



**Verslag inzake de Solvabiliteit en de Financiële Toestand  
2020**

bedragen in € duizenden

**Stad Holland Zorgverzekeraar OWM 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	
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>70.063</b>
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
<i>Equities</i>	<i>R0100</i>	<i>1</i>
Equities - listed	R0110	
Equities - unlisted	R0120	1
<i>Bonds</i>	<i>R0130</i>	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	70.062
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
<b>Loans and mortgages</b>	<b>R0230</b>	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	
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	2.423
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	36.794
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	1.283
Any other assets, not elsewhere shown	R0420	17.180
<b>Total assets</b>	<b>R0500</b>	<b>127.743</b>

## Liabilities

<b>Technical provisions - non-life</b>	<b>R0510</b>	<b>61.440</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	
Technical provisions calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	<b>61.440</b>
Technical provisions calculated as a whole	R0570	
Best estimate	R0580	58.568
Risk margin	R0590	2.872
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
<b>Technical provisions - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	
Technical provisions calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	0
<b>Technical provisions - index-linked and unit-linked</b>	<b>R0690</b>	
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	
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	4.308
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	689
<b>Subordinated liabilities</b>	<b>R0850</b>	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities not in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	453
<b>Total liabilities</b>	<b>R0900</b>	<b>66.889</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>60.853</b>

05.01 Premiums, claims and expenses by line of business

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)												Line of Business for: accepted non-proportional reinsurance				Total	
	Medical expenses insurance		Income protection insurance	Workmen's 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	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport		Property
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		
Premiums written																		
Gross - Direct Business	R0100	265,729															265,729	
Gross - Proportional reinsurance accepted	R0101																0	
Gross - Non-proportional reinsurance accepted	R0102																0	
Reinsurer's share	R0103																0	
Net	R0100	265,729															265,729	
Premiums earned																		
Gross - Direct Business	R0200	265,384															265,384	
Gross - Proportional reinsurance accepted	R0201																0	
Gross - Non-proportional reinsurance accepted	R0202																0	
Reinsurer's share	R0203																0	
Net	R0200	265,384															265,384	
Claims incurred																		
Gross - Direct Business	R0300	247,912															247,912	
Gross - Proportional reinsurance accepted	R0301																0	
Gross - Non-proportional reinsurance accepted	R0302																0	
Reinsurer's share	R0303																0	
Net	R0300	247,912															247,912	
Change in other technical provisions																		
Gross - Direct Business	R0400																0	
Gross - Proportional reinsurance accepted	R0401																0	
Gross - Non-proportional reinsurance accepted	R0402																0	
Reinsurer's share	R0403																0	
Net	R0400																0	
Expenses incurred																		
Administrative expenses	R0500	6,605															6,605	
Gross - Direct Business	R0600	564															564	
Gross - Proportional reinsurance accepted	R0601																0	
Gross - Non-proportional reinsurance accepted	R0602																0	
Reinsurer's share	R0603																0	
Net	R0600	564															564	
Investment management expenses	R0700	79															79	
Gross - Direct Business	R0701																0	
Gross - Proportional reinsurance accepted	R0702																0	
Gross - Non-proportional reinsurance accepted	R0703																0	
Reinsurer's share	R0704																0	
Net	R0700	79															79	
Claims management expenses	R0800	79															79	
Gross - Direct Business	R0801																0	
Gross - Proportional reinsurance accepted	R0802																0	
Gross - Non-proportional reinsurance accepted	R0803																0	
Reinsurer's share	R0804																0	
Net	R0800	79															79	
Acquisition expenses	R0900	676															676	
Gross - Direct Business	R0901																0	
Gross - Proportional reinsurance accepted	R0902																0	
Gross - Non-proportional reinsurance accepted	R0903																0	
Reinsurer's share	R0904																0	
Net	R0900	676															676	
Overhead expenses	R1000	7,408															7,408	
Gross - Direct Business	R1001																0	
Gross - Proportional reinsurance accepted	R1002																0	
Gross - Non-proportional reinsurance accepted	R1003																0	
Reinsurer's share	R1004																0	
Net	R1000	7,408															7,408	
Other expenses	R1100																0	
Total expenses	R1200																6,605	

