# IZA Zorgverzekeraar NV

Solvency and financial condition report - disclosure 2020 (Monetary amounts x € 1.000)

# **Balance sheet**

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2020 Solvency II Period: Jaar

Currency: EUR - Euro EIOPA QRT: S.02.01

# **Balance Sheet**

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080 090	
090	307.411.184,30
100	54.086.788,34
110	53.900.895,36
120	185.892,98
130	251.576.548,19
140	137.148.281,77
150	114.428.266,42
160	
170	0,00
180	
190	1.747.847,77
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210	
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230	501,59
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250	501,59
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360	333.270.513,9
	333.270.313,30
380	2.863.889,9
	2.003.009,9
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390 400	
400	116 986 712 43
	116.986.712,43 1.010.174,23
	240

Solvency II value

# Liabilities

Technical provisions - non-life	R0510	358.220.467,61
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	358.220.467,61
Technical provisions calculated as a whole	R0570	
Best estimate	R0580	342.122.230,83
Risk margin	R0590	16.098.236,7
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	42.676,19
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	95.512.041,58
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	14.547.302,06
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities not in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	316.916,77
Total liabilities	R0900	468.639.404,21
Excess of assets over liabilities	R1000	292.903.572,21

# Premiums, claims and expenses by line of business

Entity: 2200 - IZA Zorqverzekeraar NV Scenario: 2020 Solvency II Period: Jaar Category: Solvency II: Statutory Account Currency: EUR, Euro EIOPA QRT: S.05.01

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

					Lin	e of Business for: non-life ins	surance and reinsurance obli	gations (direct business and a	accepted proportional reins	rance)					Line of Business for: accept	ed non-proportional reinsura	nce	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance		Fire and other damage to property insurance		Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
niums written																		
Gross - Direct Business	R0110	1,480,818,400,83																1.480.818.4
Gross - Proportional reinsurance accepted	d R0120																	
Gross - Non-proportional reinsurance acce	epted R0130 R0140	108,158,28														-		
Reinsurers' share				-		-	-	-							+	-		108.1
Net	R0200	1.480.710.242,55																1.480.710.2
emiums earned Gross - Direct Business	R0210	1.474.133.499,50		+	ļ	ļ	<del> </del>											1.474.133.49
Gross - Proportional reinsurance accepted		1,474,133,499,30				-												1.4/4.133.40
Gross - Non-proportional reinsurance acce Reinsurers' share	R0240	108.158.28										_			+			108.1
Reinscrers snare	R0300	1.474.025.341.22																1.474.025.3
ims incurred	ROOGO	1.474.013.541,11																2.474.023.3
Gross - Direct Business	R0310	1,375,906,432.01		+			+	+		+								1.375.906.43
Gross - Proportional reinsurance accepted				-		-	+			-	ļ							1.373.300.4
Gross - Non-proportional reinsurance acce																		
Reinsurers' share	R0340														·			
d	R0400	1.375.906.432,01																1.375.906.43
Changes in other technical provisions																		
Gross - Direct Business	R0410									1								
Gross - Proportional reinsurance accepted				1	†		†	†	1	†	!							
Gross - Non-proportional reinsurance acce																		
Reinsurers' share	R0440																	
Net	R0500																	
penses incurred	R0550	29.518.490.92																29.518.40
Administrative expenses																		
Gross - Direct Business	R0610	1.927.393,79												-				1.927.39
Gross - Proportional reinsurance accepted	d R0620			1			1											
Gross - Non-proportional reinsurance acce	cepted R0630																	
Reinsurers' share	R0640						1											
Net	R0700	1.927.393,79																1.927.35
Investment management expenses																		
Gross - Direct Business	R0710	137.275,74														-		137.27
Gross - Proportional reinsurance accepted																		
Gross - Non-proportional reinsurance acce																		
Reinsurers' share	R0740																	
Net	R0800	137.275,74																137.27
Claims management expenses																		
Gross - Direct Business	R0810	4,622,066,41					1											4.622.00
Gross - Proportional reinsurance accepted																		
Gross - Non-proportional reinsurance acce																		
Reinsurers' share	R0840																	
Net	R0900	4.622.066,41																4.622.0
Acquisition expenses				<del> </del>			<del> </del>			<del> </del>							-	
Gross - Direct Business	R0910	3.707.278,94		<del></del>	<b>4</b>		<u> </u>		<u> </u>	<u> </u>	<b></b>							3.707.2
Gross - Proportional reinsurance accepted																		
Gross - Non-proportional reinsurance acce Reinsurers' share	epted R0930 R0940																	
	R1000	200-000																2 767 2
Net	K1000	3.707.278,94																3.707.2
Overhead expenses Gross - Direct Business	R1010	19.124.476,04		+	<del> </del>	+	+	+	+	+	<del> </del>	+			_	_	_	19.124.47
		19.124.476,04		+	<del> </del>	<del> </del>	+	·		<del> </del>		+						19.124.4
Gross - Proportional reinsurance accepted																		
Gross - Non-proportional reinsurance acce Reinsurers' share	R1040											_			+	+		
Net	R1100	19.124.476,04																19.124.4
	R1200	19.124.476,04																19.124.4
ther expenses	R1300																	29.518.49

