# S.02.01.02.01: Balance sheet

**Solvency II value**

**Assets** C0010

|  |
| --- |
| 0,0 |
| 35.005,7 |
| 0,0 |
| 3.290,0 |
| 6.249.640,3 |
| 0,0 |
| 136.428,9 |
| 59.409,9 |
| 59.217,6 |
| 192,3 |
| 4.007.204,3 |
| 2.037.277,9 |
| 1.083.608,3 |
| 835.203,1 |
| 51.114,9 |
| 1.531.756,9 |
| 494.840,3 |
| 20.000,0 |
| 0,0 |
| 1.190.491,7 |
| 192.740,6 |
| 75.464,1 |
| 2.928,0 |
| 114.348,5 |
| 1.095.897,1 |
| 0,0 |
| 0,0 |
| 0,0 |
| 1.095.897,4 |
| 0,0 |
| 1.095.897,4 |
| -0,3 |
| 0,0 |
| 29.758,9 |
| 2.396,1 |
| 64.409,7 |
| 0,0 |
| 0,0 |
| 116.085,8 |
| 699,3 |
| 8.980.415,1 |

Intangible assets R0030

Deferred tax assets R0040

Pension benefit surplus R0050

Property, plant & equipment held for own use R0060 Investments (other than assets held for index-linked and unit-linked contracts) R0070 Property (other than for own use) R0080

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

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

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

Any other assets, not elsewhere shown R0420

**Total assets** R0500

**Solvency II value**

**Liabilities** C0010

|  |
| --- |
| 0,0 |
| 0,0 |
| 0,0 |
| 0,0 |
| 0,0 |
| 0,0 |
| 0,0 |
| 0,0 |
| 0,0 |
| 5.696.425,5 |
| 0,0 |
| 0,0 |
| 0,0 |
| 0,0 |
| 5.696.425,5 |
| 0,0 |
| 5.637.942,3 |
| 58.483,2 |
| 1.079.908,2 |
| 0,0 |
| 1.073.111,1 |
| 6.797,1 |
| 0,0 |
| 4.509,4 |
| 49.665,4 |
| 37.486,3 |
| 0,0 |
| 235.933,9 |
| 871.851,8 |
| 639,6 |
| 18.442,0 |
| 5.660,8 |
| 421.087,1 |
| 40.012,1 |
| 0,0 |
| 40.012,1 |
| 29.764,6 |
| 8.491.386,6 |
| 489.028,6 |

Technical provisions – non-life R0510

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

Technical provisions calculated as a whole R0570

Best Estimate R0580

Risk margin R0590

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

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

Reinsurance payables R0830

Payables (trade, not insurance) R0840

Subordinated liabilities R0850

Subordinated liabilities not in Basic Own Funds R0860

Subordinated liabilities in Basic Own Funds R0870

Any other liabilities, not elsewhere shown R0880

**Total liabilities** R0900

**Excess of assets over liabilities** R1000

# S.05.01.02: Premiums, claims and expenses by line of business Life

**Line of Business for: life insurance obligations Life Reinsurance**

**obligations**

**Health insurance**

**Insurance with profit participa- tion**

**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**

**Premiums written**

Gross R1410

Reinsurers' share R1420

Net R1500

**Premiums earned**

Gross R1510

Reinsurers' share R1520

Net R1600

**Claims incurred**

Gross R1610

Reinsurers' share R1620

Net R1700

**Changes in other technical provisions**

C0210 C0220 C0230 C0240 C0250 C0260 C0270 C0280 C0300

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 250.681 | 218.498 | 36.012 | 0 | 0 | 0 | 2.390 | 507.582 |
|  | 320.500 | 0 | 23.976 | 0 | 0 | 0 | 1.910 | 346.386 |
|  | -69.818 | 218.498 | 12.037 | 0 | 0 | 0 | 480 | 161.196 |
|  |  |  |  |  |  |  |  |  |
|  | 250.681 | 218.498 | 36.012 | 0 | 0 | 0 | 2.390 | 507.582 |
|  | 320.500 | 0 | 23.976 | 0 | 0 | 0 | 1.910 | 346.386 |
|  | -69.818 | 218.498 | 12.037 | 0 | 0 | 0 | 480 | 161.196 |
|  |  |  |  |  |  |  |  |  |
|  | 245.339 | 57.219 | 22.247 | 0 | 0 | 0 | 2.053 | 326.857 |
|  | 4.456 | 0 | 17.613 | 0 | 0 | 0 | 1.653 | 23.721 |
|  | 240.884 | 57.219 | 4.634 | 0 | 0 | 0 | 400 | 303.136 |
|  |  |  |  |  |  |  |  |  |
|  | -83.084 | -185.290 | 932 | 0 | 0 | 0 | 33 | -267.409 |
|  | -3.573 | 0 | 2.022 | 0 | 0 | 0 | 29 | -1.522 |
|  | -79.511 | -185.290 | -1.090 | 0 | 0 | 0 | 4 | -265.887 |
|  | 47.543 | 27.421 | 829 | 0 | 0 | 0 | -173 | 75.619 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  | 75.619 |
|  | 83.927 | 49.229 | 0 | 0 | 0 | 0 | 0 | 133.156 |

