

Verslag inzake de Solvabiliteit en de Financiële Toestand 2021

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

Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	138.016
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	138.016
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	797
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	4.071
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	471
Any other assets, not elsewhere shown	R0420	949
Total assets	R0500	144.303

Liabilities

Technical provisions - non-life	R0510	17.083
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	17.083
TP calculated as a whole	R0570	
Best estimate	R0580	14.647
Risk margin	R0590	2.436
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	5.225
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	10
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	63
Total liabilities	R0900	22.381
Excess of assets over liabilities	R1000	121.923
		121.923

05.01 Premiums, claims and expenses by line of business

					Line of Business f	for: non-life insurance and reinsur	rance obligations (direct busin	ess and accepted proportiona	l reinsurance)					Line of I	Business for: acc reinsu		roportional	Total
		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	Legal expenses	Assistance	Misce Ilane	Health	Casualty	Marine,	Property	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C012 0	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110	197.489												\times	><	$\supset \!$	><	197.4
Gross - Proportional reinsurance accept	R0120													\times	$>\!<$	$\supset <$	><	0,0
Gross - Non-proportional reinsurance a	R0130		><						><		><	><	$\supset \!\!\! \smallsetminus$					0,0
Reinsurers' share	R0140																	0,1
Net	R0200	197.489																197.4
Premiums earned																		
Gross - Direct Business	R0210	199.646												\times	><	\supset	><	199.6
Gross - Proportional reinsurance accept	R0220													\times	><	$\supset <$	><	0,0
Gross - Non-proportional reinsurance a	R0230		><						><		><	$>\!<$	\supset					0,0
Reinsurers' share	R0240																	0,0
Net	R0300	199.646																199.6
Claims incurred																		
Gross - Direct Business	R0310	187.212												\times	><	$\supset \!$	><	187.2
Gross - Proportional reinsurance accept	R0320													\times	$>\!<$	$\supset \!$	><	0,0
Gross - Non-proportional reinsurance a	R0330		><			>			><		><	> <	$\supset \!\!\! \smallsetminus$					0,0
Reinsurers' share	R0340																	0,0
Net	R0400	187.212																187.2
Changes in other technical provision	ons																	
Gross - Direct Business	R0410													\times	$>\!\!<$	$\supset <$	><	0,1
Gross - Proportional reinsurance accept	R0420													$>\!\!<$	$>\!\!<$	\supset	><	0,1
Gross - Non-proportional reinsurance a	R0430	\rightarrow	><	><		\geq			$>\!<$		><	> <	\supset					0,1
Reinsurers' share	R0440																	0,1
Net	R0500																	0,1
Expenses incurred	R0550	12.901																12.9

				Line of Busines	s for: life insurance oblig	ations		Life reinsurance	e obligations	
										Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked	Other life insurance	Annuities stemming from non-	Annuities stemming	Health reinsurance	Life reinsurance	
		C0210	C0220	CO230	C0240	life insurance contracts and C0250	C0260	C0270	C0280	C0300
Premiums written]									
Gross	R1410									0,00
Reinsurers' share	R1420									0,00
Net	R1500									0,00
Premiums earned	KISOO									
Gross	R1510									0,00
Reinsurers' share	R1520									0,00
Net	R1600									0,00
Claims incurred	KIOOO									0,00
	R1610									0,00
Gross	R1620									
Reinsurers' share										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									0,00
Reinsurers' share	R1920									0,00
Net	R2000									0,00
Investment management expense	es									
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									0,00
Other expenses	R2500		\sim	> <					\sim	
Total expenses	R2600	><	><	><	\sim			\sim	><	
Total amount of surrenders	R2700									0,00

