

### Verslag inzake de Solvabiliteit en de Financiële Toestand 2018

bedragen in € duizenden

DSW Ziektekostenverzekeringen N.V.

## Inhoudsopgave:

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## 02.01 Balance sheet

Solvency II value C0010

#### Assets

Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	AND RESIDENCE AND PROPERTY AND
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	110.151
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	110.151
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	1.081
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	
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	6.377
Any other assets, not elsewhere shown	R0420	892
Total assets	R0500	118.500

#### Liabilities

Technical provisions - non-life	R0510	17.849
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	17.849
TP calculated as a whole	R0570	
Best estimate	R0580	15.76
Risk margin	R0590	2.08
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	- The last last last last last last last last
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	3.18
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	70
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	5
Total liabilities	R0900	21.78
		21.700
Excess of assets over liabilities	R1000	96.71
		70.71

#### 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-pre reinsurance										proportional						
		Medical expense	Income protection insurance	workers compensation	Motor vehicle liability insurance	Other motor insurance		Fire and other damage to property insurance	General liability insurance	Credit and suretyship	expenses	Assistance	laneo	Health	Casualty	warme,	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C012 0	C0130	C0140	C0150	C0160	C0200
Premiums written										Ì						Ì		
Gross - Direct Business	R0110	160.450												$\times$	><	$\supset \!$	><	160.4
Gross - Proportional reinsurance accepted	R0120													$> \! <$	><	$\supset <$	><	0
Gross - Non-proportional reinsurance acce	R0130	$\rightarrow$	$>\!\!<$	$>\!\!<$	$\sim$	> <	$\sim$	> <	$>\!\!<$	> <	> <	$>\!\!<$	X					0
Reinsurers' share	R0140																	0
Net	R0200	160.450																160.4
Premiums earned																ļ.,		
Gross - Direct Business	R0210	157.879												$\geq \zeta$	$\geq \leq$	$\times$	>>	157.8
Gross - Proportional reinsurance accepted	R0220													$\times$	><	$\times$	> <	0,
Gross - Non-proportional reinsurance acce	R0230	$\rightarrow$	> <	> <	$\sim$	$\sim$	$\sim$	$\sim$	$>\!\!<$	$\sim$	> <	$>\!\!<$	X			ļ		0,
Reinsurers' share	R0240																	0,
Net	R0300	157.879																157.8
Claims incurred		_																
Gross - Direct Business	R0310	149.328								<u> </u>				>>	$\geq \leq$	$\times$		149.3
Gross - Proportional reinsurance accepted	R0320												$\downarrow$	$\sim$	> <	$\nearrow$	$\sim$	0,
Gross - Non-proportional reinsurance acce	R0330	$\sim$	$\sim$	$\sim$		$\sim$	$\rightarrow$	$\sim$	$\sim$		$\sim$	_><	$\prec \times$					0,
Reinsurers' share	R0340																	0,
Net	R0400	149.328																149.3
Changes in other technical provisions															< -	$\downarrow$		
Gross - Direct Business	R0410	-												$\stackrel{\sim}{\sim}$	< >	$\times$	$\langle \rangle$	0,
Gross - Proportional reinsurance accepted	R0420											< _	$\prec$	$\sim$		××		0,
Gross - Non-proportional reinsurance acce	R0430										$\sim$		~X					0,
Reinsurers' share	R0440																	0,
Net	R0500																	0,
Expenses incurred	R0550	10.320																10.3

