

Verslag inzake de Solvabiliteit en de Financiële Toestand 2022

bedragen in € duizenden

Stad Holland Zorgverzekeraar OWM U.A.

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

02.01 Balance sheet

Solvency II value C0010

Assets

Assets		
Goodwill	R0010	The state of the s
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	79.608
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	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	79.607
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	2.188
Reinsurance receivables	R0370	2.120
Receivables (trade, not insurance)	R0380	30.137
Own shares (held directly)	R0390	301237
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	771
Any other assets, not elsewhere shown	R0420	24.519
Total assets	R0500	137.222

Liabilities

Technical provisions - non-life	R0510	64.01
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	64.01
Technical provisions calculated as a whole	R0570	
Best estimate	R0580	61.02
Risk margin	R0590	2.99
Technical provisions - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	
Technical provisions calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
Technical provisions - index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
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	10.02
Reinsurance payables	R0830	10.02
Payables (trade, not insurance)	R0840	6
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	 43
Total liabilities	R0900	74.54
	1.0500	74.34
Excess of assets over liabilities	R1000	62.679

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)												of Business f	or: accepted	i non-	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	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																		
Gross - Direct Business	R0110	274.453												><	><	\sim	><	274.453
Gross - Proportional reinsurance accepted	R0120													><	><	\sim	><	
Gross - Non-proportional reinsurance accepted	R0130										\sim		\sim					
Reinsurers' share	R0140																	- 1
Net	R0200	274.453																274.453
Premiums earned																		
Gross - Direct Business	R0210	275.220												\sim	\sim		\sim	275.220
Gross - Proportional reinsurance accepted	R0220													\sim	><		><	- 1
Gross - Non-proportional reinsurance accepted	R0230										\sim		\sim					-
Reinsurers' share	R0240																	-
Net	R0300	275,220																275.220
Claims incurred																		
Gross - Direct Business	R0310	267,984												><	><		><	267.984
Gross - Proportional reinsurance accepted	R0320													~	~			- 1
Gross - Non-proportional reinsurance accepted	R0330										><							- 7
Reinsurers' share	R0340																	- 1
Net	R0400	267,984																267.984
Changes in other technical provisions																		
Gross - Direct Business	R0410													><	\sim		>	
Gross - Proportional reinsurance accepted	R0420							1						S->		5		
Gross - Non-proportional reinsurance accepted	R0430										><		\sim					
Reinsurers' share	R0440															-		
Net	R0500																	-
Expenses incurred	R0550	8,760																8.760

			Line of Business for: life insurance obligations Life reinsurance obligations								
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300	
Premiums written											
Gross	R1410									0,00	
Reinsurers' share	R1420									0,00	
Net	R1500									0,00	
Premiums earned											
Gross	R1510									0,00	
Reinsurers' share	R1520									0,00	
Net	R1600									0,00	
Claims incurred											
Gross	R1610									0,00	
Reinsurers' share	R1620									0,00	
Net	R1700									0,00	
Changes in other technical provisions											
Gross	R1710									0,00	
Reinsurers' share	R1720									0,00	
Net	R1800									0,00	
Expenses incurred	R1900									0.00	
Administrative expenses											
Gross	R1910			1						0,00	
Reinsurers' share	R1920									0,00	
Net	R2000									0.00	
Investment management expenses	REGOO									0,01	
Gross	R2010					 				0,00	
Reinsurers' share	R2020									0,00	
Net Net	R2100									0,00	
Claims management expenses	K2100									0,00	
Gross	R2110					+				0,00	
Reinsurers' share	R2110										
Net	R2120									0,00	
Acquisition expenses	K2200									0,00	
Gross Acquisition expenses	R2210									0,00	
Reinsurers' share						4				0,00	
	R2220									0,00	
Net	R2300									0,00	
Overhead expenses											
Gross	R2310									0,00	
Reinsurers' share	R2320									0,00	
Net	R2400									0,00	
Other expenses	R2500										
Total expenses	R2600										
Total amount of surrenders	R2700									0,00	

