

## Verslag inzake de Solvabiliteit en de Financiële Toestand 2019

bedragen in € duizenden

Stad Holland Zorgverzekeraar OWM U.A.

## Inhoudsopgave:

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## 02.01 Balance sheet

## Solvency II value C0010

#### Acceto

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	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	84.013
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
<i>Equities</i>	R0100	1
Equities - listed	R0110	
Equities - unlisted	R0120	1
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	84.012
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	2.430
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	40.504
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	488
Any other assets, not elsewhere shown	R0420	13.385
Total assets	R0500	140.820

#### Liabilities

Liabilities		
Technical provisions - non-life	R0510	69.114
Technical provisions - non-life (excluding health)	R0520	
TP calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	69.114
TP calculated as a whole	R0570	
Best estimate	R0580	66.237
Risk margin	R0590	2.877
TP - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
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	18.305
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	901
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	296
Total liabilities	R0900	88.616
Excess of assets over liabilities	R1000	F2 22 4
EXCESS OF ASSETS OVEL HADIIITIES	KT000	52.204

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

					Line of Business	or: non-life insurance and reinsur	ance obligations (direct busin	ess and accepted proportional	l reinsurance)					Line of B	usiness for: acc reinsu	epted non-pi rance	roportional	Total
		Medical expense insurance	Income protection insurance	Workers' compensation	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses	Assistance	Misce Ilane	Health	Casualty	Marine,	Property	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	CO12	C0130	C0140		C0160	C0200
Premiums written																		
Gross - Direct Business	R0110	257.900												$\times$	$>\!<$	$\supset$	><	257.9
Gross - Proportional reinsurance accept	R0120											_		$\sim$	$>\!<$	$\supset$	><	
Gross - Non-proportional reinsurance a	R0130		><	><					><		><	><	$\supset$					
Reinsurers' share	R0140																	
Net	R0200	257.900																257.9
Premiums earned																		
Gross - Direct Business	R0210	262.762												$\times$	><	$\times$	><	262.7
Gross - Proportional reinsurance accept	R0220											•		$\times$	><	$\searrow$	><	
Gross - Non-proportional reinsurance a	R0230	><	><	><	$\sim$		$\sim$	><	><	$\sim$	><	><	$\supset$					
Reinsurers' share	R0240																	
Net	R0300	262.762																262.7
Claims incurred																Ļ.,		
Gross - Direct Business	R0310	249.269												$\geq$	$\geq \leq$	$\geq$	$\geq \leq$	249.2
Gross - Proportional reinsurance accept	R0320													$\times$	><	$\times$	><	
Gross - Non-proportional reinsurance a	R0330			><		$\sim$			><		><	><	$\prec \times$					
Reinsurers' share	R0340																	
Net	R0400	249.269																249.2
Changes in other technical provisi	ons																	
Gross - Direct Business	R0410													$\geq$	$\geq \leq$	$\times$	$\geq \leq$	
Gross - Proportional reinsurance accept	R0420													$\times$	><	$\times$	$\sim$	
Gross - Non-proportional reinsurance a	R0430			$\sim$		$\sim$			$\sim$		> <	$\sim$	$\prec \times$					
Reinsurers' share	R0440																	
Net	R0500																	
Expenses incurred	R0550	9.234																9.2

				Line of Busines	s for: life insurance oblig	ations		Life reinsurance		
										Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked	Other life insurance	Annuities stemming from non-	Annuities stemming	Health reinsurance	Life reinsurance	
		C0210	C0220	CO230	C0240	life insurance contracts and C0250	C0260	C0270	C0280	C0300
Premiums written	]									
Gross	R1410									0,00
Reinsurers' share	R1420									0,00
Net	R1500									0,00
Premiums earned	KISOO									
Gross	R1510									0,00
Reinsurers' share	R1520									0,00
Net	R1600									0,00
Claims incurred	KIOOO									0,00
	R1610									0,00
Gross	R1620									
Reinsurers' share										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									0,00
Reinsurers' share	R1920									0,00
Net	R2000									0,00
Investment management expense	es									
Gross	R2010									0,00
Reinsurers' share	R2020									0,00
Net	R2100									0,00
Claims management expenses										
Gross	R2110									0,00
Reinsurers' share	R2120									0,00
Net	R2200									0,00
Acquisition expenses										
Gross	R2210									0,00
Reinsurers' share	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		$\sim$	> <					$\sim$	
Total expenses	R2600	><	><	><	$\sim$			$\sim$	><	
Total amount of surrenders	R2700									0,00

