

Verslag inzake de Solvabiliteit en de Financiële Toestand 2023

bedragen in € duizenden

DSW Ziektekostenverzekeringen N.V.

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S.19.01	Non-Life insurance claims
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02.01 Balance sheet

Solvency II value

Assets

Assets	In and	
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	144.933
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	144.933
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	
Health similar to life	R0320	-
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	1.718
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	1.447
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	188
Any other assets, not elsewhere shown	R0420	508
Total assets	R0500	148.795

Solvency II value

Liabilities

Technical provisions - non-life	R0510	12.463
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	12.463
Technical provisions calculated as a whole	R0570	
Best estimate	R0580	9.81
Risk margin	R0590	2.64
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	5.56
Reinsurance payables	R0830	3.30
Payables (trade, not insurance)	R0840	52
Subordinated liabilities	R0850	J2.
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities not in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	6
Total liabilities	R0900	18.617
Total Habilities	ROJOO	10.017
Excess of assets over liabilities	R1000	130.178

05.01 Premiums, claims and expenses by line of business

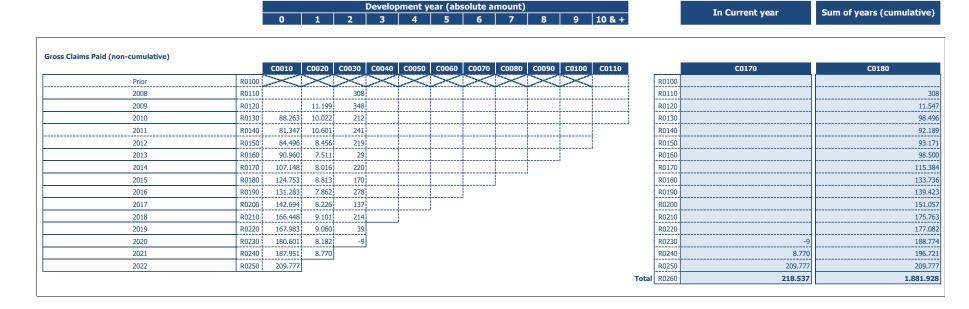
					Line of Business f	or: non-life insurance and reinsura	nce obligations (direct busine	ess and accepted proportional	reinsurance)					Line	of Business fi	or: accepted	i non-	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	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	227.617												><	><	\sim	> <	227.61
Gross - Proportional reinsurance accepted	R0120													><	><	\sim	><	
Gross - Non-proportional reinsurance accepted	R0130										\sim		\sim					
Reinsurers' share	R0140																	
Net	R0200	227.617																227.61
Premiums earned																		
Gross - Direct Business	R0210	231.455												\sim	\sim		\sim	231.45
Gross - Proportional reinsurance accepted	R0220													\sim	\sim		><	
Gross - Non-proportional reinsurance accepted	R0230										\sim		\sim					
Reinsurers' share	R0240																	
Net	R0300	231,455																231.45
Claims incurred																		
Gross - Direct Business	R0310	216.652												><	><	><	><	216.65
Gross - Proportional reinsurance accepted	R0320														~			
Gross - Non-proportional reinsurance accepted	R0330										><		\sim					
Reinsurers' share	R0340																	
Net	R0400	216,652																216.65
Changes in other technical provisions																		
Gross - Direct Business	R0410													><	\sim		>	
Gross - Proportional reinsurance accepted	R0420						İ							S		52		
Gross - Non-proportional reinsurance accepted	R0430										><		\sim					
Reinsurers' share	R0440																	
Net	R0500																	
Expenses incurred	R0550	12.878																12.87

				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		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