05.02 Premiums, claims and expenses by country

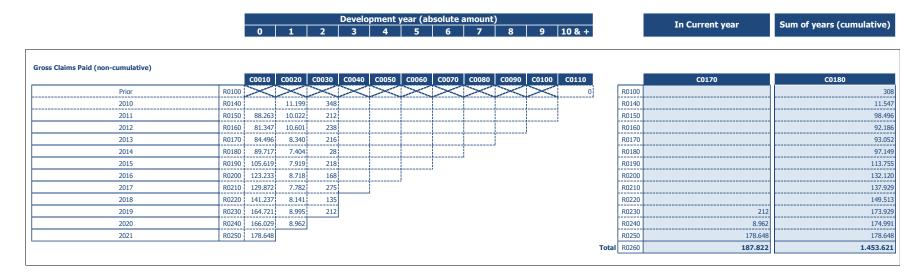
		Home Country	Top 5 coun	tries (by amount o	of gross premiums	written) - non-life	e obligations	Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010	> <						$>\!\!<$
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premium written					·	·	·	
Gross - Direct Business	R0110	197.489						197.48
Gross - Proportional reinsurance accepted	R0120	0						
Gross - Non-proportional reinsurance accept	R0130	0						
Reinsurers' share	R0140	0						
Net	R0200	197.489						197.48
Premium earned				·	Ţ			
Gross - Direct Business	R0210	199.646						199.64
Gross - Proportional reinsurance accepted	R0220	0						
Gross - Non-proportional reinsurance accept	R0230	0						
Reinsurers' share	R0240	0						
Net	R0300	199.646						199.64
Claims paid				·	·	·	·	
Gross - Direct Business	R0310	187.212						187.21
Gross - Proportional reinsurance accepted	R0320	0						
Gross - Non-proportional reinsurance accept	R0330	0						
Reinsurers' share	R0340	0						
Net	R0400	187.212						187.21
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	12.901						12.90
Other expenses	R1200		$\geq \leq$		$\geq \leq$		$\geq \leq$	
Total expenses	R1300		><	> <	><	><	><	12.90

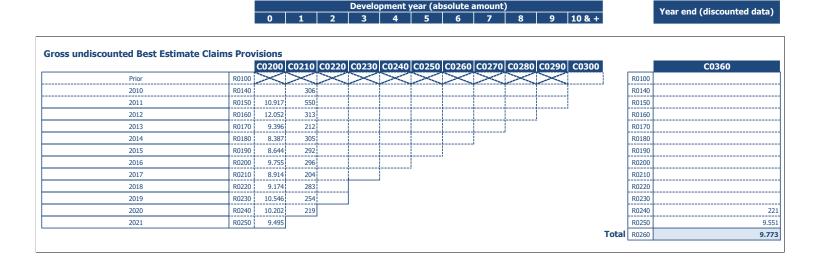
		Home Country	Top 5 cou	ntries (by amour	it of gross premiu	ns written) - life o	bligations	Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R01400	> <						
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
		NL						
Premium written				·		,	·	
Gross	R1410							0,00
Reinsurers' share	R1420							0,00
Net	R1500							0,00
Premium earned			,	Υ	·	·		
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			,	γ	.,	,	·	
Gross	R1710							0,00
Reinsurers' share	R1720							0,00
Net	R1800							0,00
Expenses incurred	R1900							0,00
Other expenses	R2500		$\geq \leq$	$\geq \leq$		$\geq \leq$		
Total expenses	R2600	$>\!\!<$	><	> <	><	><	><	0,00

