

Verslag inzake de Solvabiliteit en de Financiële Toestand 2019

bedragen in € duizenden

DSW Ziektekostenverzekeringen N.V.

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

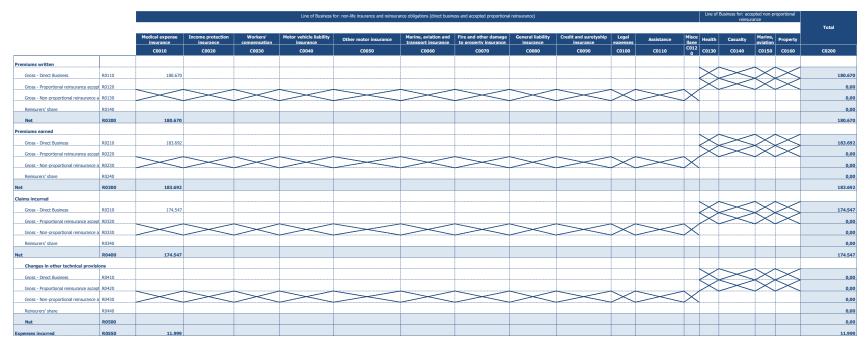
02.01 Balance sheet

Solvency II value
C0010

Assets Goodwill	R0010	No. of Concession, Name of Street, or other Designation, or other
Deferred acquisition costs	R0010	
Intangible assets	R0020	and the second se
Deferred tax assets	R0030	
Pension benefit surplus	R0040	
Property, plant & equipment held for own use	R0050	
Investments (other than assets held for index-linked and unit-linked contracts)	R0000	101.645
Property (other than for own use)	R0080	121.647
Holdings in related undertakings, including participations	R0080	
Equities	R0090 R0100	
Equities - listed Equities - unlisted	R0110 R0120	
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	121.64
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	1.23
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	15
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	1.66
Any other assets, not elsewhere shown	R0420	62
Total assets	R0500	125.316

	S	olvency II value
Liabilities		C0010
	DOTIO I	
Technical provisions - non-life	R0510	16.479
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	16.479
TP calculated as a whole	R0570	
Best estimate	R0580	14.19
Risk margin	R0590	2.28
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	4.00
Reinsurance payables	R0830	4.000
Payables (trade, not insurance)	R0840	514
Subordinated liabilities	R0850	51.
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
	R0870	
Any other liabilities, not elsewhere shown Total liabilities	R0900	50
ויטנמו וומטווונוכא	R0900	21.043

05.01 Premiums, claims and expenses by line of business



				Line of Busines	s for: life insurance oblig	ations		Life reinsurance	e obligations	
		Health insurance	Insurance with profit participation	Index-linked and unit-linked	Other life insurance	Annuities stemming from non- life insurance contracts and	Annuities stemming from non-life insurance	Health reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written]									
Gross	R1410									0,00
Reinsurers' share	R1420									0,0
Net	R1500									0,00
Premiums earned										
Gross	R1510									0,0
Reinsurers' share	R1520									0,0
Net	R1600									0,0
Claims incurred										
Gross	R1610									0,0
Reinsurers' share	R1620									0,0
Net	R1700									0,0
Changes in other technical provisions										
Gross	R1710									0,0
Reinsurers' share	R1720									0,0
Net	R1800									0,0
Expenses incurred	R1900									0,0
Administrative expenses										
Gross	R1910									0,00
Reinsurers' share	R1920									0,00
Net	R2000									0,0
Investment management expense										
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									0,0
Other expenses	R2500	\geq	\geq	\geq	\geq	\geq	>	>	\geq	0,00
Total expenses	R2600	\sim	\sim	\sim	\sim	>>	>>	>>	\sim	
Total amount of surrenders	R2700									0,00

