R0220	1.100.428		4.798									R0220		1.411.
2020	R0230	1.223.558		19.844									R0230	19.844	1.596.
2021	R0240	1.313.078	304.559										R0240	304.559	1.617.
2022		1.483.508											R0250	1.483.508	1.483.5
												Т	otal R0260	1.807.911	13.618.9

## Development year (absolute amount) 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	><	$\geq$	$>\!$	$\geq \leq$	$\geq$	$\triangleright \!$	$\geq$	$\geq \leq$	$\geq$	$\geq$		R0100	
2009	R0120												R0120	
2010	R0130		28.499										R0130	
2011	R0140	232.440	17.519										R0140	
2012	R0150	305.895	17.249										R0150	
2013	R0160	272.001	8.847	-4.331									R0160	
2014	R0170	262.709	10.746										R0170	
2015	R0180	282.077	16.732										R0180	
2016	R0190	359.588											R0190	
2017	R0200	352.952	25.062										R0200	
2018	R0210	333.293	16.930	: :									R0210	
2019	R0220	376.686	12.784										R0220	
2020	R0230	387.851	24.695										R0230	
2021	R0240	311.526	36.305										R0240	34
2022	R0250	381.223											R0250	369
			-									Tot	al R0260	403

### 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		$\sim$	$\geq$	$\geq$	$\geq$	$>\!$
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					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	345.478	345.478			
Subordinated liabilities	R0140	0.0.0.0				
An amount equal to the value of net deferred tax assets	R0160					
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	K0160	$\sim$	$\sim$	$\sim$	$\sim$	
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			$\leq$	<	<	$\leq$
as Solvency II own funds	R0220	1.270	$\sim$			
Deductions		>	$\sim$	$>\!\!\!>$	>	$\land$
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	344.208	344.208			
Ancillary own funds		$\sim$	$\sim$	$\sim$	$\sim$	$\sim$
Unpaid and uncalled ordinary share capital callable on demand	R0300		No. of Concession, Name of			No. of Concession, Name
Unipaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	10000					
callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees 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					
Other ancillary own funds	R0390					
Total andilary own funds	R0400			and a state of the		
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	344.208	344.208			
Total available own funds to meet the MCR	R0510	344.208	344.208			
Total eligible own funds to meet the SCR	R0510	344.208	344.208			$\sim$
Total eligible own funds to meet the SCR	R0550	344.208	344.208			
SCR	R0580	274.848	344.208			$\bigcirc$
MCR	R0600	106.213	$\sim$	$\sim$	$\sim$	$\diamond$
		106.213	$\langle$	$\sim$	$\langle \rangle$	$\langle$
Ratio of Eligible own funds to SCR	R0620	· · · ·	$\langle \rangle$	$\langle \rangle$	$\langle \rangle$	$\langle \rangle$
Ratio of Eligible own funds to MCR	R0640	324,07%	$\sim$			$\sim$
		C0060				
Reconciliation reserve				1		
Excess of assets over liabilities	R0700	345.478	<			
Own shares (held directly and indirectly)	R0710	3+3.476	$\sim$			
(Uwn shares (neid directly and indirectly) Foreseeable dividends, distributions and charges	R0710 R0720					
			$\langle \rangle$			
Other basic own fund items	R0730					
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		$\langle$			
Reconciliation reserve	R0760	345.478	$\leq$			
Expected profits		$\sim$	$\sim$			
Expected profits included in future premiums (EPIFP) - Life Business	R0770		$\geq$			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780		$\geq$			
Total Expected profits included in future premiums (EPIFP)	R0790					
Total Expected profile included in future premiums (EFIFF)	K0730					

## **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	27.544	27.544	
Counterparty default risk	R0020	9.830	9.830	
Life underwriting risk	R0030			
Health underwriting risk	R0040	208.504	208.504	
Non-life underwriting risk	R0050			
Diversification	R0060	-25.967	-25.967	
Intangible asset risk	R0070			$>\!\!<$
Basic Solvency Capital Requirement	R0100	219.911	219.911	$>\!\!\!\!\!\!\!\!\!\!\!\!\!$

### **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	54.938
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	R0200	274.848
Capital add-on already set	R0210	
Solvency capital requirement	R0220	274.848
Other information on SCR	$\geq$	$\geq$
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	428.607	1.831.254
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 activities	
		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	106.213	
MCRL Result	R0200		
Overall MCR calculation			C0070
Linear MCR	R0300		106.213
SCR	R0310		274.848
MCR cap	R0320		123.682
MCR floor	R0330		68.712
Combined MCR	R0340		106.213
Absolute floor of the MCR	R0350		2.700
	·		C0070
Minimum Capital Requirement	R0400		106.213