

Verslag inzake de Solvabiliteit en de Financiële Toestand 2022

bedragen in € duizenden

DSW Ziektekostenverzekeringen N.V.

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02.01 Balance sheet

Solvency II value

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	137.019
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	137.019
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	i !
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	1.401
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	!
Cash and cash equivalents	R0410	172
Any other assets, not elsewhere shown	R0420	533
Total assets	R0500	139.124

Solvency II value

Liabilities

Tackwisel mandalone, non-life	IDOS40	
Technical provisions - non-life	R0510	15.84
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	15.84
Technical provisions calculated as a whole	R0570	
Best estimate	R0580	13.31
Risk margin	R0590	2.52
Technical provisions - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	
Technical provisions calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
Technical provisions - index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	 5.59
Reinsurance payables	R0830	3.39
Payables (trade, not insurance)	R0840	20
Subordinated liabilities	R0850	39
Subordinated liabilities Subordinated liabilities not in Basic Own Funds		
	R0860	
Subordinated liabilities not in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	3
Total liabilities	R0900	21.91
Excess of assets over liabilities	R1000	117.21

05.01 Premiums, claims and expenses by line of business

					Line of Business for	or: non-life insurance and reinsura	nce obligations (direct busine	ss and accepted proportional	reinsurance)					Line	of Business f	or: accepte	i non-	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance		Miscell aneou s financi al loss	Health	Casualty	Marine, aviation transpo rt	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110	212.315												><	><	\sim	><	212.315
Gross - Proportional reinsurance accepted	R0120													><	><	\sim	><	
Gross - Non-proportional reinsurance accepted	R0130										\sim		\sim					
Reinsurers' share	R0140										T							-
Net	R0200	212.315																212.315
Premiums earned																		
Gross - Direct Business	R0210	213.360												><	\sim			213.360
Gross - Proportional reinsurance accepted	R0220													\sim	\sim	\sim	><	
Gross - Non-proportional reinsurance accepted	R0230										\sim		\sim					-
Reinsurers' share	R0240																	- 1
Net	R0300	213,360																213.360
Claims incurred																		
Gross - Direct Business	R0310	194.555												\sim	\sim	\sim	><	194.555
Gross - Proportional reinsurance accepted	R0320													\sim	\sim	\sim	><	-
Gross - Non-proportional reinsurance accepted	R0330										><	><	\sim					- 1
Reinsurers' share	R0340																	- 1
Net	R0400	194.555																194.555
Changes in other technical provisions																		
Gross - Direct Business	R0410													\sim	><	\sim	><	- 1
Gross - Proportional reinsurance accepted	R0420						1						1	\sim		\sim	><	
Gross - Non-proportional reinsurance accepted	R0430										><	><	\sim					- 1
Reinsurers' share	R0440																	- 1
Net	R0500																	- 1
Expenses incurred	R0550	13,485																13,485

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

05.02 Premiums, claims and expenses by country

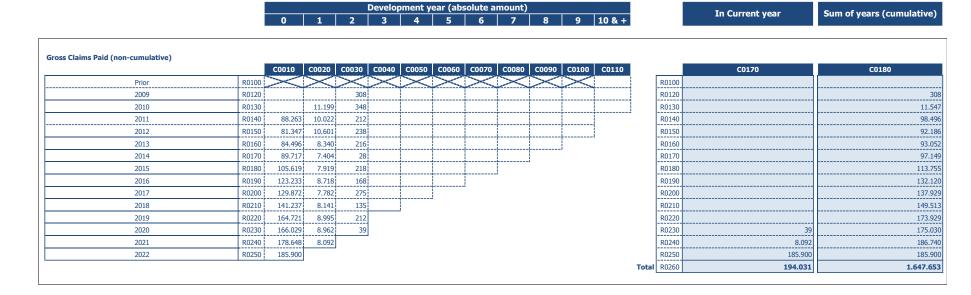
		Home Country	Top 5 coun	tries (by amount o	of gross premiums	written) - non-lif	e obligations	Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010	> <						$>\!\!<$
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premium written					-,		·	
Gross - Direct Business	R0110	212.315						212.31
Gross - Proportional reinsurance accepted	R0120	0						
Gross - Non-proportional reinsurance accept	R0130	0						
Reinsurers' share	R0140	0						
Net	R0200	212.315						212.31
Premium earned								
Gross - Direct Business	R0210	213.360						213.36
Gross - Proportional reinsurance accepted	R0220	0						
Gross - Non-proportional reinsurance accept	R0230	0						
Reinsurers' share	R0240	0						
Net	R0300	213.360						213.36
Claims paid				-,	-,		·	
Gross - Direct Business	R0310	194.555						194.55
Gross - Proportional reinsurance accepted	R0320	0						
Gross - Non-proportional reinsurance accept	R0330	0						
Reinsurers' share	R0340	0						
Net	R0400	194.555						194.55
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	13.485						13.48
Other expenses	R1200		$\geq \leq$				$\geq \leq$	
Total expenses	R1300		><	><	><	><	$>\!\!<$	13.48