05.02 Premiums, claims and expenses by country

		Home Country	Top 5 coun	tries (by amount o	f 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	180.670						180.6
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accept	R0130							
Reinsurers' share	R0140							
Net	R0200	180.670						180.0
Premium earned								
Gross - Direct Business	R0210	183.692						183.0
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accept	R0230							
Reinsurers' share	R0240							
Net	R0300	183.692						183.6
Claims paid						·····		
Gross - Direct Business	R0310	174.547						174.
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accept	R0330							
Reinsurers' share	R0340							
Net	R0400	174.547						174.
Changes in other technical provisions				· · · · · · · · · · · · · · · · · · ·				
Gross - Direct Business	R0410							
Gross - Proportional reinsurance accepted	R0420							
Gross - Non-proportional reinsurance accept	R0430							
Reinsurers' share	R0440							
Net	R0500							
Expenses incurred	R0550	11.999						11.
Other expenses	R1200	\geq	\geq	\geq	\geq	\geq	\geq	
Total expenses	R1300	>	\geq	\geq	\geq	\geq	\geq	11.9

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

17.01 Non - life Technical Provisions

Cash out -flows Cash in-flows Cash out -flows Cash in-flows

						Direct bu	siness and accepted prop	ortional reinsuran	CA					1	Accepted non-propo	rtional reinsurance:		
			Income	Workers'				Fire and other		Credit and	Legal					Non-proportional		
		Medical expense insurance	protection insurance	compensation insurance	Motor vehicle liability insurance	insurance	Marine, aviation and transport insurance	damage to property insurance	General liability insurance	suretyship insurance	expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	marine, aviation and transport reinsurance		
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	0
Technical provisions calculated as a whole Direct business	R0010 R0020																	
																		-
Accepted proportional reinsurance business	R0030 R0040																	-
Accepted non-proportional reinsurance Total Recoverables from reinsurance/SPV and	KUDHU										\sim			4				
Finite Re after the adjustment for expected losses																		
due to counterparty default associated to TP as a whole	R0050																	
Technical Provisions calculated as a sum of	Kuudu	~ ~	\sim	~ ~	~ ~	~ ~	\sim	~ ~	~ ~	\sim		~ ~	~ ~		~ ~	~ ~		
BE and RM		\sim	\sim					\sim		\sim	\sim	\sim						
Best estimate			>					\geq		\geq	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$		>					
Premium provisions			>					\geq		>	\geq		>					
Gross - Total	R0060	3.369																
Gross - direct business Gross - accepted proportional reinsurance	R0070	3.369																
Gross - accepted proportional reinsurance business	R0080																	
Gross - accepted non-proportional reinsurance		~ ~	~ ~	~ ~		~ ~		\sim \sim		\sim \sim	\sim	~	~ ~					
husiness	R0090	\sim	>					\sim		>	\sim	\sim	\sim					
Total recoverable from reinscrance/SPV and Hinte																		
Re before the adjustment for expected losses due to counternarty default	80100																	
Recoverables from reinsurance (except SPV and	R0100					-		-								-		
Finite Reinsurance) before adjustment for																		
	R0110				1				L					L				
Recoverables from SPV before adjustment for expected losses	R0120																	
Recoverables from Finite Reinsurance before				+	+		+	+	+					+	+	+	+	
adjustment for expected losses rotal recoverable from reinsurance/SPV and Hinte	R0130			1														
Total recoverable from reinsurance/SPV and Hnite									1									
Re after the adjustment for expected losses due to counterparty default	R0140																	
to counterparty default	KU14U							+										
Net Best Estimate of Premium Provisions	R0150	3.369																1 4
Claims provisions		~	~								~							
Gross - Total	R0160	10.829																
Gross - direct business	R0170	10.829																-
Gross - accepted proportional reinsurance		10.029																-
Gross - accepted non-proportional reinsurance	R0180																	
Gross - accepted non-proportional reinsurance	R0190		\sim					\sim									T	
total recoverable from reinsurance/SPV and Finite	R0190																	
Re before the adjustment for expected losses due to counterparty default																		
to counterparty default	R0200																	
Recoverables from reinsurance (except SPV and																		
Finite Reinsurance) before adjustment for expected losses	R0210																	
Recoverables from SPV before adjustment for																		
	R0220																	1
Recoverables from Finite Reinsurance before																		1
adjustment for expected losses rotal recoverable from reinsurance/SPV and Hinte	R0230																	
Re after the adjustment for expected losses due																		1
to counterparty default	R0240																	1
Net Best Estimate of Claims Provisions	R0250	10.829							1					1				1
Total Best estimate - gross	R0260	14.198																
