

## Verslag inzake de Solvabiliteit en de Financiële Toestand 2020

bedragen in € duizenden

DSW Ziektekostenverzekeringen N.V.

## Inhoudsopgave:

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- 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		C0010
Goodwill	R0010	
Deferred acquisition costs	R0020	AE.
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	
Property (other than for own use)	R0080	127.94
Holdings in related undertakings, including participations	R0090	
Equities	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0100	
Collective Investments Undertakings	R0180	127.94
Derivatives	R0100	127.57
Deposits other than cash equivalents	R0200	
Other investments	R0200	
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	1.21
Reinsurance receivables	R0370	1.21
Receivables (trade, not insurance)	R0370	4.38
Own shares (held directly)	R0390	4.30
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	
Any other assets, not elsewhere shown	R0410 R0420	8
Total assets	R0500	2.96 136.59

	C0010
R0510	16.479
	10.47
	16.479
	10.47
	14.19
	2.28
	2.20
	4.000
	4.000
	514
	5
R0900	21.043
R1000	104.273
	R0510       R0520         R0520       R0520         R0540       R0540         R0550       R0560         R0560       R0570         R0580       R0590         R0570       R050         R0570       R050         R0570       R0500         R0500       R0600         R0610       R0610         R0620       R0630         R0640       R0650         R0650       R0660         R0660       R0670         R0660       R0670         R0660       R0700         R0700       R0710         R0710       R0720         R0720       R0730         R0740       R0750         R0750       R0780         R0770       R0780         R0780       R0800         R0810       R0820         R0840       R0850         R0850       R0860         R0860       R0870         R0880       R0870         R0880       R0870         R0880       R0870         R0880       R0870         R0880       R0880         R088

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

					Line of Business	for: non-life insurance and reinsur	rance obligations (direct busin	ess and accepted proportional	reinsurance)				Line o	f Business for: acc reinsu		roportional	
		Medical expense insurance	Income protection insurance	workers compensation	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	Legai expenses	Assistance	Ilaneo Health	Casualty	aviation	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C012 0 C0130	C0140	C0150	C0160	C0200
Premiums written																	
Gross - Direct Business	R0110	196.144											$\square$	$\geq$	$\supset$	$\geq$	196.14
Gross - Proportional reinsurance accept	ter R0120													$\geq$	$\supset$	$\triangleright$	0,0
Gross - Non-proportional reinsurance ad	cc R0130	$\sim$	$>\!$	$>\!$	$\searrow$	>	$\searrow$	$\searrow$	$\geq$	$\searrow$	$\geq$	$>\!$	$\square$				0,0
Reinsurers' share	R0140																0,0
Net	R0200	196.144															196.14
Premiums earned																	
Gross - Direct Business	R0210	192.473											$\perp$	$\geq$	$\times$	$\geq$	192.47
Gross - Proportional reinsurance accept	tei R0220												$\perp$ $\times$	$\geq$	$\searrow$	$\geq \leq$	0,0
Gross - Non-proportional reinsurance ad	cc R0230	$\geq$	$>\!$	$>\!$	> <	$\geq$	$\searrow$	$\geq$	><	$\geq$	$\geq$	$\geq$					0,0
Reinsurers' share	R0240																0,0
Net	R0300	192.473															192.47
Claims incurred															L		
Gross - Direct Business	R0310	174.673												$\geq$	$\times$	$\geq$	174.67
Gross - Proportional reinsurance accept	tei R0320						<u> </u>	$\sim$		<u> </u>		<		$\geq$	$\prec$	$\geq$	0,0
Gross - Non-proportional reinsurance ad	cc R0330	$\geq$	$\geq$	> <	$\geq$		$\geq$	$\geq$	> <	$\geq$	$\geq$	$\geq$	×				0,0
Reinsurers' share	R0340																0,0
Net	R0400	174.673															174.67
Changes in other technical provision	ons													~ ~	~ ~		
Gross - Direct Business	R0410						<u> </u>	ļ					+	$\geq$	×>	$\sim$	0,0
Gross - Proportional reinsurance accept	tei R0420	~~~	~ ~	~ ~			<u> </u>	$\sim$	~ ~	$\sim$		~ ~	$\downarrow$	$\geq$	$\downarrow \!$	$\sim$	0,00
Gross - Non-proportional reinsurance ac	cc R0430		$\geq$	$\sim$					$\geq$		$\sim$	$\sim$	$\prec$	<u> </u>			0,00
Reinsurers' share	R0440																0,0
Net	R0500	_															0,00
Expenses incurred	R0550	13.077															13.07