|  |  |
| --- | --- |
| Gross | R1710 |
| Reinsurers' share | R1720 |
| Net | R1800 |
| **Expenses incurred** | R1900 |
| **Other expenses** | R2500 |
| **Total expenses** | R2600 |
| **Total amount of surrender** | R2700 |

# S.05.02.01: Premiums, claims and expenses by country Life obligations

**Home Country**

**Top 5 countries**

**(by amount of gross premiums written) life obligations**

**Total Top 5 and home country**

С0150 С0160 С0170 С0180 С0190 С0200 С0210

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Netherland |  |  |  |  |  |

R1400

**Premiums written** С0220 С0230 С0240 С0250 С0260 С0270 С0280

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 507.522 | 60 |  |  |  |  | 507.582 |
| 346.386 | 0 |  |  |  |  | 346.386 |
| 161.136 | 60 |  |  |  |  | 161.196 |
|  |  |  |  |  |  |  |
| 507.522 | 60 |  |  |  |  | 507.582 |
| 346.386 | 0 |  |  |  |  | 346.386 |
| 161.136 | 60 |  |  |  |  | 161.196 |
|  |  |  |  |  |  |  |
| 325.578 | 1.280 |  |  |  |  | 326.857 |
| 23.721 | 0 |  |  |  |  | 23.721 |
| 301.856 | 1.280 |  |  |  |  | 303.136 |
|  |  |  |  |  |  |  |
| -268.512 | 1.103 |  |  |  |  | -267.409 |
| -1.522 | 0 |  |  |  |  | -1.522 |
| -266.990 | 1.103 |  |  |  |  | -265.887 |
| 75.612 | 8 |  |  |  |  | 75.619 |
|  |  |  |  |  |  | 0 |
|  |  |  |  |  |  | 75.619 |

Gross R1410

Reinsurers' share R1420

Net R1500

**Premiums earned**

Gross R1510

Reinsurers' share R1520

Net R1600

**Claims incurred**

Gross R1610

Reinsurers' share R1620

Net R1700

**Changes in other technical provisions**

|  |  |
| --- | --- |
| Gross | R1710 |
| Reinsurers' share | R1720 |
| Net | R1800 |
| **Expenses incurred** | R1900 |
| **Other expenses** | R2500 |
| **Total expenses** | R2600 |

# S.12.01.02: Life and Health SLT Technical Provisions

**Index-linked and unit-linked insurance Other life insurance**

**Insurance with profit participation**

**Contracts without options and guarantees**

**Contracts with options or guarantees**

**Contracts without options and guarantees**

**Contracts with options or guarantees**

**Annuities other than health**

**Technical provisions calculated as a whole** R0010 Total Recoverables from reinsurance/SPV and

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 0 |  |  | 0 |  |  | 0 |
| 0 | 0 |  |  | 0 |  |  | 0 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| 5.456.081 |  | 1.073.111 | 0 |  | 0 | 189.502 | 0 |
| 1.101.368 |  | 0 | 0 |  | 0 | 2.169 | 0 |
| 4.354.712 |  | 1.073.111 | 0 |  | 0 | 187.332 | 0 |
| 54.434 | 6.797 |  |  | 4.049 |  |  | 0 |
|  |  |  |  |  |  |  |  |
| 0 | 0 |  |  | 0 |  |  | 0 |
| 0 |  | 0 | 0 |  | 0 | 0 | 0 |
| 0 | 0 |  |  | 0 |  |  | 0 |
| 5.510.515 | 1.079.908 |  |  | 193.551 |  |  | 0 |