Total Best estimate - net	R0270	14.198																1
Risk margin	R0280	2.281																
Amount of the transitional on Technical Provision TP as a whole	15		\geq							><	>							
TP as a whole	R0290																	
Best estimate	R0300																	
Risk margin	R0310																	
Technical provisions - total		><	> <					><		> <	>		><					
Technical provisions - total	R0320	16.479																
Recoverable from reinsurance contract/SPV and Finite Relation the adjustment for expected losses																		
due to counterparty default - total	R0330																	
Finite Re after the adjustment for expected losses due to counterparty default - total recrinical provisions minus recoverances from reinsurance/SPV and Finite Re- total																		
reinsurance/SPV and Finite Re- total	R0340	16.479																
Line of Business (LoB): further segmentation Premium provisions - rotal number of											~							
homogeneous risk groups	R0350			1														>
					1			+	t					t				\leq
Claims provisions - Total number of homogeneous								1										-
risk groups	R0360																	
risk groups Cash-flows of the Best estimate of Premium Prov	visions (Gross)	><	\geq															
risk groups Cash-flows of the Best estimate of Premium Prov Future benefits and claims	visions (Gross) R0370	186.897	><															
risk groups Cash-flows of the Best estimate of Premium Pro Future benefits and claims Future expenses and other cash-out flows	risions (Gross) R0370 R0380	13.230	><															
risk groups Cash-flows of the Best estimate of Premium Pro Future benefits and claims Future expenses and other cash-out flows	visions (Gross) R0370		><															
risk groups Cash-flows of the Best estimate of Premium Pro- Future benefits and claims Future expenses and other cash-out flows Future premiums Other Cash-flows Tind" NecoNet2ble from	visions (Gross) R0370 R0380 R0390	13.230	><															
Irisk groups Cash-flows of the Best estimate of Premium Pro- Future benefits and claims Future expenses and other cash-out flows Future premiums Uterer Cash-flowing (not: NetOver2018 Inform salwages and subrogations)	risions (Gross) R0370 R0380 R0390 R0400	13.230	><															
Inits groups Cash-flows of the Best estimate of Premium Pro Future benefits and claim Future expenses and other cash-out flows Future premume Unity Cash-flows (MAL NEODERDAM YOUR Salvages and subrogations) Cash-flows of the Best estimate of Claims Provis	Visions (Gross) R0370 R0380 R0390 R0400 Ions (Gross)	13.230 196.758	>>< >>								\sim							
Inits groups Cath-flows of the Best estimate of Premium Pro- Cath-flows of the Best estimate of Premium Pro- Future benefits and claims Future permitteners United Catherin Holes (Init: NetSherzohe Holm Sahager and autorgations) Cash-flows of the Best estimate of Claims Provis Future benefits and claims	Visions (Gross) R0370 R0380 R0390 R0400 Ions (Gross) R0410	13.230 196.758	>>< >>							~	\sim							
Inix groups Cash-Flows of the Best estimate of Premium Pro Future benefits and claims Future express and other cash-out flows Future express and other cash-out flows Future terminates Cash-Flows of the Best estimate of Claims Provid Future express and cubra cash-out flows Future express and other cash-out flows Future express Future express Future express Future express Future express Future express Future Fut	Visions (Gross) R0370 R0380 R0390 R0400 R0400 R0410 R0420	13.230 196.758	>> >>					<u> </u>		~	~		~					
Inix groups Cash-Flows of the Best estimate of Premium Pro Future benefits and claims Future express and other cash-out flows Future express and other cash-out flows Future terminates Cash-Flows of the Best estimate of Claims Provid Future express and cubra cash-out flows Future express and other cash-out flows Future express Future express Future express Future express Future express Future express Future Fut	Visions (Gross) R0370 R0380 R0390 R0400 Ions (Gross) R0410	13.230 196.758	>>> >>>					~		<u> </u>	~							
Trik groups Cash-fores of the Best estimate of Premium Pro- Future benefits and claims Future operates and cher cash-ot. Boss Future growmass (beneficial of the second second claims) and claims (claims estimates) and endogen and claims (claims). Future operates and claims Future operates an	Alsions (Gross) R0370 R0380 R0390 R0400 Ions (Gross) R0410 R0420 R0430	13.230 196.758	>>> >>>					<u> </u>		<u> </u>	~							
rink groups Cash fores of the Boot estimate of Premium Pro- Rune benefits and claims Rune separate and the cash-out flows Rune groups and subject of the set of the Rune groups and subject of the set of the Rune groups and subject of the set of the Rune sequences and the cash-out of Cashina Provid Rune metrics and other cash-out of Cashina Provid Rune metrics and other cash-out flows Rune regeneration User displays and subject from User displays and subject from	Alsions (Gross) R0370 R0380 R0380 R0400 Ions (Gross) R0410 R0420 R0420 R0430	13.230 196.758	~					<u> </u>		<u> </u>	~							