17.01 Non - life Technical Provisions

							Direct bu:	siness and accepted propo		e					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 obligation
			insurance	protection insurance	compensation insurance	insurance	insurance	transport insurance	property	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	insurance C0080	C0090		C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
	Technical provisions calculated as a whole	R0010		20030	20040	20030	20000	20070	20000	20070	C0100	C0110	00120	C0130	00140	0130	20200	C0170	C0100
	Direct business	R0020																	
	Accepted proportional reinsurance business	R0030		-															
	Accepted non-proportional reinsurance Total Recoverables from reinsurance/SPV and	R0040		-								>							
	Finite Re after the adjustment for expected losses																		
	due to counterparty default associated to TP as a																		
	whole I echnical Provisions calculated as a sum or	R0050																	
	BE and RM																		
	Best estimate		\sim	$\overline{}$			$\overline{}$		$\overline{}$	$\overline{}$		$\overline{}$		$\overline{}$					$\overline{}$
	Premium provisions																		
	Gross - Total	R0060	4.932																4.9
	Gross - direct business Gross - accepted proportional reinsurance	R0070	4.932	2															4.9
		R0080																	
	Gross - accepted non-proportional reinsurance		-	-	-														
	business rotal recoverable from reinsurance/SPV and Hinte	R0090																	
	Re before the adjustment for experted losses due																		
	to counterparty default recoverables from reinsurance (except SMV and	R0100																	
	Finite Reingurance) before adjustment for																		
	expected losses Recoverables from SPV before adjustment for	R0110																	
	Recoverables from SPV before adjustment for expected losses	R0120		I															
	Recoverables from Finite Reinsurance before			+	+	 					 								
	adjustment for expected lorger	R0130																	
	Total recoverable from reinsurance/SPV and Hinte																		
	Re after the adjustment for expected losses due to counterparty default	R0140																	
				1		†	1	İ			İ						1		
	Net Best Estimate of Premium Provisions	R0150	4.932	-															4.9.
	Claims provisions Gross - Total	R0160										_							
	Groce - direct husiness	R0170	9.715 9.715																9.7
	Gross - accepted proportional reinsurance		9.715		+	 		-			-								9.7
	business Gross - accepted non-proportional reinsurance	R0180																	
		R0190																	
		R0190															†		
	Re before the adjustment for expected losses due	R0200																	
	to counterparty default Recoverables from reinsurance (except SPV and	R0200																	
	Finite Reinsurance) before adjustment for				1														
	expected losses Recoverables from SPV before adjustment for	R0210		1	1														
	expected losses Recoverables from Finite Reinsurance before	R0220																	
	Recoverables from Finite Reinsurance before			1															
	adjustment for expected losses Total recoverable from reinsurance/SPV and Hrite	R0230		ļ															
	Re after the adjustment for expected losses due			1	1														
	to counterparty default	R0240		1															
	Net Best Estimate of Claims Provisions	R0250	9.715	5															9.7
																			14.6
	Total Best estimate - gross	R0260	14.647	,															
	Total Best estimate - net	R0270	14.647 14.647	,															14.6
	Total Best estimate - net Risk margin	R0270 R0280	14.647	,															14.6 2.4
	Total Best estimate - net Risk margin	R0270 R0280	14.647 14.647	,								><							14.6
	Total Best estimate - net	R0270 R0280	14.647 14.647	,								><							14.6
	Total Best estimate - net Risk margin Amount of the transitional on Technical Provisio TP as a whole Best estimate Risk margin	R0270 R0280 ons R0290	14.647 14.647	,								><							14.6
	Total Best estimate - net Risk margin Amount of the transitional on Technical Provisio TP as a whole Best estimate Risk margin Technical provisions - total	R0270 R0280 ons R0290 R0300 R0310	14.647 14.647 2.436	5								><							14.6 2.4
	Total Best estimate - net Risk margin Amount of the transitional on Technical Provisio TP as a whole Best estimate Risk margin	R0270 R0280 DRS R0290 R0300	14.647 14.647	5								><							14.6
	Total Best extimate - net Risk margin Amount of the transitional on Technical Provisio TP as a whole Best extimate Risk margin Technical provisions - total Technical provisions - total Technical provisions - total Recoverable from reinsparance contract/SPV and	R0270 R0280 ons R0290 R0300 R0310	14.647 14.647 2.436	5								><							14.6 2.4
	Total Best estimate - net Risk margin Amount of the transitional on Technical Provisio The as a whole Best estimate Risk margin Technical provisions - total Technical provisions - total Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommissions of the second research resource of the resourc	R0270 R0280 R0290 R0390 R0310	14.647 14.647 2.436	5								><							14.6 2.4
	Total Best estimate - net Risk margin Amount of the transitional on Technical Provisio The as a whole Best estimate Risk margin Technical provisions - total Technical provisions - total Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommists from reinsarance contract/SFV and Recommissions of the second research resource of the resourc	R0270 R0280 ons R0290 R0300 R0310	14.647 14.647 2.436	5								><							14.6 2.4
	Total Bots estimate - net Raik margin Annound of the transitional on Technical Provision To as whole Bots estimate Raik margin Technical provisions - total	R0270 R0280 R0290 R0390 R0310	14.647 14.647 2.436	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5								><		><					14.6 2.4
	Total Bots estimate - net Raik margin Annound of the transitional on Technical Provision To as whole Bots estimate Raik margin Technical provisions - total	R0270 R0280 80290 R0390 R0310 R0310	14.647 14.647 2.4%	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5								><							14.6 2.4