	Line of Business for: life insurance obligations						Life reinsurance obligations		Total
	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	
	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written									
Gross -	R1300								0
Reinsurer's share	R1301								0
Net	R1300								0
Premiums earned									
Gross -	R1400								0
Reinsurer's share	R1401								0
Net	R1400								0
Claims Incurred									
Gross -	R1500								0
Reinsurer's share	R1501								0
Net	R1500								0
Change in other technical provisions									
Gross -	R1600								0
Reinsurer's share	R1601								0
Net	R1600								0
Expenses Incurred	R1700								0
Administrative expenses									
Gross -	R1800								0
Reinsurer's share	R1801								0
Net	R1800								0
Investment management expenses									
Gross -	R1900								0
Reinsurer's share	R1901								0
Net	R1900								0
Claims management expenses									
Gross -	R2000								0
Reinsurer's share	R2001								0
Net	R2000								0
Acquisition expenses									
Gross -	R2100								0
Reinsurer's share	R2101								0
Net	R2100								0
Overhead expenses									
Gross -	R2200								0
Reinsurer's share	R2201								0
Net	R2200								0
Other expenses	R2300								0
Total expenses	R2400								0
Total amount of surrenders	R2500								0

## 05.02 Premiums, claims and expenses by country

		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
R0010		C0080	C0090	C0100	C0110	C0120	C0130	C0140
<b>Premiums written</b>								
Gross - Direct Business	R0110	265.729						265.729
Gross - Proportional reinsurance accepted	R0120							0
Gross - Non-proportional reinsurance accepted	R0130							0
Reinsurers' share	R0140							0
<b>Net</b>	<b>R0200</b>	<b>265.729</b>						<b>265.729</b>
<b>Premiums earned</b>								
Gross - Direct Business	R0210	265.384						265.384
Gross - Proportional reinsurance accepted	R0220							0
Gross - Non-proportional reinsurance accepted	R0230							0
Reinsurers' share	R0240							0
<b>Net</b>	<b>R0300</b>	<b>265.384</b>						<b>265.384</b>
<b>Claims incurred</b>								
Gross - Direct Business	R0310	247.912						247.912
Gross - Proportional reinsurance accepted	R0320							0
Gross - Non-proportional reinsurance accepted	R0330							0
Reinsurers' share	R0340							0
<b>Net</b>	<b>R0400</b>	<b>247.912</b>						<b>247.912</b>
<b>Changes in other technical provisions</b>								
Gross - Direct Business	R0410							0
Gross - Proportional reinsurance accepted	R0420							0
Gross - Non-proportional reinsurance accepted	R0430							0
Reinsurers' share	R0440							0
<b>Net</b>	<b>R0500</b>							<b>0</b>
<b>Expenses incurred</b>	<b>R0550</b>	<b>8.806</b>						<b>8.806</b>
<b>Other expenses</b>	<b>R1200</b>							
<b>Total expenses</b>	<b>R1300</b>							<b>8.806</b>

		Home Country	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
<b>Premiums written</b>								
Gross	R1410							0
Reinsurers' share	R1420							0
<b>Net</b>	<b>R1500</b>							<b>0</b>
<b>Premiums earned</b>								
Gross	R1510							0
Reinsurers' share	R1520							0
<b>Net</b>	<b>R1600</b>							<b>0</b>
<b>Claims incurred</b>								
Gross	R1610							0
Reinsurers' share	R1620							0
<b>Net</b>	<b>R1700</b>							<b>0</b>
<b>Changes in other technical provisions</b>								
Gross	R1710							0
Reinsurers' share	R1720							0
<b>Net</b>	<b>R1800</b>							<b>0</b>
<b>Expenses incurred</b>	<b>R1900</b>							<b>0</b>
<b>Other expenses</b>	<b>R2500</b>							
<b>Total expenses</b>	<b>R2600</b>							<b>0</b>