C0020 C0030 C0040 C0050 C0060 C0070 C0080 C0090

Finite Re after the adjustment for expected losses

due to counterparty default associated to TP

calculated as a whole

**Technical provisions calculated as a sum of**

**BE and RM Best Estimate**

R0020

**Gross Best Estimate** R0030

Total recoverables from reinsurance/SPV and

Finite Re before the adjustment for expected losses

due to counterparty default Best estimate minus recoverables from

reinsurance/SPV and Finite Re

R0080

R0090

**Risk Margin** R0100

**Amount of the transitional on Technical**

**Provisions** Technical Provisions calculated as a whole R0110 Best estimate R0120

Risk margin R0130

**Technical provisions - total** R0200

# S.12.01.02: Life and Health SLT Technical Provisions (continued)

**Health insurance (direct business)**

**Accepted reinsurance**

**Total (Life other than health insurance, incl.**

**Unit-Linked)**

**Contracts without options and guarantees**

**Contracts with options or guarantees**

**Annuities relating to health**

**Health reinsurance (reinsurance accepted)**

**Total (Health similar to life insurance)**

**Technical provisions calculated as a whole** R0010 Total Recoverables from reinsurance/SPV

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 0 | 0 |  |  | 0 | 0 | 0 |
| 0 | 0 | 0 |  |  | 0 | 0 | 0 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| -7.640 | 0 |  | -7.640 | 0 | 6.711.053 | 0 | 0 |
| -7.640 | 0 |  | -7.640 | 0 | 1.095.897 | 0 | 0 |
| 0 | 0 |  | 0 | 0 | 5.615.156 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 65.280 | 0 | 0 |
|  |  |  |  |  |  |  |  |
| 0 | 0 |  |  |  | 0 | 0 | 0 |
| 0 | 0 |  | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 |  |  | 0 | 0 | 0 |
| -7.640 | 0 | 0 |  |  | 6.776.334 | 0 | 0 |

C0100 C0150 C0160 C0170 C0180 C0190 C0200 C0210

and Finite Re after the adjustment for expected

losses due to counterparty default associated to TP

calculated as a whole

**Technical provisions calculated as a sum of**

**BE and RM Best Estimate**

R0020

**Gross Best Estimate** R0030

Total recoverables from reinsurance/SPV and

Finite Re before the adjustment for expected

losses due to counterparty default Best estimate minus recoverables from

reinsurance/SPV and Finite Re

R0080

R0090

**Risk Margin** R0100

**Amount of the transitional on Technical**

**Provisions** Technical Provisions calculated as a whole R0110 Best estimate R0120

Risk margin R0130

**Technical provisions - total** R0200

# S.22.01.21: Impact of the long term guarantees and transitional measure

**Amount with Long Term Guarantee measures and transitionals**

**Impact of transitional on technical provisions**

**Impact of transitional**

**on interest rate**

**Impact of volatility adjustment set to zero**

**Impact of matching adjustment set to zero**

Technical provisions R0010

Basic own funds R0020

Eligible own funds to meet Solvency Capital Requirement R0050

Solvency Capital Requirement R0090

Eligible own funds to meet Minimum Capital Requirement R0100

Minimum Capital Requirement R0110

C0010 C0030 C0050 C0070 C0090

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 6.776.334 | 0 | 0 | 48.131 | 0 |
| 519.036 | 0 | 0 | -36.098 | 0 |
| 629.434 | 0 | 0 | -42.391 | 0 |
| 290.808 | 0 | 0 | 11.479 | 0 |
| 484.030 | 0 | 0 | -48.131 | 0 |
| 130.864 | 0 | 0 | 5.165 | 0 |

# S.23.01.01: Own Funds, including basic own funds and ancillary own funds

**Total Tier 1 -**

**unrestricted**

**Tier 1 - restricted**

**Tier 2 Tier 3**

**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

Share premium account related to ordinary share capital R0030

C0010 C0020 C0030 C0040 C0050

Initial funds, members' contributions or the equivalent basic own – fund item for mutual and mutual-type undertakings

R0040

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 40.000 | 40.000 |  | 0 |  |
| 18.773 | 18.773 |  | 0 |  |
| 0 | 0 |  | 0 |  |
| 0 |  | 00 | 0 | 0 |
| 0 | 0 |  |  |  |
| 0 |  | 0 | 0 | 0 |
| 0 |  | 0 | 0 | 0 |
| 385.036 | 385.036 |  |  |  |
| 40.012 |  | 40.012 | 0 | 0 |
| 35.006 |  |  |  | 35.006 |
| 0 | 0 | 0 | 0 | 0 |
|  |  |  |  |  |
| 0 |  |  |  |  |
|  |  |  |  |  |
| 0 | 0 | 0 | 0 | 0 |
| 519.036 | 444.016 | 40.012 |  | 35.006 |
|  |  |  |  |  |
| 0 |  |  | 0 |  |
| 0 |  |  | 0 |  |
| 0 |  |  | 0 |  |
| 0 |  |  | 0 |  |
| 0 |  |  | 0 |  |
| 0 |  |  | 0 |  |
| 0 |  |  | 0 |  |
| 0 |  |  | 0 |  |
| 120.000 |  |  | 120.000 |  |
| 120.000 |  |  | 120.000 |  |