17.01 Non - life Technical Provisions

						Direct bu	siness and accepted prop	ortional reinsuran	ce						Accepted non-propo	rtional reinsurance:		
		Medical expense	Income	Workers'	Motor vehicle liability	Other motor	Marine, aviation and	Fire and other	General liability	Credit and	Legal		Miscellaneous		Non-proportional		Non-proportional property	Total Non-Life obligat
		insurance	protection insurance	compensation insurance	insurance	insurance	transport insurance	property insurance	insurance	suretyship insurance	expenses insurance	Assistance	financial loss	Non-proportional health reinsurance	casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	reinsurance	Total Non-Enc congu
		C0020	C0030	C0040	C0050	C0060	C0070	insurance C0080	C0090	CO100		C0120	C0130	C0140	C0150	CO160	C0170	C0180
Technical provisions calculated as a whole	R0010	C0020	C0030	C0040	C0030	C0080	C0070	Cooso	C0050	COTOO	COTTO	C0120	C0130	C0140	C0150	C0100	C0170	C0180
Direct business	R0010							_										
Accepted proportional reinsurance business	R0030		†	+	+	-	+	+	-	+	-							
Accepted non-proportional reinsurance	R0040										><							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses																		
due to counterparty default associated to TP as a																		
whole I ecnnical Provisions calculated as a sum of	R0050			_		_												
BE and RM			\sim								\sim	\sim						
Best estimate		><	\sim					\sim			><		\sim					
Premium provisions	R0060										_							
Gross - Total Gross - direct business Gross - accepted proportional reinsurance	R0070	-195																
Gross - accepted proportional reinsurance		120	 					+	<u> </u>		-							
business Gross - accepted non-proportional reinsurance	R0080				-			4										
	R0090		\sim	\sim		\sim		\sim		\sim	\sim	\sim	\sim					
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due										T				1				
to counterparty default	R0100																	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for																		
evperted losses	R0110	1	1					1										
Recoverables from SPV before adjustment for expected losses	R0120		1															
expected losses Recoverables from Finite Reinsurance before			+	+	+	-	+	+	 	+			·	+	+		-	
adjustment for expected losses	R0130		1															
Re after the adjustment for expected losses due to counterparty default																		
to counterparty default	R0140																	
Net Best Estimate of Premium Provisions	R0150	-196																
Claims provisions Gross - Total											><							
Gross - Total	R0160	10.014																
Gross - direct business Gross - accepted proportional reinsurance	R0170	10.01																
business	R0180																	
business Gross - accepted non-proportional reinsurance	R0190																	
Total recoverable from reinsurance/SPV and Finite	K0190													4				-
Re before the adjustment for expected losses due to counterparty default Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for																		
Recoverables from reinsurance (except SPV and	R0200																	
Finite Reinsurance) before adjustment for	R0210		1															
expected losses Recoverables from SPV before adjustment for	R0210		ļ		-	-	-			-	-				-			
expected losses Recoverables from Finite Reinsurance before	R0220																	
Recoverables from Finite Reinsurance before	R0230		1															
adjustment for expected losses lotal recoverable from reinsurance/SPV and Hinte	Number		†	+	+	-	+	+	 	+	-			<u> </u>	 		-	
Re after the adjustment for expected losses due to counterparty default	80240																	
Net Best Estimate of Claims Provisions	R0250	10.014		-	 			+	 	-				-		-		
Total Best estimate - gross	R0260	9.819																
Total Best estimate - net	R0270	9.819																
Risk margin	R0280	2.69																
Amount of the transitional on Technical Provision TP as a whole	R0290																	
Best estimate	R0290 R0300				-				ļ									
Risk margin	R0310		+		+	-	-	+		-	-							
Technical provisions - total																		
Technical provisions - total	R0320	12.463																
Recoverable from reinsurance contract/SPV and																		
Finite Re after the adjustment for expected losses																		
due to counterparty default - total recnnical provisors minus recoverables from	R0330																	
reinsurance/SPV and Finite Re- total	R0340	12.463																
Line of Business (LoB): further segmentation Premium provisions - rocal number of											\sim							
	R0350		1															
Claims provisions - Total number of homogeneous risk groups	R0360																	
risk groups Cash-flows of the Best estimate of Premium Pre								+		_								
Future benefits and claims	R0370	217 56						_										
Future expenses and other cash-out flows	R0380	12.58	1		İ													
Future premiums Utner cash-in hows (incl. Necoverable from	R0390	230.35	3															
salvages and subrogations)	R0400																	
Cash-flows of the Best estimate of Claims Provi			\sim								><							
	R0410	9.48	1															
Future benefits and claims																		
Future expenses and other cash-out flows	R0420	525					1							1	1		1	
Future expenses and other cash-out flows		52				·								†	 			
Future expenses and other cash-out flows Future premiums Umer Cash-in hiows (inc. necoverable from cash-ones and submostions)	R0420	5.21																
Future expenses and other cash-out flows Future premiums Umer cash-in thows (inc. necoverable from salvages and subrogation) Percentage of gross Bost Estimate calculated	R0420 R0430 R0440	52																
Future expenses and other cash-out flows Future premiums Cutter Cash-in thous (inc. Necoverable from salvages and subrogations) Percentage of gross Beat Estimate calculated using approximations Rect estimate culture for transplancy of fife	R0420 R0430 R0440 R0450	52																
Future expenses and other cash-out flows Future premiums Cutter Cash-in thous (inc. Necoverable from salvages and subrogations) Percentage of gross Beat Estimate calculated using approximations Rect estimate culture for transplancy of fife	R0420 R0430 R0440	52																
Future expenses and other cash-out flows Future premiums Under Cash-in flows (inc. Necoverable from salvages and subrogations) Percentage of gross Beat Estimate calculated using approximations Beat estimate subject to transitional of the interest rate Technical consideration processors.	R0420 R0430 R0440 R0450 R0460	522																
Fature expenses and other cash-out flows Fature premise. User of claim in flows (inc. necessarian from subrogations) Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the interest rate Vectorical provisions whosh transitional or Section of the subject of transitional or or Section of the subject of transitional or or Section of the subject of transitional or or Section of the subject to transitional or or Section of the subject to valorately Section of the subject to valorately	R0420 R0430 R0440 R0450 R0460 R0470	522																
Future expenses and other cash-out flows Future premiums Under Cash-in flows (inc. Necoverable from salvages and subrogations) Percentage of gross Beat Estimate calculated using approximations Beat estimate subject to transitional of the interest rate Technical consideration processors.	R0420 R0430 R0440 R0450 R0460	52																
Fature expenses and other cash-out flows Fature premise. User of claim in flows (inc. necessarian from subrogations) Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the interest rate Vectorical provisions whosh transitional or Section of the subject of transitional or or Section of the subject of transitional or or Section of the subject of transitional or or Section of the subject to transitional or or Section of the subject to valorately Section of the subject to valorately	R0420 R0430 R0440 R0450 R0460 R0470	522																