	Total Bots estimate- net Risk margin Amouse of the transitional or Technical Provision Amouse of the transitional or Technical Provision Risk margin Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions make accessive sense retireman provisions make accessive sense retireman provisions make accessive sense retireman provisions make accessive sense retireman provisions from the technical Technical provisions (E.M.) forther sequentiation	R0270 R0280 R0280 R0290 R0300 R0310 R0320	14.647 14.647 2.4%	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5															14.6 2.4
	Total Bots estimate- net Risk margin Annount of the transitional on Technical Provision The as whole The as whole Risk margin Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - Technical Technical Technical Provisions - Technica	R0270 R0280 R0290 R0390 R0390 R0310 R0310 R0320	14.647 14.647 2.4%	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5															14.6 2.4
	Total Bots estimate - net Risk margin Amoust of the transitional or Technical Provision Amoust of the transitional or Technical Provision Risk margin Technical provisions - total Technical p	R0220 R0280 R0280 R0290 R0300 R0310 R0310 R0320 R0340 R0340 R0360	14.647 14.647 2.4%	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5							><								14.6 2.4
	Total Bots estimate - net Risk margin Amount of the transitional on Tachelad Provided Amount of the transitional on Tachelad Provided Risk margin Tachelad providedes - total Tachelad providedes - to	R0270 R0280 R0280 R0280 R0280 R0300 R0310 R0330 R0330 R0330 R0356 R0366 R03660	14.647 14.647 2.4% 17.083	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5															17.0
sakent-flows	Total Bota estimate - net Risk margin Amoust of the transitional on Technical Provision Amoust of the transitional on Technical Provision Risk margin Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical P	R02270 R02390 R0290 R0290 R0210 R0210 R0310 R0310 R0330 R0340 R0350 R0350 R0350 R0350 R0350 R0350	14.647 14.647 2.450 17.083 17.083									× ×							14.6 2.4 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0
sah oot-flows	Total Bote estimate - net Risk margin Amoust of the transitional on Technical Provision Amoust of the transitional on Technical Provision Bost estimate Risk margin Tachnical provisions - total Technical provisions - Technical Provision Technical provisions - Technical Provision Technical provisions - Technical Provision Technical Provisions - Technical Provision	R0270 R0280 R0290 R0290 R0390	14.4647 2.4% 2.4% 17.083 17.083									>< >< ><							12.0 17.0 17.0 20.11
	Total Bote estimate - net Risk margin Amoust of the transitional on Technical Provision Amoust of the transitional on Technical Provision Bost estimate Risk margin Tachnical provisions - total Technical provisions - Technical Provision Technical provisions - Technical Provision Technical provisions - Technical Provision Technical Provisions - Technical Provision	R02270 R02390 R0290 R0290 R0210 R0210 R0310 R0310 R0330 R0340 R0350 R0350 R0350 R0350 R0350 R0350	14.647 14.647 2.450 17.083 17.083																14.6 2.4 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0
	Total Bots estimate - net Raik wardin Amount of the transitional on Technical Provision Amount of the transitional on Technical Provision Bots estimate Raik wardin Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Amount - total resource and total total due to countreparty default - total Cellinal provisions more reconsistant remo Technical provisions more reconsistant remo Technical provisions more reconsistant remo Technical provisions - Technical removes Technical provisions - Technical removes Technical provisions - Technical removes Technical provisions - Technical removes Technical provisions - Technical removes Technical provisions - Technical removes Technical provisions - Technical removes Technical provisions - Technical removes Technical provisions - Technical removes Technical removal and cause Technical removal R0270 R0280 R0290 R0290 R0200	14.4647 2.4% 2.4% 17.083 17.083									× ×							17.0 17.0 17.0	
	Total Bots estimate- net Risk margin Amoust of the transitional on Technical Provision Amoust of the transitional on Technical Provision Risk margin Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - Technical Provisions - total Technical Provisions - Technical Provision	80270 R0280 R0290 R0290 R0300	14.4647 2.4% 2.4% 17.083 17.083																12.0 2.4 17.0 17.0 17.0 17.0 17.0 17.0 17.0
ash in-flows	Total Bots estimate - net Risk margin Amount of the transitional or Sotherical Provision Amount of the transitional or Sotherical Provision Risk margin Tachelical provisions - total Technical provisions - total Recoverable from sensorance contract/SPV and Print in the adjustment for expected uses Technical provisions from the contract of the co	R0270 R0280 R0290 R0200 R0300	14.647 14.647 2.436 17.083 17.																17.0 17.0 17.0 204.1 13.1 202.5 9.0
ash in-flows	Total Bots estimate - net Raik margin Amount of the transitional on Tachrical Provide Amount of the transitional on Tachrical Provide Bots estimate Risk margin Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser Tachrical provide	R0270 R0280 R0290 R0290 R0290 R0290 R0290 R0290 R0300	14.647 14.647 2.436 17.663 17.663 17.663 17.663 17.663 17.663 17.663																12.0 2.4 17.0 17.0 17.0 17.0 17.0 17.0 17.0
ash in-flows ash out-flows	Total Bots estimate - net Raik margin Amount of the transitional on Tachrical Provide Amount of the transitional on Tachrical Provide Bots estimate Risk margin Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser total Tachrical provideser Tachrical provide	R0270 R0280 R0290 R0200 R0300	14.647 14.647 2.436 17.083 17.																17.0 17.0 17.0 204.1 13.1 202.5 9.0
ash in-flows	Total Bots estimate - net Raik wardin Amount of this transferries and Totaled Provide Amount of this transferries and Totaled Provide Bots estimate Raik wardin Totaled provides - total Totaled provides - total Totaled provides - total Totaled provides - total Totaled provides - total Totaled provides - total Totaled provides - total Totaled provides - total Contract provides - total Contract provides - total Contract provides - total Line of successor for total - totaled provides total Contract provides - total - totaled provides - total Contract provides - total resident of totaled provides Contract provides - total resident of totaled provides Fallish posteries and their administration of totaled provides Fallish posteries and their administration of totaled provides Fallish posteries and other can be off totaled provides Fallish posteries and other can be off totaled provides Fallish posteries and other can be off totaled provides Fallish posteries and cannot fallish provides - totaled provides Fallish posteries and cannot fallish provides - totaled provides - totaled provides - totaled provides - totaled provides - totaled provides - totaled -	R0279 R0289 R0299 R0300	14.647 14.647 2.436 17.083 17.									× ×							17.0 17.0 17.0 204.1 13.1 202.5 9.0