05.02 Premiums, claims and expenses by country

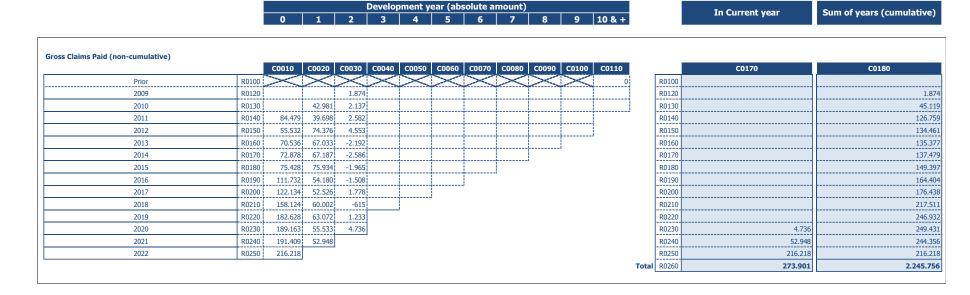
		Home Country	Top 5 coun	tries (by amount o	of gross premiums	written) - non-lif	e obligations	Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							$>\!\!<$
-		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premium written					-,			
Gross - Direct Business	R0110	274.453						274.453
Gross - Proportional reinsurance accepted	R0120	0						(
Gross - Non-proportional reinsurance accept	R0130	0						(
Reinsurers' share	R0140	0						(
Net	R0200	274.453						274.453
Premium earned								
Gross - Direct Business	R0210	275.220						275.220
Gross - Proportional reinsurance accepted	R0220	0						(
Gross - Non-proportional reinsurance accept	R0230	0						(
Reinsurers' share	R0240	0						(
Net	R0300	275.220						275.220
Claims paid				····		· _r	·	
Gross - Direct Business	R0310	267.984						267.984
Gross - Proportional reinsurance accepted	R0320	0						(
Gross - Non-proportional reinsurance accept	R0330	0						(
Reinsurers' share	R0340	0						(
Net	R0400	267.984						267.984
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						(
Expenses incurred	R0550	8.760						8.760
Other expenses	R1200		$\geq \leq$			$\geq \leq$	$\geq \leq$	
Total expenses	R1300		><	><		><	><	8.760

		Home Country	Top 5 cou	ntries (by amoun	t of gross premiur	ns written) - life o	obligations	Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R01400	> <						
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
		NL						
Premium written			·	y		,		-
Gross	R1410							0,00
Reinsurers' share	R1420							0,00
Net	R1500							0,00
Premium earned			r	y		·		
Gross	R1510							0,00
Reinsurers' share	R1520							0,00
Net	R1600							0,00
Claims paid			·	y				-
Gross	R1610							0,00
Reinsurers' share	R1620							0,00
Net	R1700							0,00
Changes in other technical provisions				,				
Gross	R1710							0,00
Reinsurers' share	R1720							0,00
Net	R1800							0,00
Expenses incurred	R1900							0,00
Other expenses	R2500		$\geq \leq$	$\geq \leq$	$\geq \leq$	$\geq \leq$	$\geq \leq$	
Total expenses	R2600	> <	><	><	><	><	><	0,00