19.01 Non-life Insurance Claims Information



Year end (discounted data)

		C0200	C0210	C0220	C0220	C0240	COREO	C0260	C0270	C0200	C0200	C0200		C0360	
		CUZUU	COZIO	CUZZU	CU23U	CU24U	CU25U	CU26U	C0270	CU28U	C0290	C0300	20400	C0360	
Prior	R0100				<u> </u>							ļJ	R0100	 	
2009	R0120		ļ							ļ	ļ		R0120	 	
2010	R0130		550							<u> </u>			R0130	 	
2011	R0140	12.052								<u> </u>	<u> </u>	1	R0140	 	
2012	R0150	9.396	212										R0150		
2013	R0160	8.387	305										R0160		
2014	R0170	8.644	306										R0170		
2015	R0180	9.742											R0180	 	
2016	R0190	8.856	202										R0190		
2017	R0200	9.101	292										R0200		
2018	R0210	10.437	261				•						R0210		
2019	R0220	10.017	229			•							R0220		
2020	R0230	9.429	207										R0230		
2021	R0240	10.021			'								R0240		
2022	R0250	10.078		1									R0250	 	
2022	110250	201070	1									То	tal R0260		10

Development year (absolute amount)

4 5 6

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			$\overline{}$	> <	> <	><
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		AND DESCRIPTION OF THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER, WHEN THE PERSON NAMED IN THE PERSON NAMED IN THE PERSON			
Surplus funds	R0070					
Preference shares	R0090		AND DESCRIPTION OF THE PERSON NAMED IN COLUMN STREET, THE PERSON NAMED IN COLUMN STREE			
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	129.498	129.498	The same of the sa		
Subordinated liabilities	R0140		The state of the s			
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 the criteria to be classified as Solvency II own funds 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				\sim	\sim	\sim
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	130.178	130.178			
Ancillary own funds			AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN	THE REAL PROPERTY.		THE RESIDENCE OF THE PARTY OF T
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,	R0300					
oripatio and unitaried initials, members continuous of the equivalent basic own fund item for mutual and mutual - type didentakings, 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/FC	R0340					the Real Property lies and the Personal Property lies and the
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 R0400		THE RESERVE AND THE PROPERTY OF THE PARTY OF	The state of the s		
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	130.178	130.178			
Total available own funds to meet the MCR	R0510	130.178	130.178			
Total eligible own funds to meet the SCR	R0540	130.178				
Total eligible own funds to meet the MCR	R0550	130.178	130.178			
SCR	R0580	53.948	200.270			
MCR	R0600	13.487	>	>	>	
Ratio of Eligible own funds to SCR		241,30%	>	>	>	>
Rado di Eligible dwii falias to SCR						>
Patio of Elizible own funds to MCP	R0620		$\overline{}$			
Ratio of Eligible own funds to MCR	R0620 R0640	965,22%				
Ratio of Eligible own funds to MCR						
Reconciliation reserve	R0640	965,22% C0060				
Reconciliation reserve Excess of assets over liabilities		965,22%				
Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly)	R0640 R0700 R0710	965,22% C0060				
Reconciliation reserve Excess of assets over liabilities	R0640 R0700	965,22% C0060				
Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly)	R0640 R0700 R0710	965,22% C0060				
Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges	R0640 R0700 R0710 R0720	965,22% C0060				
Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges Other basic own fund items	R0640 R0700 R0710 R0720 R0730	965,22% C0060				
Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0640 R0700 R0710 R0720 R0730 R0740	965,22% C0060 130.178 681				
Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve	R0640 R0700 R0710 R0720 R0730 R0740	965,22% C0060 130.178 681				
Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve Expected profits	R0640 R0700 R0710 R0720 R0730 R0740 R0760	965,22% C0060 130.178 681				

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	21.149	21.149	
Counterparty default risk	R0020	1.523	1.523	
Life underwriting risk	R0030			
Health underwriting risk	R0040	36.599	36.599	
Non-life underwriting risk	R0050			
Diversification	R0060	-12.153	-12.153	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	47.118	47.118	$>\!<$

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	6.830
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	53.948
Capital add-on already set	R0210	
Solvency capital requirement	R0220	53.948
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	9.819	227.658
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		
	R0170		

Linear formula component for life insurance and reinsurance obligations

		Life a	ctivities
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	11.161	
MCRL Result	R0200		

	R0310
MCR cap	D0220
	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350

C0070	
	11.161
	53.948
	24.276
	13.487
	13.487
	2.700
C0070	
	13.487

MCR components