rink groups Cash fores of the Boot estimate of Premium Pro- Rune benefits and claims Rune separate and the cash-out flows Rune groups and subject of the set of the Rune groups and subject of the set of the Rune groups and subject of the set of the Rune sequences and the cash-out of Cashina Provid Rune metrics and other cash-out of Cashina Provid Rune metrics and other cash-out flows Rune regeneration User displays and subject from User displays and subject from	Alsions (Gross) R0370 R0380 R0390 R0400 Ions (Gross) R0410 R0420 R0430	13.230 196.758	<u>></u>								<u> </u>							
Integroup: Cash forward the Book destinated of Premium Pro- Cash forward the Book destinated of Premium Pro- Parative segments and other cash-out Allows Cash and the Cash and Allows Cash and Allows and Allows Allow benefits and cashine Allow benefits and cashine and the cashine and allow benefits and the cashine and the cashine and the cashine and the cashine and the cashine and the cashine and the cashine and the cashine and the cashine and the cashine and the cashine and the cashine and the cashine and the cashine and the cashine and the cashine and the cashine and	Aslons (Gross) R0370 R0380 R0390 R0400 R0400 R0420 R0420 R0420 R0440 R0440 R0440	13.230 196.758	><							<u> </u>	~							
Integroup: Cash former of the land at simulate of Permitan Pro- Early Constrained States (Constrained Permitan) Failure assessment and other cash-on Allows Cash or permitting Cash or permitting and the cash of the Cash on Particle States (Constrained Cashon Perofe Failure benefits and Cashon Failure benefits	Alsions (Gross) R0370 R0380 R0380 R0400 Ions (Gross) R0410 R0420 R0420 R0430	13.230 196.758	>><								~							
rink group: Cash Fores of the Back estimate of Premium Pro- Paulue Benefits and claims Paulue Benefits and claims Under Sarbeits Hole (under Ladioual House Under Sarbeits Hole (under Ladioual House Hauburg estimations) Cash House of the Beck estimated with Provide Paulue Benefits and Cashana House Paulue Benefits and Cashana House Paulue Benefits and Cashana House Hauburg estimates Hauburg H	kisions (Gross) R0370 R0380 R0400 R0400 R0400 R0410 R0420 R0430 R0440 R0450	13.230 196.758	>>> 							<u> </u>	<u> </u>							
Integroup: Cash former of the lange enhances of Permitian Pro- East-Tower of the lange enhances of Permitian Pro- Parature generations of the cash on Allows Parature generations and an enhances of the lange Cash former of the lange enhances of the lange enhances Parature benefits and cashes of the lange enhances Parature benefits and cashes Allow expenses and the cashes of the lange Parature benefits and cashes Parature benefits and cashes and the cashes and the cashes of the lange parature langement and the cashes of the lange parature langement and the cashes of the lange and an approximation of the langement and the langement and an approximation of the langement and the langement term of the langement of the langement of the term of the langement of the langement of the term of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the term of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of	kilons (Gross) R0370 R0380 R0390 R0400 R0400 R0410 R0410 R0410 R0410 R0450 R0440 R0440	13.230 196.758	>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>								~							
rink group: Cash Fores of the Back estimate of Premium Pro- Paulue Benefits and claims Paulue Benefits and claims Under Sarbeits Aller Cashout Rose Under Sarbeits Noter (Incl. HeckBerlahl Inten Haufer Benefits and Cashout Rose Faulue Benefits and Sarbeits (Incl. HeckBerlahl Inten Haufer Benefits) Rose Benefits Sarbeits Cashout Rose Faulue Benefits and Sarbeits Cashout Rose Faulue Benefits (Incl. HeckBerlahl Inten Haufer Benefits) Rose Benefits Rose Rose Fault Rose Faulue Benefits (Incl. HeckBerlahl Inten Haufer Benefits)	kisions (Gross) R0370 R0380 R0400 R0400 R0400 R0410 R0420 R0430 R0440 R0450	13.230 196.758	>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>							<u> </u>	×							
Integroup: Cash former of the lange enhances of Permitian Pro- East-Tower of the lange enhances of Permitian Pro- Parature generations of the cash on Allows Parature generations and an enhances of the lange Cash former of the lange enhances of the lange enhances Parature benefits and cashes of the lange enhances Parature benefits and cashes Allow expenses and the cashes of the lange Parature benefits and cashes Parature benefits and cashes and the cashes and the cashes of the lange parature langement and the cashes of the lange parature langement and the cashes of the lange and an approximation of the langement and the langement and an approximation of the langement and the langement term of the langement of the langement of the term of the langement of the langement of the term of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the term of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of the langement of	kilons (Gross) R0370 R0380 R0390 R0400 R0400 R0410 R0410 R0410 R0410 R0450 R0440 R0440	13.230 196.758	<u> </u>					<u> </u>										