				Line of Busines	s for: life insurance obligi	ations		Life reinsurance	e obligations	Total
		Health insurance	Insurance with profit participation	unit-linked	Other life insurance	life insurance contracts and	from non-life insurance	Health reinsurance	Life reinsurance	, otal
		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	1								0,00
Net	R1700									0,00
Changes in other technical provisions	R1700									
Gross	R1710									0,00
Reinsurers' share	R1710									0,00
Net	R1800									0,00
Expenses incurred	R1900									
	R1900									0,00
Administrative expenses	R1910									0,00
Gross	R1910									
Reinsurers' share	R1920									0,00
Net										0,00
Investment management expenses										
Gross	R2010									0,00
Reinsurers' share	R2020									0,00
Net	R2100									0,00
Claims management expenses										
Gross	R2110	<u> </u>				<u> </u>				0,00
Reinsurers' share	R2120									0,00
Net	R2200									0,00
Acquisition expenses	<u> </u>									
Gross	R2210									0,00
Reinsurers' share	R2220									0,00
Net	R2300									0,00
Overhead expenses						<u> </u>				
Gross	R2310	·				<u> </u>				0,00
Reinsurers' share	R2320									0,00
Net	R2400		<u> </u>	~	<u> </u>					0,00
Other expenses	R2500	$\langle$	$\langle$		$\langle$		$\langle$	$\langle$	$\langle$	
Total expenses	R2600			$\sim$					$\sim$	
Total amount of surrenders	R2700									0,00

#### **05.02** Premiums, claims and expenses by country

		Home Country	Top 5 count	tries (by amount o	of gross premiums	written) - non-li	fe obligations	Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010	$>\!\!\!<\!\!\!<$						$\geq$
	]	C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premium written								
Gross - Direct Business	R0110	196.144						196.14
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accep	R0130							
Reinsurers' share	R0140							
Net	R0200	196.144						196.14
Premium earned								·
Gross - Direct Business	R0210	192.473						192.47
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accep	R0230							
Reinsurers' share	R0240							
Net	R0300	192.473						192.47
Claims paid								
Gross - Direct Business	R0310	174.673						174.67
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accep	R0330							
Reinsurers' share	R0340							
Net	R0400	174.673						174.67
Changes in other technical provisions								
Gross - Direct Business	R0410							
Gross - Proportional reinsurance accepted	R0420							
Gross - Non-proportional reinsurance accep	R0430							
Reinsurers' share	R0440							
Net	R0500							
Expenses incurred	R0550	13.077						13.07
Other expenses	R1200	$\geq$	$\geq$	$\geq$	$\geq$	$\geq$		
Total expenses	R1300	$>\!\!\!\!\!\!\!\!\!\!$	$>\!$	$\geq$	$\geq$	$\geq$	$\triangleright$	13.07

		Home Country	Тор 5 соц	untries (by amoun	t of gross premiu	ns written) - life o	bligations	Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R01400	$>\!\!\!>\!\!\!<$						$\geq$
		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					1	1		
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	$\geq$	$\geq$	$\geq$	$\geq$	$\geq$	$\geq$	
Total expenses	R2600	> <	$\geq$	$\geq$	$\geq$	$\geq$	$>\!$	0,0