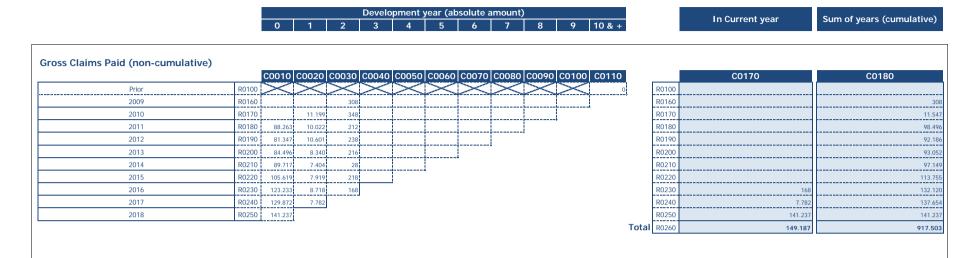
				Line of Business		Life reinsurance				
		1								Total
		Health insurance	Insurance with profit participation	unit-linked	Other life insurance	life insurance contracts and	from non-life insurance	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410									0,00
Reinsurers' share	R1420	İ								0,00
Net	R1500									0,00
Premiums earned	K1300									0,00
Gross	R1510									0,00
Reinsurers' share	R1520									0,00
Net	R1600									0,00
Claims incurred	K1000									0,00
Gross	R1610									0,00
Reinsurers' share	R1610	İ	<del> </del>							0,00
Net	R1620									0,00
	R1700									0,00
Changes in other technical provisions	R1710	<u> </u>	<u> </u>							0,00
Gross		ļ								
Reinsurers' share	R1720									0,00
Net	R1800									0,00
Expenses incurred	R1900									0,00
Administrative expenses	ļ	ļ			<u> </u>	<u> </u>				
Gross	R1910	<b></b>								0,00
Reinsurers' share	R1920									0,00
Net	R2000									0,00
Investment management expenses										
Gross	R2010	<del> </del>				<u> </u>				0,00
Reinsurers' share	R2020									0,00
Net	R2100									0,00
Claims management expenses		<u> </u>								
Gross	R2110									0,00
Reinsurers' share	R2120									0,00
Net	R2200									0,00
Acquisition expenses	ļ	ļ								
Gross	R2210	ļ	ļ							0,00
Reinsurers' share	R2220									0,00
Net	R2300									0,00
Overhead expenses	ļ	<u> </u>	ļ			<u> </u>				
Gross	R2310	ļ								0,00
Reinsurers' share	R2320									0,00
Net	R2400									0,00
Other expenses	R2500	> <	><	$\geq <$	><	$\sim$	> <	><	><	
Total expenses	R2600	$>\!\!<$	> <	$>\!<$	> <	$\sim$	> <	$>\!\!<$	$>\!\!<$	
Total amount of surrenders	R2700									0,00

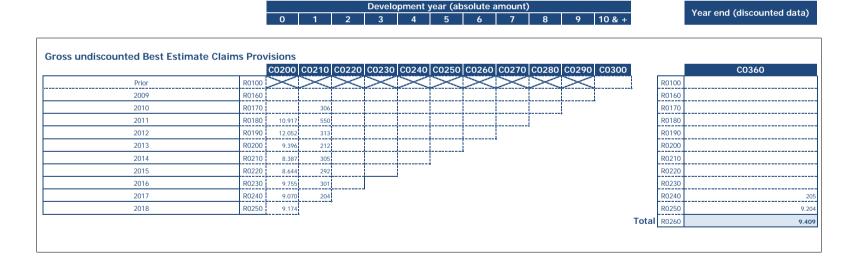
		Home Country	Top 5 count	ries (by amount o	of gross premiums	written) - non-lif	e obligations	Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premium written						·	,	·
Gross - Direct Business	R0110	160.450						160.450
Gross - Proportional reinsurance accepted	R0120	0						
Gross - Non-proportional reinsurance accepte	R0130	0						
Reinsurers' share	R0140	o						
Net	R0200	160.450						160.450
Premium earned								
Gross - Direct Business	R0210	157.879						157.879
Gross - Proportional reinsurance accepted	R0220	0						
Gross - Non-proportional reinsurance accepte	R0230	o						
Reinsurers' share	R0240	0						
Net	R0300	157.879						157.879
Claims paid						·	1	1
Gross - Direct Business	R0310	149.328						149.328
Gross - Proportional reinsurance accepted	R0320	0						
Gross - Non-proportional reinsurance accepte	R0330	0						
Reinsurers' share	R0340	0						
Net	R0400	149.328						149.328
Changes in other technical provisions								
Gross - Direct Business	R0410							0,00
Gross - Proportional reinsurance accepted	R0420							0,00
Gross - Non-proportional reinsurance accepte	R0430							0,00
Reinsurers' share	R0440							0,00
Net	R0500							0,00
Expenses incurred	R0550	10.320						10.320
Other expenses	R1200		$\geq \leq$		$\geq \leq$	$\geq \leq$	$\geq \leq$	
Total expenses	R1300		$\geq <$		$\geq \leq$	><	><	10.320