19.01 Non-life Insurance Claims Information

					Develo	pment	year (ab	solute	amount)				In Current wash	Sum of years (cumulative)
		0	1	2	3	4	5	6	7	8	9	10 & +		In Current year	Sum of years (cumulative
s Claims Paid (non-cumulative)											0		_		
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180
Prior	R0100	\geq	\geq	\geq	\geq	\geq	\geq	\geq	\geq	\geq	\geq	0	R0100		
2009	R0150												R0150		
2010	R0160												R0160		
2011	R0170	[212							-		R0170		
2012	R0180		10.601	238						-			R0180		10.
2013	R0190	84.496	8.340	216					·				R0190		93.
2014	R0200	89.717	7.404	28									R0200		97.
2015	R0210	105.619	7.919	218			•						R0210		113.
2016	R0220	123.233	8.718			-							R0220		132.
2017	R0230	129.872	7.782	275	1								R0230	275	137.
2018	R0240	141.237	8.141		1								R0240	8.141	
2019	R0250												R0250	164.721	164.
			1									_	otal R0260	173.137	899.1

Development year (absolute amount) 0 1 2 3 4 5 6 7 8 9 10 & +

Year end (discounted data)

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360
Prior	R0100	\geq	\geq	\geq	\geq	\geq	$>\!\!\!\!>\!\!\!\!>$	\geq	\geq	\geq	\geq		R0100	
2009	R0150												R0150	
2010	R0160												R0160	
2011	R0170												R0170	
2012	R0180		313										R0180	
2013	R0190	9.396											R0190	
2014	R0200	8.387	305										R0200	
2015	R0210	8.644											R0210	
2016	R0220	9.755	296										R0220	
2017	R0230	8.914	204										R0230	
2018	R0240	9.174	283										R0240	
2019	R0250	10.546											R0250	10
			•									Tot		10.