#### 17.01 Non - life Technical Provisions

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

						Direct bu	usiness and accepted prop	ortional reinsuran	ce					1	Accepted non-prop	ortional reinsurance:	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	transport reinsurance	e reinsurance
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170
Technical provisions calculated as a whole Direct business	R0010 80020																
	R0020 R0030			+	+		+	+		+	├			~			
Accepted proportional reinsurance business	R0030 R0040	~	><	>		>		$\sim$			>>						
Accepted non-proportional reinsurance Total Recoverables from reinsurance/SPV and	NUOTO	-															
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	10030	~	$\sim$	~	<hr/>	~	~	$\sim$	~	$\sim$		~	~	~	~	~	
BE and RM										$\sim$	$\sim$						
Best estimate			$\geq$					~		$\geq$	$\geq$						
Premium provisions	80060		>					$\geq$		>	>						
Gross - Total		7.040															
Gross - direct business Gross - accepted proportional reinsurance	R0070	7.040	0														
business	R0080			1										>	> <	>>	
Gross - accepted non-proportional reinsurance		$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$		$\sim$	$\sim$				
business Total recoverable from reinsurance/SPV and Finite	R0090		$\rightarrow$			$\sim$		$\rightarrow$		$\rightarrow$		$\sim$	$\sim$	L		+	+
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default																	
to counterparty default Recoverables from reinsurance (except SPV and	R0100																
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for		1	i	1	1	i i	1	i i	i	i	1		1	i	i		
	R0110		1	1				1	1	1			1	1	1		
expected losses Recoverables from SPV before adjustment for				1						1	· · · ·			1			
expected losses Recoverables from Finite Reinsurance before	R0120			+	+						ļļ.			+			
adjustment for expected losses	R0130		1	1	1		i i	1	i	1			1	1	i		
adjustment for expected losses Total recoverable from reinsurance/SPV and Finite	10130				+			1		+	·					+	
Re after the adjustment for expected losses due			1	1			1	1	ļ	1			1	1	ļ		
to counterparty default	R0140			+	+	<b> </b>				+	<b>├</b> ──── <b>│</b> ·					+	+
Net Best Estimate of Premium Provisions	R0150	7.040	0														
Claims provisions			~					$\sim$		~	~		~				
Gross - Total	R0160	10.456	5														
Gross - direct business Gross - accepted proportional reinsurance	R0170	10.456															
Gross - accepted proportional reinsurance		10.130	1	1	1	1	1	1	1	1	1 1		1	$\sim$	$\sim$		
business Gross - accepted non-proportional reinsurance	R0180	L	<u> </u>					<u> </u>		<u> </u>			L				
	R0190	>	>>	>	>	>	$\sim$	$\sim$	><	>	$\sim$	> <	>	1	ļ		
Total recoverable from reinsurance/SPV and Finite								<u> </u>				~				+	-
Re before the adjustment for expected losses due to counterparty default	R0200																
Recoverables from reinsurance (excent SPV and	R0200				-											-	
Finite Reinsurance) before adjustment for			1	1			1	1	1	1	i I		1	1	1		
expected losses Recoverables from SPV before adjustment for	R0210		·	l		I		<b></b>		<u> </u>				L	L	+	
Recoverables from SPV before adjustment for avoacted logram	R0220	1	1	1	1	i	1	1	i	1	I T		1	1	1		
expected losses Recoverables from Finite Reinsurance before				+	+	<u> </u>	+	+		+	<u>├</u>			+		+	+
adjustment for expected losses Total recoverable from reinsurance/SPV and Finite	R0230							1						L			
Total recoverable from reinsurance/SPV and Finite																	
Re after the adjustment for expected losses due to counterparty default	R0240		1	1	1		1	1	i	1	1		1	1	i		
Net Best Estimate of Claims Provisions	R0250	10.456		1	1	i		1	i	<u>†</u>	<u> </u> −−−−			1	i	<u>+</u>	1
Total Best estimate - gross	R0260	17.496															
Total Best estimate - net	R0270	17.496	5														
Risk margin	R0280			1									1				