## 05.02 Premiums, claims and expenses by country

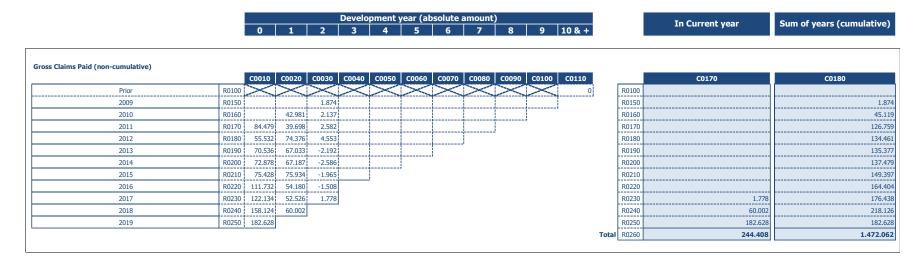
		Home Country	Top 5 count	ries (by amount o	of gross premiums	written) - non-life	e obligations	Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							$>\!\!<$
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premium written				<b></b>	·	·	·	
Gross - Direct Business	R0110	257.900						257.9
Gross - Proportional reinsurance accepted	R0120							0,
Gross - Non-proportional reinsurance accept	R0130							0,
Reinsurers' share	R0140							0,0
Net	R0200	260.568						260.50
Premium earned								
Gross - Direct Business	R0210	262.762						262.76
Gross - Proportional reinsurance accepted	R0220							0,0
Gross - Non-proportional reinsurance accept	R0230							0,0
Reinsurers' share	R0240							0,0
Net	R0300	262.762						262.76
Claims paid							.,	
Gross - Direct Business	R0310	249.269						249.26
Gross - Proportional reinsurance accepted	R0320							0,0
Gross - Non-proportional reinsurance accept	R0330							0,0
Reinsurers' share	R0340							0,0
Net	R0400	249.269						249.26
Changes in other technical provisions							.,	
Gross - Direct Business	R0410							0,0
Gross - Proportional reinsurance accepted	R0420							0,0
Gross - Non-proportional reinsurance accept	R0430							0,
Reinsurers' share	R0440							0,0
Net	R0500							0,0
Expenses incurred	R0550	9.234						9.2
Other expenses	R1200		$\geq <$	><				
Total expenses	R1300		> <	> <			><	9.23

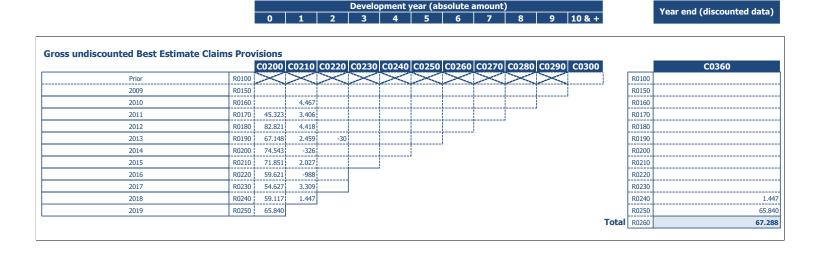
		Home Country	Top 5 cou	ntries (by amour	it of gross premiu	ns written) - life o	bligations	Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R01400	> <						
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
		NL						
Premium written				·		,	·	-
Gross	R1410							0,00
Reinsurers' share	R1420							0,00
Net	R1500							0,00
Premium earned			,	Υ	·	·		
Gross	R1510							0,00
Reinsurers' share	R1520							0,00
Net	R1600							0,00
Claims paid				·				
Gross	R1610							0,00
Reinsurers' share	R1620							0,00
Net	R1700							0,00
Changes in other technical provisions			,	γ	.,	,	·	
Gross	R1710							0,00
Reinsurers' share	R1720							0,00
Net	R1800							0,00
Expenses incurred	R1900							0,00
Other expenses	R2500		$\geq \leq$	$\geq \leq$		$\geq \leq$		
Total expenses	R2600	$>\!\!<$	><	> <	><	><	><	0,00