17.01 Non - life Technical Provisions

						Direct bus	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 obligat
		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	ole R0010																	
Direct business	R0020																	
Accepted proportional reinsurance busine																		
Accepted non-proportional reinsurance Total recoverables from reinsurance/SPV	R0040							\sim			\sim							
due to counterparty default associated to	P as a R0050																	
whole recnnical Provisions calculated as a	m or									$\overline{}$								
BE and RM											\sim							
Best estimate			<					<			<>		<					
Premium provisions Gross - Total	R0060	4,50	2															
Groce - direct husiness	R0070	4.50																
Gross - accepted proportional reinsurano	R0080																	
Gross - accepted non-proportional reinsu	ice		-	_			—											
business rotal recoverable from reinsurance/SPV1	R0090																	
Re before the adjustment for expected to	es due																	
to counterparty default recoverables from reinsurance (except 5	R0100																	
Finite Reinsurance) before adjustment for																		
	R0110																	
Recoverables from SPV before adjustmer expected losses			1															
Recoverables from Finite Reinsurance he											1							
adjustment for expected losses l'otal recoverable from reinsurance/SPV a	R0130		+		+	-	-	+		+			-	 				
Re after the adjustment for expected lose to counterparty default	due R0140		1															
				_	-			+		-			-		-		-	
Net Best Estimate of Premium Provis	ns R0150	4.50	2															
Claims provisions Gross - Total											\sim							
	R0160	56.52																
Gross - direct business Gross - accepted proportional reinsurano	R0170	56.52	12		-	-		-			-							
business Gross - accepted non-proportional reinsu	R0180																	
Gross - accepted non-proportional reinsu business	R0190																	
**************************************													-			†	·	
Re before the adjustment for expected is to counterparty default Recoverables from reinsurance (except 5 Finite Reinsurance) before adjustment for	es due R0200																	
Recoverables from reinsurance (except 5	and		-															
Finite Reinsurance) before adjustment for	R0210																	
expected losses Recoverables from SPV before adjustmen	or Rozzo		+					+						 				
expected losses Recoverables from Finite Reinsurance be	R0220		4			1	1						1		1		ļ	
adjustment for expected lorger	90220		1															
Lotal recoverable from reinsurance/SPV a	Hrite																	
Re after the adjustment for expected loss to counterparty default	R0240		1															
Net Best Estimate of Claims Provisio	R0250	56.52	2															
Total Best estimate - gross	R0260	61.02	3															
Total Best estimate - net	R0270	61.02																
Risk margin	R0280	2.99	61					+		+			_	-				
Amount of the transitional on Techni TP as a whole	Provisions R0290																	
Best estimate	R0300		+	-	-	-	+	+		+	-		+	+			+	
Risk margin	R0310		1	-						-								
Technical provisions - total											\sim							
Technical provisions - total	R0320	64.01	8															
Recoverable from reinsurance contract/S	and																	
Finite Re after the adjustment for expect due to counterparty default - total recnnical provisors minus recoverances to	losses R0330																	
l ecnnical provisions minus recoverables i	m Ku330																	
reinsurance/SPV and Finite Re- total	R0340	64.01	8															
Line of Business (LoB): further segme Premium provisors - rotal number of	tation																	
homogeneous risk groups Claims provisions - Total number of hom	R0350		1															
Claims provisions - Total number of hom- risk groups	R0360		T															
Cash-flows of the Best estimate of P				_	-		-			-			-		-			
Future benefits and claims	R0370	315.93	8															
	R0380	9.53	12															
Future expenses and other cash-out flow		320.96	99															
Future expenses and other cash-out flow	R0390																	
Future expenses and other cash-out flow Future premiums Other cash-in flows (incl. Nectiverable for	R0390 R0400																	
Future expenses and other cash-out flow Future premiums Other cash-in flows (incl. Necoverable fro salvages and subrogations)	R0400																	
Future expenses and other cash-out flow Future premiums Other Eden-Hill holder (Incl. Naboberable Inc salvages and subrogations) Cash-flows of the Best estimate of C Future benefits and claims	R0400 ms Provisions (Gross) R0410	55.86	55								1							
Future expenses and other cash-out flow Future permisms United Section Flower (MICT Necksersele Fire subages and subrogations) Cash-flows of the Best estimate of C Future benefits and claims Future expenses and other cash-out flow	R0400 ms Provisions (Gross) R0410 R0420																	
Future expenses and other cash-out flow Future premiums (DMF CSB-HI MONE (MC TABLE) FOR salvages and subrogations) Cash-flows of the Best estimate of C Future benefits and claims Future expenses and other cash-out flow	R0400 ms Provisions (Gross) R0410 R0420	55.86																
Future expenses and other cash-out flow Future permitting User's 258-94 flows (fin' Necessarian fin' shapes and subrogations (Cash-flows of the Best estimate of C Future benefits and claims Future expenses and other cash-out flow Future permitting Comer Cash-out Shapes (fine) Future permitting Future permitting Futu	R0400 ms Provisions (Gross) R0410 R0420 R0430	55.86																
Future expenses and other cash-out flow Future permission. Unser East-Net Modes (Not. Necosieration for subspace and subrogations). Cash-flows of the Bost estimate of C. Future benefits and claims. Future expenses and other cash-out flow Future expenses and other cash-out flow Future expenses and other cash-out flow Future opensiums. Unser East-Net Address (Not. Necosieration for Unser East-Net Address (Not. Necosieration for Percentage of process Best Editinate or Percentage of Percentage of Percentage of Percentage or Percentage of Percentage of Percentage or Percentage of Percentage of Percentage or Percentage of Percentage or Percentage	R0400 ms Provisions (Gross) R0410 R0420 R0420 R0440	55.86																
Filtre expenses and other cash-out flow Filtre promises (UMEY 2550-141 MONEY (2017) MEDISARIASIS FOR changes and abhospations). Cash-flows of the Best estimate of C Filtre expenses and other cash-out flow Filtre expenses and other cash-out flow Percentage of gross Best Estimate cashing provious flow for the cash-out flow flow Filtre expenses for the cash-out flow Percentage of gross Best Estimate cashing provious flow flow flow flow flow flow flow flow flow flow flow flow flow	R0400 ms Provisions (Gross) R0410 R0420 R0420 R0440 R0440 R0450 Ffte	55.86																
Future expenses and other cash-out flow Future premiums (UMER' 2886/14 1986/17 (2014) RESOURCESSORY Cash-flows of the Bett settlemet of C Future benefits and claims Future expenses and other cash-out flow Future premiums (UMER' 2886/14 (2014) RESOURCESSORY Cash-flows of the Bett Settlemet of Cash-flows of the Deck Settlemet of Cash-flows of the Deck Settlemet of Cash-flows of the Deck Settlemet of the Deck Sett	R0400 ms Provisions (Gross) R0410 R0420 R0420 R0440 R0440 R0450 Ffte	55.86																
Future expresses and other cash-out flow Future growth residence (Constitution of the Constitution of the Constitution of the Constitution of the Constitution of Constitution of Future generalized Constitution of the Constitution of the Future generalized Constitution of the Constitution of Future Constitution of the Future Constitution of Future Constitution of	R0400 ms Provisions (Gross) R0410 R0420 R0430 R0430 R0440 R0450 Fifth R0450	55.86																
Future openess and other cash-out floor Future community Cash-Towns of the State Cash of the Future town of the State Cash out of the Future town of the State Cash out of the Future town of the State Cash out of the Future town of the State Cash out of the Future town of the State Cash out of the Future town of the State Cash out of the Future cash of the State Cash out of the Cash out of the State Cash out of the Cash out of the State Cash out of the Cash out of the State Cash out of the Cash out of the Cash out of the State Cash out of the Cash out of the	R0400 R0400 R0410 R0410 R0410 R0410 R0410 R0400 R0450 R0450 R0460 R0470 R047	55.86																
Future expenses and other cash-out flow Future premiums (Unser Sealer Holes): (Future Sealer Seal	R0400 ms Provisions (Gross) R0410 R0420 R0430 R0430 R0440 R0450 Fifth R0450	55.86																
Future operates and other cash-out flow future promises from the cash of the c	R0400 R040	55.86	7															