		Home Country	Top 5 cou	intries (by amoun	t of gross premiu	ns written) - life	obligations	Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R01400	>><						
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
		NL						
Premium written						·		1
Gross	R1410							0,00
Reinsurers' share	R1420							0,00
Net	R1500							0,00
Premium earned				·	·			
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							.,	
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

			Direct business and accepted proportional reinsurance					I											
			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 obligations
			insurance	protection insurance	compensation insurance	insurance	insurance	transport insurance	property	insurance	suretyship insurance	expenses insurance	Assistance	financial loss	health reinsurance	casualty reinsurance	marine, aviation and transport reinsurance	reinsurance	
			C0020	C0030	C0040	C0050	C0060	C0070	insurance C0080	C0090		C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
	Technical provisions calculated as a whole	R0010						Ì	ľ		Ĭ					Ì			0,00
	Direct business	R0020													><	$ \le  $	><	$\sim$	0,00
	Accepted proportional reinsurance business Accepted non-proportional reinsurance	R0030 R0040																	0,00
	Total Recoverables from reinsurance/SPV and Finite	R0040										$\overline{}$							0,00
	Re after the adjustment for expected losses due to																		
	counterparty default associated to TP as a whole Technical Provisions calculated as a sum of	R0050															_		0,00
	BE and RM Best estimate		$\geq$	$\geq$	$\geq$	$\geq$	$\geq$	$\geq$	$\geq$	$\geq$	$\sim$	$\sim$	$\geq$	$\geq$	$\geq$	$\geq$	$\geq$		
	Premium provisions		=	>			=		>		=	>	<	<	=		=		
	Gross - Total	R0060	6.39																6.391
	Gross - direct business	R0070	6.39	1								1			>	$\leq$	>		6.391
	Gross - accepted proportional reinsurance business Gross - accepted non-proportional reinsurance	R0080													$\sim$	$\sim$	$\sim$	$\sim$	0,00
	business	R0090	$>\!<$	$>\!<$	> <	> <	$>\!<$	> <	><	$>\!<$	$\sim$	$>\!<$	> <	$>\!<$					0,00
	Re before the adjustment for expected losses due																		
	to counterparty default Hecoverables from reinsurance rescept SPV and	R0100																	0,00
	Finite Reinsurance) before adjustment for expected	R0110																	0,00
	Recoverables from SPV before adjustment for										1								
	expected losses Recoverables from Finite Heinsurance before	R0120	1			1			-					1	1		1		0,00
	adjustment for expected losses lotal recoverable from reinsurance/SPV and Finite	R0130	1						-		_								0,00
	Re after the adjustment for expected losses due to counterparty default	R0140																	0,00
						<del>                                     </del>													
	Net Best Estimate of Premium Provisions Claims provisions	R0150	6.39						_					_					6.391
	Gross - Total	R0160																	9.377
	Gross - direct business	R0170	9.37	7											>>	>>			9.377
	Gross - accepted proportional reinsurance business	R0180													$\sim$	$\sim$	$>\!<$	$\sim$	0,00
	uross - accepted non-proportional reinsurance business	R0190	$\sim$	$\times$	> <	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$					0,00
	Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due																		
	to counterparty default recoverables from reinsurance (except SPV and	R0200																	0,00
	Finite Reinsurance) before adjustment for expected																		
	losses Recoverables from SPV before adjustment for	R0210																	0,00
	expected losses Recoverables from Finite Reinsurance before	R0220																	0,00
	adjustment for expected losses	R0230																	0,00
	Re after the adjustment for expected losses due to																		
	counterparty default	R0240	9 37																0,00
	Net Best Estimate of Claims Provisions Total Best estimate - gross	R0250 R0260	15.76																9.377 15.768
	Total Best estimate - net	R0270	15.76																15.768
	Risk margin	R0280	2.08								_								2.081
	Amount of the transitional on Technical Proving TP as a whole	R0290									_	_							0,00
	Best estimate Risk margin	R0300																	0.00
		R0310																	0,00
	Technical provisions - total Technical provisions - total	R0320	17.84	9	_							$\overline{}$							17.849
	Recoverable from reinsurance contract/SPV and																		
	Finite Re after the adjustment for expected losses due to counterparty default - total	R0330																	
	Technical provisions minus recoverables from																		
	reinsurance/SPV and Finite Re- total	R0340	17.84																17.849
	Line of Business (LoB): further segmentation Promium provisions - Lotar number of homogeneous risk groups	R0350																	
	Claims provisions - Total number of homogeneous																		$\overline{}$
	risk groups  Cash-flows of the Best estimate of Premium P	R0360 Provisions (Gross)	><	_					_		<b>-</b>	_							
Cash out -flows	Cash-flows of the Best estimate of Premium P Future benefits and claims	R0370	175.16	5															175.165
Cash out -nows	Future expenses and other cash-out flows	R0380	11.87	7															11.877
Cash in-flows	Future premiums Uther cash-in flows (incl. Recoverable from	R0390	180.65	1		-		1	1		+			1	-		1		180.651
	salvages and subrogations)	R0400									_	_		<b>—</b>					0,00
	Cash-flows of the Best estimate of Claims Pro Future benefits and claims	visions (Gross) R0410	8.96	<b>&gt;</b>	$\sim$							_		$\sim$					8.965
Cash out -flows	Future expenses and other cash-out flows	R0420	41	2															412
Cash in-flows	Future premiums Other cash-in flows (incl. Recoverable from	R0430	1 -		-						1								0,00
	salvages and subrogations)	R0440																	0,00
	Percentage of gross Best Estimate calculated using approximations	R0450																	0,00%
	Best estimate subject to transitional of the interest rate	R0460																	0,00
	Technical provisions without transitional on interest	R0470																	0,00
	rate Best estimate subject to volatility																		
	adjustment	R0480	+			-		1	1		+			1	-		1		0,00
	Technical provisions without volatility adjustment and without others transitional measures	P0490	15.76																15.768
		10470	13.70	1		1	1	1	1	1	1	1	1	1	1	1	1	1	13.700