														><			
Amount of the transitional on Technical Provi-	sions	2.321	><					$\sim$		$\sim$	>						
Amount of the transitional on Technical Provis TP as a whole	R0290	><	$\geq$			$\geq$		><	> <	$\geq$	> <						
TP as a whole Best estimate	R0290 R0300		><			><		><	><<	$\geq \leq$	~						
TP as a whole	R0290		~					>><			~						
TP as a whole Best estimate Risk margin Technical provisions - total	R0290 R0300 R0310		~					><			$\sim$						
TP as a whole Best estimate	R0290 R0300		~					$\sim$			>			<u>&gt;&lt;</u>			
TP as a whole Best estimate Kisk margin Technical provisions - total Technical provisions - total	R0290 R0300 R0310		~					>>> >>>		>>< >>	$\geq$	~~	><	><			
TP as a whole Best estimate Risk margin Technical provisions - total Technical provisions - total Recoverable from reinsurance contract/SPV and	R0290 R0300 R0310 R0320		~					>>> >>>	>>< >><		~		><				
TP as a whole Best estimate Risk margin Technical provisions - total Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for respected losses due to counterparty default - total	R0290 R0300 R0310		~					×			~	<u>&gt;</u>		<u> </u>	<u> </u>		
TP as a whole Sest estimate Risk margin Technical provisions - total Technical provisions - total Recoverable from reinsurance contract/SPV and Recoverable from reinsurance contract/SPV and Fashite Re after the digitament for expected losses due to counterparty default - total Technical provisions mina recoverables from	R0300 R0310 R0320 R0330	19.817	>>< ,					><			~			><<			
TP as a whole Best estimate Risk margin Technical provisions - total Technical provisions - total Technical provisions - total Recoverable from reinsurance contract/SPV and Fields Re after the adjustment for expected losses Verbrickal provisions minus recoverables from reinsurance/SPV and Finite Re-total	R0290 R0300 R0310 R0320 R0330 R0340		>>< ,														
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TP as a whole Ext astimate East marks East	R0290 R0300 R0310 R0320 R0330 R0340 R0350 R0350	19.817						><		><	~						
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TP as a whole Exat estimate Each angle Each	R0290 R0300 R0310 R0320 R0330 R0340 R0340 R0340 R0350 R0360 Provisions (Gross) R0370	19.817 19.817						><		><	~						
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TP as a whole Ext activate East activate Eas	R0290 R0300 R0310 R0310 R0310 R0310 R0340 R0340 R0340 R0350 R0340 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0310	19.817 19.817						><		><	~						
TP as a whole Beat actimates Beat actimates Declarational providents - total Technical provisions - total Technical provisions - total Decoverable from reinsurence contract/SVF and these its after the solutions (for expected bases due to contraparty default - total Technical provisions - total Line of Business, (LeB), for three agreementation reinsurance/SVF and its for the total Line of Business, (LeB), for three agreementation reinsurance/SVF and the solution of the total Comm provisions - Total number of thereingeneous Camp provides - total actions of Previous TP Camp provides and camp	R0290 R0300 R0310 R0320 R0330 R0340 R0340 R0340 Provisions (Cerces) R0360 Provisions (Cerces) R0370 R0380	19.817 19.817 19.817						><		><	~						
TP as a whole Beat estimate Eak manip Eak mani	R0290 R0300 R0310 R0320 R0330 R0330 R0340 R0350 R0350 R0350 R0350 R0350 R0370 R0390 R030 R03	19.817 19.817 19.817						><		><	~						
TP as a whole Ext astimate the effect of the	R0290 R0300 R0310 R0320 R0330 R0330 R0340 R0350 R0350 R0350 R0350 R0350 R0370 R0390 R030 R03	19.817 19.817 19.817								><							