19.01 Non-life Insurance Claims Information



		Development year (absolute amount)												Year end (discounted data)
		0	1	2	3	4	5	6	7	8	9	10 & +		rear end (discounted data)
undiscounted Best Estima														
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360
Prior	R0100	><	><	><	><	><	><	><	><	$\geq <$	><]	R0100	
2009	R0120					1							R0120	
2010	R0130		4.467			<u> </u>		<u> </u>					R0130	
2011	R0140	45.323	3.406		<u> </u>	<u> </u>		<u> </u>			<u> </u>	<u> </u>	R0140	
2012	R0150	82.821	4.418					<u> </u>					R0150	
2013	R0160	67.148	2.459	-30		<u> </u>							R0160	
2014	R0170	74.543	-326										R0170	
2015	R0180	71.851	2.027										R0180	
2016	R0190	59.621	-988										R0190	
2017	R0200	54.627	3.309		<u> </u>	<u> </u>							R0200	
2018	R0210	59.117	1.447										R0210	
2019	R0220	65.840	974										R0220	
2020	R0230	62.606	4.675										R0230	
2021	R0240	61.474	-553		-								R0240	-5
2022	R0250	60.784											R0250	60.7
												Tota	R0260	60.2

Development year (absolute amount)

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			>><	><	><	
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		The state of the s	and the same of th		
Surplus funds	R0070					
Preference shares	R0090		Control of the last of the las		- All Control of the	
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	62.566	62,566	The same of the sa	The state of the s	
Subordinated liabilities	R0140	02:300	02.300			
An amount equal to the value of net deferred tax assets	R0160			The Real Property lies and the Real Property lie	The Real Property lies and the least lies and the lies and the lies and the least lies and the least lies and the lies and t	
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	KU10U			><	>><	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	20000					
as Solvency II own funds	R0220		>	>	>	
Deductions Control of						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	62.679	62.679			
Ancillary own funds		<u> </u>				
Unpaid and uncalled ordinary share capital callable on demand	R0300		THE RESERVE TO A PERSON NAMED IN COLUMN TWO IS NOT THE OWNER, THE	The same of the sa		-
Unipaid 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 A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0320					ļ
	R0330					-
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC Letters of credit and quarantees other than under Article 96(2) of the Directive 2009/138/EC	R0340					-
	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		THE RESERVE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TRANSPORT OF THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TW	The state of the s		
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	62.679	62.679			
Total available own funds to meet the MCR	R0510	62.679	62.679			
Total eligible own funds to meet the FCR	R0540	62.679	62.679			
Total eligible own funds to meet the MCR	R0550	62.679	62.679			
Total engine own runus to meet the MCK	R0580	42.908	02.079			
MCR	R0600	15.754		>	>	
Ratio of Eligible own funds to SCR	R0620	146.08%	$\overline{}$	>	>	
Ratio of Eligible own funds to SCR	R0640	397.87%	>	>	>	
Rado of Engine own famus to Pick	K0040					
Reconciliation reserve		C0060		I		
Excess of assets over liabilities	R0700	62,679	>			
		62.679	>			
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	62.566				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770		\sim			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780		\sim			
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	5.687	5.687	
Counterparty default risk	R0020	1.756	1.756	
Life underwriting risk	R0030			
Health underwriting risk	R0040	32.285	32.285	
Non-life underwriting risk	R0050			
Diversification	R0060	-5.045	-5.045	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	34.683	34.683	$>\!\!<$

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	8.225
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	42.908
Capital add-on already set	R0210	
Solvency capital requirement	R0220	42.908
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	
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	61.023	274.164
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	15.754	
MCRI Result	R0200		

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	
	15.754
	42.908
	19.308
	10.727
	15.754
	2.700
C0070	l e
	15.754

MCR components