#### 17.01 Non - life Technical Provisions

Non - life Technical Provisions		Direct business and accepted proportional reinsurance												Accepted non-proportional reinsurance:					Total Non-Life obligations
		Medical expense insurance C0020	Income protection insurance C0030	Workers' compensation insurance C0040	Motor vehicle liability insurance C0050	Other motor insurance C0060	Marine, aviation and transport insurance C0070	Fire and other damage to property insurance C0080	General liability insurance C0090	Credit and suretyship insurance C0100	Legal expenses insurance C0110	Assistance C0120	Miscellaneous financial loss C0130	Non-proportional health reinsurance C0140	Non-proportional casualty reinsurance C0150	Non-proportional marine, aviation and transport reinsurance C0160	Non-proportional property reinsurance C0170		
Technical provisions calculated as a whole		R0010															C0180		
Direct business		R0020															0		
Accepted proportional reinsurance business		R0030															0		
Accepted non-proportional reinsurance		R0040															0		
Total Recoverable from reinsurers/SPV and P/Ins Re after the adjustment for expected losses due to counterparty default associated to it, calculated as a whole		R0050															0		
Technical Provisions calculated as a sum of BE and RM																	0		
Best estimate																	0		
Premium provisions																			
Gross		R0060	345														345		
Gross - direct business		R0070	345														345		
Gross - accepted proportional reinsurance business		R0080															0		
Gross - accepted non-proportional reinsurance business		R0090															0		
Total recoverable from reinsurers/SPV and P/Ins Re before the adjustment for expected losses due to counterparty default		R0100															0		
Recoverable from reinsurance (except SPV and P/Ins reinsurance) before adjustment for expected losses		R0110															0		
Recoverables from SPV before adjustment for expected losses		R0120															0		
Recoverables from P/Ins Reinsurance before adjustment for expected losses		R0130															0		
Total recoverable from reinsurers/SPV and P/Ins Re after the adjustment for expected losses due to counterparty default		R0140															0		
Net Best Estimate of Premium Provisions		R0150	345														345		
Claims provisions																			
Gross		R0160	58,223														58,223		
Gross - direct business		R0170	58,223														58,223		
Gross - accepted proportional reinsurance business		R0180															0		
Gross - accepted non-proportional reinsurance business		R0190															0		
Total recoverable from reinsurers/SPV and P/Ins Re before the adjustment for expected losses due to counterparty default		R0200															0		
Recoverables from reinsurance (except SPV and P/Ins reinsurance) before adjustment for expected losses		R0210															0		
Recoverables from SPV before adjustment for expected losses		R0220															0		
Recoverables from P/Ins Reinsurance before adjustment for expected losses		R0230															0		
Total recoverable from reinsurers/SPV and P/Ins Re after the adjustment for expected losses due to counterparty default		R0240															0		
Net Best Estimate of Claims Provisions		R0250	58,223														58,223		
Total Best estimate - gross		R0260	58,568														58,568		
Total Best estimate - net		R0270	58,568														58,568		
Risk margin		R0280	3,872														3,872		
Amount of the transitional on Technical Provisions																			
Technical Provisions calculated as a whole		R0290															0		
Best estimate		R0300															0		
Risk margin		R0310															0		
Technical provisions - total																			
Technical provisions - total		R0320	61,440														61,440		
Recoverable from reinsurance/contract SPV and P/Ins re after the adjustment for expected losses due to counterparty default - total		R0330															0		
Technical provisions minus recoverables from reinsurance/SPV and P/Ins Re - total		R0340	61,440														61,440		
Line of Business (LoB) further segmentation																			
Premium provisions - Total number of homogeneous risk groups		R0350															0		
Claims provisions - Total number of homogeneous risk groups		R0360															0		
Cash-flows of the Best estimate of Premium Provisions (Gross)																			
Future benefits and claims		R0370	237,799														237,799		
Future expenses and other cash-out flows		R0380	8,587														8,587		
Future premiums		R0390	246,040														246,040		
Other cash-in flows (net: Recoverable from salvages and subrogations)		R0400															0		
Cash-flows of the Best estimate of Claims Provisions (Gross)																			
Future benefits and claims		R0410	57,577														57,577		
Future expenses and other cash-out flows		R0420	646														646		
Future premiums		R0430															0		
Other cash-in flows (net: Recoverable from salvages and subrogations)		R0440															0		
Percentage of gross Best Estimate calculated using approximations		R0450															0%		
Best estimate subject to transitional of the interest rate		R0460															0%		
Technical provisions without transitional on interest rate		R0470															0		
Best estimate subject to volatility adjustment		R0480															0		
Technical provisions without volatility adjustment and without others transitional measures		R0490	58,568														58,568		