#### 19.01 Non-life Insurance Claims Information





#### 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		C0010	C0020	C0030	C0040	C0050
Regulation 2015/35			$\rightarrow$		$\rightarrow$	><
Ordinary share capital (gross of own shares)	R0010	681	681			
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	96.031	96.031			
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					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet	10100		$\overline{}$			
the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconditation reserve and do not meet the criteria to be classified as						
Solvency II own funds	R0220		>	<>	<>	<>
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	96.711	96.711		i	
Ancillary own funds			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 frem for mutual and mutual - type undertakings, callable	R0300					
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 quarantees 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	R0370					
Total ancillary own funds	R0400		and it is the party of the part			
Total ancinary own runus	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	96.711	96.711			
Total available own funds to meet the SCR  Total available own funds to meet the MCR	R0510	96.711	96.711			
Total eligible own funds to meet the SCR	R0540	96.711 96.711	96.711 96.711			
Total eligible own funds to meet the MCR	R0550		96.711			>
SCR	R0580	40.790	>	$\sim$	>	$\sim$
MCR	R0600	10.197	>		$\sim$	
Ratio of Eligible own funds to SCR	R0620	237,10%	>	$\sim$	$\sim$	$\sim$
Ratio of Eligible own funds to MCR	R0640	948,39%				
		C0060		1		
Reconciliation reserve			>			
Excess of assets over liabilities	R0700	96.711	>			
Own shares (held directly and indirectly)	R0710		>			
Foreseable dividends, distributions and charges	R0720		>			
Other basic own fund items	R0730	681	>			
Adjustment for restricted own fund Items in respect of matching adjustment portfolios and ring fenced funds	R0740		>			
Reconciliation reserve	R0760	96.031	$ \le  $			
Expected profits			$ \ge  $			
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	16.480	16.480	
Counterparty default risk	R0020	832	832	
Life underwriting risk	R0030			
Health underwriting risk	R0040	27.828	27.828	
Non-life underwriting risk	R0050			
Diversification	R0060	-9.162	-9.162	
Intangible asset risk	R0070			$>\!\!<$
Basic Solvency Capital Requirement	R0100	35.978	35.978	$\sim$

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

		C0100
Adjustes and day to DEF (MAD a COD a series and law	D0100	
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	4.812
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 or Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	40.790
Capital add-on already set	R0210	
Solvency capital requirement	R0220	40.790
Other information on SCR	$\sim$	$>\!\!<$
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	

# 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	15.768	160.398
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	8.280	
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			
	8.280		
	40.790		
	18.355		
	10.197		
	10.197		
	2.500		
C0070			
	10.197		