ish in-flows	Total Bota estimate - net This margin Amount of the transitional on Technical Provision Amount of the transitional on Technical Provision Amount of the transitional on Technical Provision Raik margin Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical Provisions - total Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technica	R0279 R0280 R0290	14.647 14.647 2.436 17.083 17.																17.0 17.0 17.0 17.0 204 1 13.3 212.6
ish in-flows	Total Bota estimate - net This margin Amount of the transitional on Technical Provision Amount of the transitional on Technical Provision Amount of the transitional on Technical Provision Raik margin Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical Provisions - total Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technical Provisions - Technical Provisions Technica	R0279 R0289 R0299 R0300	14.647 14.647 2.436 17.083 17.																17.0 2.4 17.0 17.0 17.0 204 1 13.3 212.6 4
ash in-flows ash out-flows	Total Bott estimate - net This is reading All in a reading All in a reading All in a reading All in a reading Bott estimate Risk margin Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - Technical provisions Technical provisions - Technical provisions Technical provisions - Technical provisions Technical provisions - Technical provisions Technical provisions - Technical provisions Technical provisions - total marketine of provisions - total Technical provisions - total marketine of provisions - total Technical provisions - total provisions - total Technical provisions - total provisions - total Technical provisions - total provisions - total Technical provisions - total provisions - total Technical provisions - total provisions - total Technical provisions - total provisions - total Technical provisions - total Tech	R0279 R0280 R0290	14.647 14.647 2.436 17.083 17.																17.0 17.0 17.0 204.1 13.1 202.5 9.0
ash in-flows ash out-flows	Total Bots catimate - net This wardin Amount of the transitional or Sorbrical Provision Amount of the transitional or Sorbrical Provision Amount of the transitional or Sorbrical Provision Total Catimate Risk wardin Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total provision of Totalscal provisions - total provision of Totalscal provisions - total provision of Totalscal provisions - total provision of Totalscal provisions - total provision of Totalscal provisions - total provision of Totalscal provisions - total provision of Totalscal provisions - total provisions - totalscal provisions Totalscal provisions - tota	86279 86289 8629 8629 86209 86209 86209 86200	14.647 14.647 2.436 17.083 17.																12.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17
Cash In-flows	Total Bots catimate - net This wardin Amount of the transitional or Sorbrical Provision Amount of the transitional or Sorbrical Provision Amount of the transitional or Sorbrical Provision Total Catimate Risk wardin Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total Totalscal provisions - total provision of Totalscal provisions - total provision of Totalscal provisions - total provision of Totalscal provisions - total provision of Totalscal provisions - total provision of Totalscal provisions - total provision of Totalscal provisions - total provision of Totalscal provisions - total provisions - totalscal provisions Totalscal provisions - tota	R8279 R0280 R0290 R0290 R0290 R0290 R0290 R0230 R0200	14.647 14.647 2.436 17.083 17.																12.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17
Cosh out-flows Cosh in-flows Cosh out-flows Cosh out-flows	Total Bott estimate - net This is assign Assigned of the Treatment on Tathelead Provide Assigned of the Treatment on Tathelead Provide Assigned Control Bott estimate Risk margin Tachelead provides - total Tachelead - total Tachelead - to	86279 8627	14.647 14.647 2.436 17.083 17.																12.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17
ash in-flows ash out-flows	Total Bote estimate - net That warrain Amount of the transitional on Technical Provision Amount of the transitional on Technical Provision Amount of the transitional on Technical Provision Bote estimate (Bild warrain Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Amountain the manuscare contract/SPV and due to counterprovision manuscare contract/SPV and due to counterprovisions - total Cellifor provisions manuscare contract/SPV and due to counterprovisions - total Cellifor provisions manuscare contract/SPV and due to counterprovisions - total Cellifor provisions manuscare contract/SPV and Cellifor provisions - total resulting Cellifor provisions - total resulting Cellifor provisions - total resulting Cellifor provisions - total resulting Cellifor provisions - total resulting Cellifor provisions - total resulting Cellifor provisions - total resulting Cellifor provisions - total resulting Cellifor provisions - total resulting Cellifor provisions - total resulting Cellifor provisions - total resulting Cellifor provisions - total resulting Cellifor provisions - total resulting Cellifor provisions - total resulting Cellifor provisions Cellifor provisions - total resulting Cellifor provisions - total res	86279 86289 8629 8629 86209 86209 86209 86200	14.647 14.647 2.436 17.083 17.																12.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17
Cash In-flows	Total Bott estimate - net This is assign Assigned of the Treatment on Tathelead Provide Assigned of the Treatment on Tathelead Provide Assigned Control Bott estimate Risk margin Tachelead provides - total Tachelead - total Tachelead - to	86279 8627	14.647 14.647 2.436 17.083 17.																12.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17