		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 prop		ce						Accepted non-propo	tional 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 ob
		insurance	protection insurance	compensation insurance	insurance	insurance	transport insurance		insurance	suretyship insurance	expenses insurance	Assistance	financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	marine, aviation and transport reinsurance	reinsurance	
		C0020	C0030	C0040	C0050	C0060	C0070	cooso cooso	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010	C0010	20030	20040	20030	20000	20070		20030	C0100	60110	0110	0130	C0240	20130	20100	C0170	C0100
Direct business	R0020																	
Accepted proportional reinsurance business	R0030		1															
Accepted non-proportional reinsurance Total recoverables from reinsurance/SPV and	R0040																	
due to counterparty default associated to TP as a																		
whole Technical Provisions calculated as a sum of	R0050												_					
BE and RM			\sim					\sim			\sim	\sim						
Best estimate																		
Premium provisions																		
Gross - Total	R0060	3.410																
Gross - direct business Gross - accepted proportional reinsurance	R0070	3.410	1															
	R0080																	
Gross - accepted non-proportional reinsurance																		
business rotal recoverable from reinstrance/SPV and Finite	R0090																	
Re before the adjustment for expected losses due																		
to counterparty default recoverables from reinsurance (except SPV and	R0100																	
Finite Reinsurance) before adjustment for																		
	R0110																	
Recoverables from SPV before adjustment for	R0120		1															
expected losses Recoverables from Plinite Reinsurance before	R0120			+	-	ļ	-	+	-		-						ļ	_
adjustment for expected losses Total recoverable from reinsurance/SPV and Finite	R0130																	
Total recoverable from reinsurance/SPV and Hritte			1			1												
Re after the adjustment for expected losses due to counterparty default	R0140		1															
			+	+	<u> </u>	1	·	+	†		1			†	†		†	
Net Best Estimate of Premium Provisions	R0150	3.410																
Claims provisions Gross - Total			\sim															
Gross - Total Gross - direct business	R0160 R0170	9.906	5															
Gross - direct business Gross - accepted proportional reinsurance	R0170	9.906	<u> </u>		-	 												
	R0180																	
usiness uross - accepted non-proportional reinsurance																		
Total recoverable from reinsurance/SPV and Hinte	R0190																	
Re before the adjustment for expected losses due to counterparty default Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for																		
to counterparty default	R0200																	
Finite Reinsurance) before adjustment for																		
expected losses Recoverables from SPV before adjustment for	R0210																	
Recoverables from SPV before adjustment for	R0220																	
expected losses Recoverables from Finite Reinsurance before			ļ	-		4		-						-				
adjustment for expected lorger	R0230																	
rotal recoverable from reinsurance/SPV and Hritte Re after the adjustment for expected losses due																		
to counterparty default	R0240																	
Net Best Estimate of Claims Provisions	R0250	9.906															T	
Total Best estimate - gross	R0260	13.316																
Total Best estimate - net	R0270	13.316																
Risk margin	R0280	2.524																
Amount of the transitional on Technical Provisi	ons																	
TP as a whole	R0290		1								-							
Best estimate Risk margin	R0300 R0310		ļ		-									ļ			ļ	
	KU31U		-			_		-			-							
Technical provisions - total Technical provisions - total	R0320	15.841				_				_								
	Ruszu	15.841																
Recoverable from reinsurance contract/SPV and																		
Finite Re after the adjustment for expected losses due to counterparty default - total recrinical provisions minus recoverables from	R0330																	
recnnical provisors minus recoverables from																		
reinsurance/SPV and Finite Re- total	R0340	15.841																
Line of Business (LoB): further segmentation Premium provisions - Total number of																		
homogeneous risk groups Claims provisions - Total number of homogeneous	R0350																	
Claims provisions - Total number of homogeneous risk groups	R0360		1															
Cash-flows of the Best estimate of Premium Pr		-	-			-	-	-	-	+	+			-				
Future benefits and claims	R0370	210.492	,							_								
Future expenses and other cash-out flows	R0380	13.811		+	†	+	+	+	†	+	+		t	†	†		†	
Future premiums Uther cash-in flows (inc. Necoverable from	R0390	220.893		1		-	T	1		-							†	
Other cash-in hows (incl. Recoverable from	R0400		1							1								
salvages and subrogations)					_			+	_	+	-			_				
Cash-flows of the Best estimate of Claims Prov Future benefits and claims	sions (Gross) R0410	9.406	_							_								
Future expenses and other cash-out flows	R0420	9.406	1	-	+	+	+	+	 	+	-			+	+		 	
Future premiums	R0430	500	†	+	 	+	+	+	 	+	-			†	+			
Future premiums Utiner cash-in flows (incl. Necoverable from			+	-	-	-	<u> </u>	+	†					†	-		<u> </u>	
salvages and submostions)	R0440																	
Percentage of gross Best Estimate calculated	R0450																	
using approximations Best estimate subject to transitional of the			+	+	+	+	+	+	+	+	+			+	+		 	_
Interest rate	R0460		1															
Interest rate Technical provisions without transitional on				1		4			.L		4			<u> </u>			<u> </u>	
Interest rate Best estimate subject to voiatility	R0470																	
Technical provisions without transitional on interest rate user detimate subject to voiatinty adjustment	R0470 R0480																	
Interest rate Best estimate subject to vocatility																		