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TP as a whole Ext astimate Ext astimate Ext astimate Ext and the ext astimate Ext a	R0290 R0300 R0310 R0310 R0320 R0320 R0320 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0360	19.817 19.817 19.0000 19.00000 19.0000 19.0000 19.0000 19.00000 19.00000 19.00000 19.00000 19.0000000000								><							
TP as a whole Beat astimute Beat astimute Beat astimute Beat astimute Beat astimute Beat astimute Trachical providents - total Trachical providents - total Trachical providents - total Trachical providents - total Discoverable from intruurnes control_COV ad Trachical providents - total Discoverable from intruurnes control_COV Discoverable from the total Line of Business (LoB) for three assimilation Common providents - total Line of Business (LoB) for three assimilation Common providents - total Common providents - total Line of Business (LoB) for three assimilation Common providents - total interver of throinghouse Common providents - total interver of throinghouse Common providents - total interver of throinghouse Common provident - total common Provident Future openets and ther call-hoad from Tubure topenets and ther call-hoad from Tubure openets and there afford Future openets and ther call-hoad from Tubure openets and ther call-hoad fro	R0290 R0300 R0310 R0320 R0320 R0340 R0340 R0340 R0340 R0340 R0350 R050 R0	19.817 19.817 19.0000 19.00000 19.0000 19.0000 19.0000 19.00000 19.00000 19.00000 19.00000 19.0000000000								><							
TP as a whole Ext astimute Ext astimute Ext astimute Ext and the ext astimute Ext a	R0290 R0300 R0310 R0310 R0330 R0340 R0340 R0340 R0340 R0340 R0340 R0340 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0350 R0340 R0350 R0340	19.817 19.817 19.0000 19.00000 19.0000 19.0000 19.0000 19.00000 19.00000 19.00000 19.00000 19.0000000000								><							
TP as a whole Ext astimute Ext astimute Ext astimute Ext and the ext astimute Ext a	R0290 R0300 R0310 R0330 R0330 R0330 R0330 R0330 R0350 R050 R0	19.817 19.817 19.0000 19.00000 19.0000 19.0000 19.0000 19.00000 19.00000 19.00000 19.00000 19.0000000000								><							
TP as a whole Ext astimute East astimute East manip East East East East East East East East	R0290 R0300 R0310 R0310 R0310 R0310 R0340 R0340 R0340 R0340 R0340 R0340 R0340 R0340 R0340 R0340 R0340 R0400 R0410 R0410 R0410 R0400 R0440 R0450	19.817 19.817 19.0000 19.00000 19.0000 19.0000 19.0000 19.00000 19.00000 19.00000 19.00000 19.0000000000								><							
TP as a whole Ext astimute East astimute East manip East East East East East East East East	R0290 R0300 R0310 R0330 R0330 R0330 R0330 R0330 R0350 R050 R0	19.817 19.817 19.0000 19.00000 19.0000 19.0000 19.0000 19.00000 19.00000 19.00000 19.00000 19.0000000000								><							
TP as a whole Beat astimute Deat astimute Beat astimute Beat astimute Beat astimute Deat astimute Trachical provisions - total Trachical provisions - total Trachical provisions - total Decouver total D	R6290 R0310 R0310 R0310 R0310 R0320	19.817 19.817 19.0000 19.00000 19.0000 19.0000 19.0000 19.00000 19.00000 19.00000 19.00000 19.0000000000								><							
TP as a whole Ext astimate Ext	R0290           R0300           R0310           R0330           R0330           R0350           R0350           R0350           R0350           R0350           R0350           R0350           R0360           R0370           R0370           R0370           R0400	19.817 19.817 19.0000 19.00000 19.0000 19.0000 19.0000 19.00000 19.00000 19.00000 19.00000 19.0000000000								><							
TP as a whole Beat astimute Deat astimute Beat astimute Beat astimute Beat astimute Deat astimute Trachical provisions - total Trachical provisions - total Trachical provisions - total Decouver total D	R6290 R0310 R0310 R0310 R0310 R0320	19.817 19.817 19.0000 19.00000 19.0000 19.0000 19.0000 19.00000 19.00000 19.00000 19.00000 19.0000000000								><							