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		$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!<$
Ordinary share capital (gross of own shares)	R0010	681	681			
Share premium account related to ordinary share capital	R0030			The state of the s		
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050		A STATE OF THE PARTY OF THE PAR			
Surplus funds	R0070			The same of the sa	The state of the s	
Preference shares	R0090		A STATE OF THE PARTY OF THE PAR			
Share premium account related to preference shares	R0110		And the same of th			
Reconciliation reserve	R0130	121.242	121.242	The same of the sa		
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160			The state of the s		
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				\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 as						
Solvency II own funds	R0220		=	>	<>	<>
Deductions	R0230			$\overline{}$		
Deductions for participations in financial and credit institutions	R0230	121,923	121.923			
Total basic own funds after deductions	R0290	121.923	121.923			
Budillan, our funds						
Ancillary own funds			The state of the s	THE RESERVE AND DESCRIPTION OF THE PERSON NAMED IN		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 item for mutual and mutual - type undertakings, callable	R0300					
on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320		The same of the sa			
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					The second livery with the second livery with
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		The same of the sa			
Other ancillary own funds	R0390					
Total ancillary own funds	R0400		and the same of th			
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	121,923	121,923			
Total available own funds to meet the MCR	R0510	121.923	121.923			
Total eligible own funds to meet the SCR	R0540	121,923	121.923			
Total eligible own funds to meet the MCR	R0550	121,923	121.923			
SCR	R0580	50.936				
MCR	R0600	12,734				
Ratio of Eligible own funds to SCR	R0620	239,37%				
Ratio of Eligible own funds to MCR	R0640	957,46%				
		33771070				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	121,923				
Own shares (held directly and indirectly)	R0710	222,723				
Foreseeable 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	001				
Reconciliation reserve	R0760	121.242				
Expected profits	100,00	121.242				
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780					
Expense present actions professional (e. e.). Total the expenses	10700					
Total Expected profits included in future premiums (EPIFP)	R0790					
Total anguesses promo mendeu il ruture premiuma (El Al 1)						

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	23.137	23.137	
Counterparty default risk	R0020	1.790	1.790	
Life underwriting risk	R0030			
Health underwriting risk	R0040	32.569	32.569	
Non-life underwriting risk	R0050			
Diversification	R0060	-12.486	-12.486	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	45.010	45.010	$>\!\!<$

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	5.926
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	50.936
Capital add-on already set	R0210	
Solvency capital requirement	R0220	50.936
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

		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	14.647	197.540
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	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	9.973	
MCRL 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	
	9.973
	50.936
	22.921
	12.734
	12.734
	2.500
C0070	
	12.734

MCR components