#### 17.01 Non - life Technical Provisions

						Direct bus	siness and accepted prop		ce					Accepted non-proportional reinsurance:				
		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 obliga
		insurance	protection insurance	compensation insurance	insurance	insurance	transport insurance		insurance	suretyship insurance	expenses insurance	Assistance	financial loss	Non-proportional health reinsurance	Non-proportional casualty 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	le R0010																	
Direct business	R0020																	
Accepted proportional reinsurance busine	R0030																	
Accepted non-proportional reinsurance Total recoverables from reinsurance/SPV	R0040		$\sim$					$\sim$			$\sim$							
due to counterparty default associated to	as a R0050																	
whole recnnical Provisions calculated as a	101									$\overline{}$								
BE and RM Best estimate			$\sim$					$\sim$		$\sim$	$\langle \rangle$	>						
Premium provisions			$\overline{}$					>		$\overline{}$	$\sim$							
Gross - Total	R0060	-500																
Groce - direct husiness	R0070	-50																
Gross - accepted proportional reinsurano	R0080		1															
Gross - accepted non-proportional reinsu	e i																	+
business "rotal recoverable: from reinsurance/SPV":	R0090									$\overline{}$								
Re before the adjustment for expected in	due																	
to counterparty default recoverables from reinsurance (except 5	R0100																	
Finite Reinsurance) before adjustment for																		
expected losses Recoverables from SPV before adjustmen	R0110		ļ															
Recoverables from Finite Reinsurance be adjustment for expected losses	R0130					-												
adjustment for expected losses Total recoverable from reinsurance/SPV	Hite		†	+	†	-		†	<u> </u>		-			<u> </u>	·		<u> </u>	
Re after the adjustment for expected loss to counterparty default	tue R0140																	
			+		<u> </u>			+	<u> </u>		1			+	-			
Net Best Estimate of Premium Provis	s R0150	-504																
Claims provisions Gross - Total	R0160										$\sim$							
Gross - direct business	R0170	66.741																-
Gross - accepted proportional reinsurance		bb./4			+	-	+	+	-		+							
business Gross - accepted non-proportional reinsu	R0180			_														
husiness	R0190		$\sim$					><			$\sim$	$\sim$	$\sim$					
Total recoverable from reinsurance/SPV 3										T						1	†·····	
Re before the adjustment for expected in to counterparty default. Recoverables from reinsurance (except S Finite Reinsurance) before adjustment for	R0200																	
Recoverables from reinsurance (except 5	and																	
expected losses Recoverables from SPV before adjustmen	R0210																	
Recoverables from SPV before adjustmen	R0220		1				1								1			
expected losses Recoverables from Finite Reinsurance be	K0220		<del> </del>	-				+										
adjustment for expected losses	R0230		1															
rotal recoverable from reinsurance/SPV a Re after the adjustment for expected loss																		
to counterparty default	R0240																	
Net Best Estimate of Claims Provisio	R0250	66.741																
Total Best estimate - gross Total Best estimate - net	R0260 R0270	66.237																
Risk margin	R0270	66.237 2.87																
Amount of the transitional on Techni		2.07						_		_								
TP as a whole	R0290																	
Best estimate	R0300																	
Risk margin	R0310		_															
Technical provisions - total Technical provisions - total	R0320	69.114																
		69.114																
Recoverable from reinsurance contract/S Finite Re after the adjustment for expect	ind osses																	
Finite Re after the adjustment for expect due to counterparty default - total recnnical provisions minus recoveracies to	R0330																	
reinsurance/SPV and Finite Re- total	R0340	69.114																
Line of Business (LoB): further segm Premium provisions - Lotal number of	ntion										$\rightarrow$							
Premium provisions - rotal humber of	R0350																	
homogeneous risk groups Claims provisions - Total number of hom			+	+	+	+	+	+	+		+			+	+	<del> </del>	+	
risk groups	R0360																	
Cash-flows of the Best estimate of P Future benefits and claims	ium Provisions (Gross) R0370							_		_	_><							
Future expenses and other cash-out flow	R0370	241.04 9.54		+	<del> </del>	<del> </del>	+	+						+	+		<del> </del>	
Future premiums Uener cast-in flows (incl. Recoverable fro	R0390	251.09			<u> </u>	1	<b>†</b>	†			1		İ	<b>†</b>	<b></b>	<b>†</b>	†	
Other cash-in hows (incl. Recoverable fro salvages and subrogations)	R0400							1										
Cash-flows of the Best estimate of C			-	_			_	<b>—</b>		+	-						_	
Future benefits and claims	R0410	66.05	1															
Future expenses and other cash-out flow	R0420	67	/					I										
	R0430																	
Future premiums	R0440																	
Future premiums Uther cash in hows (inc. necoverable fro			÷		<del> </del>			+	†					†			†	
Future premiums Utiner cash-in hidws (incl. Necoverable fro salvages and subrogations) Percentage of gross Best Estimate ca	lated																	
Future premiums Utiner cash-in moves (inc. Necoverable no salvages and subrogations) Percentage of gross Best Estimate ca	lated																	
Future premiums Umer cam-in flows (ind. Necoverable fire salvages and subrogations) Percentage of gross Best Estimate causing approximations Reef cellinate subject to cranelitional	lated																	
Future premiums Umer Casmin Hower (Ind. Necoverable nr salvages and subrogations) Percentage of groot Best Estimate ca using approximations Best estimate subject to transitional interest rate	lated R0450 file R0460																	
Future premiums Umpr Caserini hose (inc. Necheranie inc. salvages and subrogations) Percentage of gross Beat Estimate ca using approximations Best estimate subject to transitional interest rate Perhoda provisions without transitional interest rate Best estimate subject to varietional	he R0450 R0470																	
Future premiums Umer Casmin hows (incl. Necoverable for salvages and subrogations) Percentage of gross Best Estimate causing approximations Rest estimate without to transitional	lated R0450 file R0460																	
Future premiums Umer Caberien House (Ind. Necoherable int salvages and subrogations) Percentage of gross Beat Estimate ca using approximations Best estimate subject to framellional interest rate Technical provisions without manifestional interest rate Best estimate subject to open subject to provisions of the provisions without provisions without provisions without provisions of the provisions of the provisions without provisions of the pro	hated R0450 he R0460 R0470 R0480																	