### 19.01 Non-life Insurance Claims Information

			Development year															In Current year	Sum of years (cumulative)	
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		
Gross Claims Paid (non-cumulative)			C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		
Prior	R0100																			
2006	R0110																			
2007	R0120																			
2008	R0130																			
2009	R0140				1,874															
2010	R0150		42,981	2,137																
2011	R0160	84,479	39,698	2,582																
2012	R0170	55,532	74,376	4,553																
2013	R0180	70,536	67,033	-2,192																
2014	R0190	72,878	67,187	-2,586																
2015	R0200	75,428	75,934	-1,965																
2016	R0210	111,732	54,180	-1,508																
2017	R0220	122,134	52,526	1,778																
2018	R0230	158,124	60,002	-615																
2019	R0240	182,628	63,072																	
2020	R0250	189,163																		

[illegible]



## 23.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>						
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			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	60.740	60.740			
Subordinated liabilities	R0140					
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					
<b>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</b>						
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>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230					
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>60.853</b>	<b>60.853</b>			
<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable 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					
<b>Total ancillary own funds</b>	<b>R0400</b>					
<b>Available and eligible own funds</b>						
<b>Total available own funds to meet the SCR</b>	<b>R0500</b>	<b>60.853</b>	<b>60.853</b>			
<b>Total available own funds to meet the MCR</b>	<b>R0510</b>	<b>60.853</b>	<b>60.853</b>			
<b>Total eligible own funds to meet the SCR</b>	<b>R0540</b>	<b>60.853</b>	<b>60.853</b>			
<b>Total eligible own funds to meet the MCR</b>	<b>R0550</b>	<b>60.853</b>	<b>60.853</b>			
<b>SCR</b>	<b>R0580</b>	<b>37.385</b>				
<b>MCR</b>	<b>R0600</b>	<b>15.237</b>				
<b>Ratio of Eligible own funds to SCR</b>	<b>R0620</b>	<b>162,78%</b>				
<b>Ratio of Eligible own funds to MCR</b>	<b>R0640</b>	<b>399,38%</b>				
<b>Reconciliation reserve</b>		<b>C0060</b>				
Excess of assets over liabilities	R0700	60.853				
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					
<b>Reconciliation reserve</b>	<b>R0760</b>	<b>60.740</b>				
<b>Expected profits</b>						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780					
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>					

## 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	5.475	5.475	
Counterparty default risk	R0020	1.324	1.324	
Life underwriting risk	R0030			
Health underwriting risk	R0040	27.159	27.159	
Non-life underwriting risk	R0050			
Diversification	R0060	-4.542	-4.542	
Intangible asset risk	R0070			
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>29.416</b>	<b>29.416</b>	

### Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operation	R0130	7.969
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred tax	R0150	
Capital requirement for business operations	R0160	
<b>Solvency capital requirement excluding adjustments</b>	<b>R0200</b>	<b>37.385</b>
Capital add-on already set	R0210	
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>37.385</b>
<b>Other information on SCR</b>		
Capital requirement for duration-based risk	R0400	
Total amount of Notional Solvency Capital	R0410	
Total amount of Notional Solvency Capital	R0420	
Total amount of Notional Solvency Capital	R0430	
Diversification effects due to RFF nSCR	R0440	
Method used to calculate the adjustment	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 oblig

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	58.568	265.620
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 obligatio

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	15.237	
MCRL Result	R0200		

## Overall MCR calculation

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

C0070
15.237
37.385
16.823
9.346
15.237
2.500
C0070
15.237