Subordinated mutual member accounts R0050

Surplus funds R0070

Preference shares R0090

Share premium account related to preference shares R0110

Reconciliation reserve R0130

Subordinated liabilities R0140

An amount equal to the value of net deferred tax assets R0160 Other own fund items approved by the supervisory authority as basic own funds not specified above R0180

**Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet 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

Deductions

R0220

Deductions for participations in financial and credit institutions R0230

**Total basic own funds after deductions** R0290

**Ancillary own funds**

Unpaid and uncalled ordinary share capital callable on demand R0300

Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand

R0310

Unpaid and uncalled preference shares callable on demand R0320 A legally binding commitment to subscribe and pay for subordinated liabilities on demand R0330 Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC R0340 Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC R0350

Supplementary members calls under first subparagraph of Article 96(3) of the Directive

2009/138/EC

Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC

R0360

R0370

Other ancillary own funds R0390

**Total ancillary own funds** R0400

# S.23.01.01: Own Funds, including basic own funds and ancillary own funds (continued)

**Total Tier 1 -**

**unrestricted**

**Tier 1 - restricted**

**Tier 2 Tier 3**

**Available and eligible own funds**

Total available own funds to meet the SCR R0500

Total available own funds to meet the MCR R0510

Total eligible own funds to meet the SCR R0520

Total eligible own funds to meet the MCR R0530

SCR R0540

MCR R0550

Ratio of Eligible own funds to SCR R0560

Ratio of Eligible own funds to MCR R0570

**Reconciliation reserve**

Excess of assets over liabilities R0700

Own shares (held directly and indirectly) R0710

Foreseeable dividends, distributions and charges R0720

Other basic own fund items R0730

C0010 C0020 C0030 C0040 C0050

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 639.036 | 444.018 | 40.012 | 120.000 | 35.006 |
| 484.030 | 444.018 | 40.012 | 0 |  |
| 629.434 | 444.018 | 40.012 | 120.000 | 25.404 |
| 484.030 | 444.018 | 40.012 | 0 |  |
| 290.808 |  |  |  |  |
| 130.864 |  |  |  |  |
| 216,4 % |  |  |  |  |
| 369,9 % |  |  |  |  |

C0060

Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

R0740

|  |
| --- |
|  |
| 489.029 |
| 0 |
| 10.005 |
| 93.778 |
| 0 |
| 385.246 |
|  |
| 48.590 |
| 0 |
| 48.590 |

**Reconciliation reserve** R0760

**Expected profits**

Expected profits included in future premiums (EPIFP) - Life business R0770

Expected profits included in future premiums (EPIFP) - Non-life business R0780

**Total Expected profits included in future premiums (EPIFP)** R0790

# S.25.01.21: Solvency Capital Requirement for undertakings on Standard Formula

**Gross solvency capital**

**Simplifications**

|  |  |  |  |
| --- | --- | --- | --- |
|  | | **requirement** | |
| C0110 C0120 | |
| Market risk | R0010 | 226.849 |  |
| Counterparty default risk | R0020 | 50.409 |  |
| Life underwriting risk | R0030 | 96.434 |  |
| Health underwriting risk | R0040 | 0 |  |
| Non-life underwriting risk | R0050 | 0 |  |
| Diversification | R0060 | -86.660 |  |
| Intangible asset risk | R0070 | 0 |  |
| **Basic Solvency Capital Requirement** | R0100 | 287.032 |  |
| **Calculation of Solvency Capital Requirement** |  | C0100 | |
| Operational risk | R0130 | 27.625 |  |
| Loss-absorbing capacity of technical provisions | R0140 | -12.774 |  |
| Loss-absorbing capacity of deferred taxes | R0150 | -11.075 |  |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | R0160 | 0 |  |
| **Solvency Capital Requirement excluding capital add-on** | R0200 | 290.808 |  |
| Capital add-on already set | R0210 | 0 |  |
| **Solvency capital requirement** | R0220 | 290.808 |  |
|  |  | C0110 | |
| **Other information on SCR** |  |  |  |
| **Capital requirement for duration-based equity risk sub-module** | R0400 | 0 |  |
| Total amount of Notional Solvency Capital Requirements for remaining part | R0410 | 0 |  |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds | R0420 | 0 |  |
| Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | R0430 | 0 |  |
| Diversification effects due to RFF nSCR aggregation for article 304 | R0440 | 0 |  |