19.01 Non-life Insurance Claims Information



Year end (discounted data)

Prior 2009 2010 2011 2012 2013 2014 2015	R0100 R0120 R0130 R0140 R0150 R0160	10.917 12.052 9.396	306 550 313	><	><	> <	$\geq \leq$	$\geq \leq$	$\geq \leq$	> <	$\geq \leq$	R0100 R0120 R0130	
2009 2010 2011 2012 2013 2014	R0120 R0130 R0140 R0150 R0160	10.917 12.052 9.396	306 550 313									R0120 R0130	
2011 2012 2013 2014	R0130 R0140 R0150 R0160	10.917 12.052 9.396	306 550 313									R0130	
2012 2013 2014	R0150 R0160	10.917 12.052 9.396	550 313										
2013 2014	R0150 R0160	12.052 9.396	313									R0140	
2014	R0160	9.396										R0150	
· · · · · · · · · · · · · · · · · · ·				<u> </u>								R0160	
2015	10170	8.387	305									R0170	
2013	R0180	8.644	292									R0180	
2016	R0190	9.755										R0190	
2017	R0200	8.914	204	<u> </u>								R0200	
2018	R0210	9.174	:									R0210	
2019	R0220	10.546	254									R0220	
2020	R0230	10.202	219									R0230	
2021	R0240	9.495										R0240	1
2022	R0250	9.706										R0250	9.4

Development year (absolute amount)

23.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35			>><	><	><	>><
Ordinary share capital (gross of own shares)	R0010	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		the spiritual property and the spiritual propert			
Surplus funds	R0070				The Real Property lies and the last of the	-
Preference shares	R0090			The state of the s		
share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	116.529	116.529	The same of the sa	The state of the s	
Subordinated liabilities	R0140		The state of the s	7100		
An amount equal to the value of net deferred tax assets	R0160			The same of the sa	The state of the s	1
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180			770		
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	KOTOO		>		> <	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	20020					
as Solvency II own funds	R0220		<>	<>	>	\leq
Deductions Control of						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	117.210	117.210			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300		NAME OF TAXABLE PARTY OF TAXABLE PARTY OF TAXABLE PARTY OF TAXABLE PARTY.	The same of the sa		
Unipaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,						
callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	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		A STATE OF THE PARTY OF THE PAR			
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350		The state of the s			
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360		A STATE OF THE PARTY OF THE PAR			
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370		The state of the s			
Other ancillary own funds	R0390		The state of the s			
Total ancillary own funds	R0400		\sim			
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	117.210	117.210			
Total available own funds to meet the SCR Total available own funds to meet the MCR	R0510	117.210				
Total available own funds to meet the MCR Total eligible own funds to meet the SCR	R0510 R0540	117.210				
•						
Total eligible own funds to meet the MCR SCR	R0550 R0580	117.210 49.618				
			$\overline{}$	>	>	
MCR	R0600	12.405	\sim	\sim	>	
Ratio of Eligible own funds to SCR	R0620	236,22%	\sim	\sim	>	
Ratio of Eligible own funds to MCR	R0640	944,89%				
		C0060				
Reconciliation reserve			\sim			
Excess of assets over liabilities	R0700	117.210	\sim			
Own shares (held directly and indirectly)	R0710		\sim			
Foreseeable dividends, distributions and charges	R0720		\sim			
Other basic own fund items	R0730	681	> <			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		>			
Reconciliation reserve	R0760	116.529	$>\!\!<$			
Expected profits			\sim			
Expected profits included in future premiums (EPIFP) - Life Business	R0770		\sim			
Expected profits included in future premiums (EPIFP) - Non- life business				1		
expected profits included in future premiums (EPIFP) - Noti- life business	R0780					

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	17.229	17.229	
Counterparty default risk	R0020	1.516	1.516	
Life underwriting risk	R0030			
Health underwriting risk	R0040	35.064	35.064	
Non-life underwriting risk	R0050			
Diversification	R0060	-10.562	-10.562	The state of the s
Intangible asset risk	R0070			$>\!\!<$
Basic Solvency Capital Requirement	R0100	43.247	43.247	$>\!\!<$

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	6.371
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	49.618
Capital add-on already set	R0210	
Solvency capital requirement	R0220	49.618
Other information on SCR	$>\!\!<$	$>\!\!<$
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment		
portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	

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

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	13.316	212.370
Income protection insurance and proportional reinsurance	R0030		
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050		
Other motor insurance and proportional reinsurance	R0060		
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080		
General liability insurance and proportional reinsurance	R0090		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance	R0130		
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

Linear formula component for life insurance and reinsurance obligations

MCR calculation Life		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210		
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240		
Total capital at risk for all life (re)insurance obligations	R0250		

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	10.607	
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		
	10.607	
	49.618	
	22.328	
	12.405	
	12.405	
	2.700	
C0070)	
	12.405	

MCR components