23.01 Own funds

Expected profits included in future premiums (EPIFP) - Non- life business

		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					\sim	
Regulation 2015/35					\sim	\sim
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	103.592	103.592			
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				\sim	\sim	\sim
meet the criteria to be classified as Solvency II own funds				\sim	\sim	
Own funds from the financial statements that should not be represented by the reconcillation reserve and do not meet the criteria to be classified as Solvency II own funds	20220				\sim	
	R0220		<>	<>	<>	<>
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	104.273	104.273			
				\sim	\sim	
Ancillary own funds						The second secon
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					
Onparo and uncare initial runds, members contributions of the equivalence basic own rund item for initial and mutual - type undertakings, callable on demand	R0310			\geq		>
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subscribinated liabilities on demand	R0320					
A registry minung communication of subscript and pay for subscription a	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/136/EC						
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/130/EC	R0350 R0360					No. of Concession, Name
Supplementary members calls under hist subparagraph of Article 96(3) of the Directive 2009/138/EC						
	R0370					
Other ancillary own funds	R0390		and the state of the			
Total ancillary own funds	R0400					
					~	
Available and eligible own funds	DAFAA					\sim
Total available own funds to meet the SCR	R0500	104.273	104.273			~
Total available own funds to meet the MCR	R0510	104.273				\sim
Total eligible own funds to meet the SCR	R0540	104.273				~
Total eligible own funds to meet the MCR	R0550	104.273				\langle
SCR	R0580	45.543		\sim	\sim	\sim
MCR	R0600	11.386		\sim	\sim	\sim
Ratio of Eligible own funds to SCR	R0620	228,96%	\geq	\geq	\geq	\geq
Ratio of Eligible own funds to MCR	R0640	915,82%	>	>	>	>
· · · ·		C0060				
Reconciliation reserve			\geq			
Excess of assets over liabilities	R0700	104.273	\geq			
Own shares (held directly and indirectly)	R0710		\sim			
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	681	\geq			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		>			
Reconciliation reserve	R0760	103.592	\geq			
Expected profits		>	>			
Expected profits included in future premiums (EPIFP) - Life Business	R0770		>>			
Expected profits included in future premiums (EPIEP) - Non- life business	R0780					

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	19.146	19.146	
Counterparty default risk	R0020	1.185	1.185	
Life underwriting risk	R0030			
Health underwriting risk	R0040	30.358	30.358	
Non-life underwriting risk	R0050			
Diversification	R0060	-10.570	-10.570	
Intangible asset risk	R0070			$>\!\!\!<$
Basic Solvency Capital Requirement	R0100	40.120	40.120	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!$

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	5.423
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes Capital requirement for business operated in accordance with Art. 4 of Directive	R0150	
2003/41/EC Solvency capital requirement excluding capital add-on	R0160	45.543
Capital add-on already set	R0210	
Solvency capital requirement	R0220	45.543
Other information on SCR	\geq	\geq
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0420 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	14.198	180.781
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	9.164	
MCRL Result	R0200		
Overall MCR calculation			C0070
Linear MCR	R0300		9.10
SCR	R0310		45.5
MCR cap	R0320		20.49
MCR floor	R0330		11.3
Combined MCR	R0340		11.3
Absolute floor of the MCR	R0350		2.5
			C0070
Minimum Capital Requirement	R0400		11.38