# S.25.01.21: Solvency Capital Requirement for undertakings on Standard Formula (continued)

|  |  |  |
| --- | --- | --- |
|  | | **USP** |
| C0090 |
| Market risk | R0010 |  |
| Counterparty default risk | R0020 |  |
| Life underwriting risk | R0030 | None |
| Health underwriting risk | R0040 | None |
| Non-life underwriting risk | R0050 | None |
| Diversification | R0060 |  |
| Intangible asset risk | R0070 |  |
| **Basic Solvency Capital Requirement** | R0100 |  |
|  |  | **Yes/No** |
|  |  | C0109 |

**Approach based on average tax rate** R0590

Yes

LAC DT R0640

|  |
| --- |
| -11.075 |
| 0 |
| 0 |
| 0 |
| 0 |
| 0 |

LAC DT justified by reversion of deferred tax liabilities R0650 LAC DT justified by reference to probable future taxable economic profit R0660 LAC DT justified by carry back, current year R0670

LAC DT justified by carry back, future years R0680

Maximum LAC DT R0690

**LAC DT**

C0130

# S.28.02.01: Minimum Capital Requirement for insurance undertakings engaged in both life and non-life insurance activity

**MCR components**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | **Non-life activities** |  | **Life activities** |
| **MCR(NL, NL) Result** |  | **MCR(NL, L)Result** |
| C0010 |  | C0020 |
| **Linear formula component for non-life insurance and reinsurance obligations** | R0010 |  | 0 | 0 |

**Non-life activities Life activities**

**Net (of re- insurance/SPV) best estimate and**

**TP calculated as a whole**

**Net (of reinsurance) written premiums in the last 12 months**

**Net (of re- insurance/SPV) best estimate and**

**TP calculated as a whole**

**Net (of reinsurance) written premiums in the last 12 months**

Medical expense insurance and proportional reinsurance R0020

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

C0030 C0040 C0050 C0060

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | **Non-life activities** |  | **Life activities** |
| **MCR(L, NL) Result** |  | **MCR(L, L) Result** |
| C0070 |  | C0080 |
| **Linear formula component for life insurance and reinsurance obligations** | R0200 |  | 0 | 173.405 |

# S.28.02.01: Minimum Capital Requirement for insurance undertakings engaged in both life and non-life insurance activity (continued)

**Non-life activities Life activities**

**Net (of re- insurance/SPV) best estimate and**

**TP calculated as a whole**

**Net (of re- insurance/SPV) total capital at risk**

**Net (of re- insurance/SPV) best estimate and**

**TP calculated as a whole**

**Net (of re- insurance/SPV) total capital at risk**

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

**Overall MCR calculation**

Linear MCR R0300

SCR R0310

MCR cap R0320

MCR floor R0330

Combined MCR R0340

Absolute floor of the MCR R0350

**Minimum Capital Requirement** R0400

C0090 C0100 C0110 C0120

|  |  |  |  |
| --- | --- | --- | --- |
| 0 |  | 4.331.831 |  |
| 0 |  | 22.077 |  |
| 0 |  | 1.073.111 |  |
| 0 |  | 187.316 |  |
|  | 0 |  | 4.042.086 |

C0130

|  |
| --- |
| 173.405 |
| 290.808 |
| 130.864 |
| 72.702 |
| 130.864 |
| 7.400 |
| 130.864 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Notional non-life and life MCR calculation** |  | **Non-life activities** | **Life activities** |
|  |  | C0140 | C0150 |
| Notional linear MCR | R0500 | 0 | 173.405 |
| Notional SCR excluding add-on (annual or latest calculation) | R0510 | 0 | 290.808 |
| Notional MCR cap | R0520 | 0 | 130.864 |
| Notional MCR floor | R0530 | 0 | 72.702 |
| Notional Combined MCR | R0540 | 0 | 130.864 |
| Absolute floor of the notional MCR | R0550 | 3.700 | 3.700 |
| Notional MCR | R0560 | 3.700 | 130864 |