### 19.01 Non-life Insurance Claims Information





### **23.01** Own funds

		Total	Tier 1 - unrestricted	Tion 1 rectricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35		>>	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$
Ordinary share capital (gross of own shares)	R0010					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	114	114	And the second s		
Subordinated mutual member accounts	R0050					
Surplus funds	R0070			And the second s		
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	52.091	52.091			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160			And the second s		
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	R0220			<b>-</b>		
Deductions	R0220		>	>	>	$\overline{}$
	R0230					
Deductions for participations in financial and credit institutions	R0290	52,204	52,204			
Total basic own funds after deductions	R0290	52.204	52.204			
Anaillan, ann funda						
Ancillary own funds	D0300		The state of the s	The same of the sa		The same of the sa
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, callable	R0300					
on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320		A STATE OF THE PARTY OF THE PAR	The state of the s		
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		A STATE OF THE PARTY OF THE PAR	AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN		the state of the s
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		A STATE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAMED IN	The same of the sa		
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds		$\overline{}$		$\overline{}$	$\overline{}$	
Total available own funds to meet the SCR	R0500	52.204	52.204			
Total available own funds to meet the MCR	R0510	52.204	52.204			
Total eligible own funds to meet the SCR	R0540	52.204	52.204			
Total eligible own funds to meet the MCR	R0550	52.204	52.204			
SCR	R0580	37.506		$\overline{}$	$\overline{}$	
MCR	R0600	15.246				
Ratio of Eligible own funds to SCR	R0620	139,19%				
Ratio of Eligible own funds to MCR	R0640	342,41%				
		0.11/11110				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	52,204				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	114				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	52.091				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780					
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	5.446	5.446	
Counterparty default risk	R0020	1.277	1.277	
Life underwriting risk	R0030			
Health underwriting risk	R0040	27.539	27.539	
Non-life underwriting risk	R0050			
Diversification	R0060	-4.500	-4.500	A STATE OF THE PARTY OF THE PAR
Intangible asset risk	R0070			> <
Basic Solvency Capital Requirement	R0100	29.761	29.761	$>\!\!<$

### **Calculation of Solvency Capital Requirement**

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	7.745
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	37.506
Capital add-on already set	R0210	
Solvency capital requirement	R0220	37.506
Other information on SCR	> <	
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment		
portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	İ
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	

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

Linear formula component for non-life insurance and reinsurance obligations

		Non-life	activities
MCR calculation Non Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	66.237	258.152
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		

		Non-life activities	Life activities	
		C0010	C0040	
MCRNL Result	R0010	15.246		
MCRL Result	R0200			

MCR components

C0070
 15.246
37.506
16.878
9.376
15.246
2.500
C0070
15.246