# **19.01** Non-life Insurance Claims Information

					Develo	pment	year (al	bsolute	amount	t)				T C	
		0	1	2	3	4	5	6	7	8	9	10 & +		In Current year	Sum of years (cumulative)
Gross Claims Paid (non-cumulative)															
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180
Prior	R0100	$\geq <$	$\geq <$	$>\!\!\!\!>\!\!\!\!>$	$\geq$	$\triangleright \!$	$\geq$	$\geq$	$\geq$	$\geq \leq$	$\geq$	0	R0100		
2009	R0150												R0150		
2010	R0160												R0160		
2011	R0170			238							-		R0170		23
2012	R0180		8.340	216						-			R0180		8.55
2013	R0190	89.717	7.404	28					-				R0190		97.14
2014	R0200	105.619	7.919	218		1							R0200		113.75
2015	R0210	123.233	8.718	168									R0210		132.12
2016	R0220	129.872	7.782			-							R0220		137.92
2017	R0230	141.237	8.141	135									R0230	135	149.51
2018	R0240	164.721	8.995										R0240	8.995	173.71
2019	R0250	168.448											R0250	168.448	168.44
	•											т	otal R0260	177.579	981.424

			Develo	pment y	/ear (ab	solute a	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	$>\!$	$\geq \sim$	$\geq \leq$	$>\!$	$\geq$	$\triangleright \!$	$\triangleright \!$	$\triangleright \!$	$\triangleright \!$	$>\!$		R0100	
2009	R0150												R0150	
2010	R0160											-	R0160	
2011	R0170									[			R0170	
2012	R0180		212			1				-			R0180	
2013	R0190	8.387	305										R0190	
2014	R0200	8.644											R0200	
2015	R0210	9.755	296										R0210	
2016	R0220	8.914	204			-							R0220	
2017	R0230	9.174	283										R0230	
2018	R0240	10.546											R0240	
2019	R0250	10.202											R0250	

#### 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					$\sim$	
Regulation 2015/35			$\leq$		$\leq$	
Ordinary share capital (gross of own shares)		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	111.444	111.444			
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					$\sim$	
the criteria to be classified as Solvency II own funds				$\sim$		
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified				$\sim$	$\sim$	
as Solvency II own funds	R0220		$\leq$	<	<	<
Deductions				$\geq$	$\sim$	$\sim$
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	112.124	112.124			
Ancillary own funds					>	
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	20210					
	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					
Total ancillary own funds	R0400		>	>		
Available and eligible own funds		$\rightarrow$	>	$\geq$	>	>
Total available own funds to meet the SCR	R0500	112.124	112.124			
Total available own funds to meet the MCR	R0510	112.124	112.124			>
Total eligible own funds to meet the SCR	R0540	112.124	112.124			
Total eligible own funds to meet the MCR	R0550	112.124	112.124			$\geq$
SCR	R0580	47.117	$\geq$	$\geq$	$\geq$	$\geq$
MCR	R0600	11.779	$\sim$	$\sim$	$\sim$	$\sim$
Ratio of Eligible own funds to SCR	R0620	237,97%	$\sim$	$\sim$	$\sim$	$\sim$
Ratio of Eligible own funds to MCR	R0640	951,88%	$\leq$	$\leq$	$\leq$	$\leq$
		001,0070				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	112.124	$\leq$			
Own shares (held directly and indirectly)		112.124				
▶====================================	R0710 R0720					
Foreseeable dividends, distributions and charges		681				
Other basic own fund items	R0730	681	$\langle$			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		$\langle$			
Reconciliation reserve	R0760	111.444	$\leq$			
Expected profits		$\sim$	$\sim$			
Expected profits included in future premiums (EPIFP) - Life Business	R0770		$\sim$			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780		>			

Total Expected profits included in future premiums (EPIFP)	R0790	

# 25.01 Solvency Capital Requirement - for undertakings on Standard Formula

		Net solvency G capital requirement		Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	20.186	20.186	
Counterparty default risk	R0020	1.917	1.917	
Life underwriting risk	R0030			
Health underwriting risk	R0040	30.533	30.533	
Non-life underwriting risk	R0050			
Diversification	R0060	-11.402	-11.402	
Intangible asset risk	R0070			$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
Basic Solvency Capital Requirement	R0100	41.233	41.233	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$

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

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	5.884
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	R0160	
Solvency capital requirement excluding capital add-on	R0200	47.117
Capital add-on already set	R0210	
Solvency capital requirement	R0220	47.117
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 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0420 R0430	
Diversification effects due to RFF nSCR aggregation for article 304 Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0440 R0450	4 - No adjustment
Net future discretionary benefits	R0460	

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

Linear formula component for non-life insurance and reinsurance obligations

		Non-life activities		
MCR calculation Non Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	
		C0020	C0030	
Medical expense insurance and proportional reinsurance	R0020	17.496	196.130	
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

		Life activities		
MCR calculation Life		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 R	0210			
Obligations with profit participation - future discretionary benefits R	0220			
Index-linked and unit-linked insurance obligations R	0230			
Other life (re)insurance and health (re)insurance obligations R	0240			
Total capital at risk for all life (re)insurance obligations R	0250			

#### MCR components

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	10.040	
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	
	10.040
	47.117
	21.203
	11.779
	11.779
	2.500
C0070	
	11.779