				Line of Business for: lit	e insurance obligations			Life reinsurar	ce 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	
	1	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300	
Premiums written	l										
Gross Reinsurers' share	R1410 R1420									0,00	
Net Net	R1500					_				0,00	
Net Premiums earned	R1500									0,00	
Gross	R1510									0.00	
						ļ					
Reinsurers' share	R1520									0,00	
Net	R1600									0,00	
Claims incurred	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									0,00	
Reinsurers' share	R1920									0,00	
Net	R2000									0,00	
Investment management expenses											
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			T			T			0.00	
Net	R2400									0.00	
Other expenses	R2500									-,	
Total expenses	R2600										
Total amount of surrenders	R2700									0.00	

# Non-Life Technical Provisions

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2020 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

#### Non - life Technical Provisions

	Non - life Technical Provisions							Direct business and accep	ted proportional reinsuran	ce						Accepted non-proporti	onal reinsurance:		
Mathematical   Math							Other motor insurance					Legal expenses insurance	Assistance				marine, aviation and		Total Non-Life obligations
March   Marc			C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0170	C0180
Search of the control	Technical provisions calculated as a whole																		
March   Marc	Direct business	R0020																	0
March   Marc	Accepted proportional reinsurance business	R0030																	0
March   Marc	Accepted non-proportional reinsurance	R0040																	
March	Total Recoverables from reinsurance SPV and Finite Re after the adjustment for expected losses due to																		
March	Technical Provisions calculated as a sum of BE and RM			-		-	-		-	-		-	-	The same of the sa		-		-	$\sim$
Marie   10					The same of the sa		The same of the sa		The same of the sa	-	-	The same of the sa	The same of the sa	-	The same of the sa	The same of the sa		- Standard Control	
Marie   10	Barrier anniel		The same of the sa	-	The same of the sa		The same of the sa	The same of the sa	The same of the sa	The same of the sa	The same of the sa	The same of the sa	The same of the sa	The same of the sa	The same of the sa	The same of the sa	The same of the sa	The same of the sa	
As a final part   As a final	Green Command	P0060	40 FR4 FR4 45																49,584,596
The second process of the control	Comp. Annah Santan							-									-		49,584,596
March of the following the f			93,393,383,40																49.504.590.
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Manufacture	Gross - accepted non-proportional reinsurance business	R0090																	0.
Appendix to provide depart of the provide of the		R0000																	0.
Appendix to private deposit to appendix and private	Demogrables from reinspranse (agreet 50V and Finite Deinspranse) before advantaged for congress Insues	P0110			1			1							1				
Company   Comp							-	-						+	+				0.
And the Control of Provided Provided State of the Control of Provi							+				+			+	+				
And the Anthon Marketins (195   1950	Recoverables from nines icensurance before adjustment for expected losses.	K0030					<del> </del>	-	-		-			+					0.
Marie of President Presi		proso			1			1							1				
Companies							1	+						+	+				49,584,596,4
Description of the Control of Con		L NOTES	49.504.595.45			-													49,504,590,4
See A section of Section 19 (19 1) 1	Claims provisions													_					
March   Marc	Gross															-	-	-	292.537.634.
Control of competition of comments and com			292,537,634,25																292.537.634.2
Section   Sect	Gross - accepted proportional reinsurance business	R0180														-	-	-	0.0
Accordant from contrast (required file or appeared from a formation (required file or appeared file or app	Gross - accepted non-proportional reinsurance business	R0090											-						0.0
Secondary from the first file formers (left and printed in secondary for any printed in the seconda		R0200																	0.0
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Act Land Confidence of Confi	Total recoverable from reinsurance; SeV and rinte He after the adjustment for expected classis due to																		
Note that extends used   100							·	-						4					
The desiration, set of section of the section of th																			292.537.634.
Manager of the incident of a policies of provided in the provided of the pro	Total Best estimate - gross																		342.122.230.3
Assume   A																			342.122.230.3
Assume   A	Risk margin	R0250	16,098,236,78																16.098.236.7
Tables of profession studied as a subside    1985	Amount of the transitional on Technical Provisions												-						$\sim$
Act or compared to the second state of the s	Technical Provisions calculated as a whole	R0290						H							H				0.0
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Security		0.0233					_							_					358,220,467,4
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The factor (add) feather appendix					-														0,
Descriptors   Test for the Phosphose on targe   1820   2		KU340	358.220.467,48											_					358.220.467,
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Auto- resolve and desired an	Cash-flows of the Best estimate of Premium Provisions (Gross)																		$\sim$
Class regions of other services of Class   1900		R0370	1 487 761 236 83		T									T T					1.487.761.236,
Ann presents		P0780		<del> </del>	1	<u> </u>	†	<del> </del>			1	1		†	1				34.032.241,
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Act prints   1922   1															1				333.469.621.4
Alex presents	Puture expenses and other cash-out flows		6,979,530.90																6.979.530.9
Observation (see National (s	Future premiums	R0430						1							1				0.1
Neurology depos that Distributed underlay approximation   19.00   19	Other cash-in flows (Incl. Recoverable from salvages and subrogations)	R0440	47 911 518 05					1						1					47.911.518.
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	Technical provisions without volatility adjustment and without others transitional measures	R0490			1			1							1				0.00

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			In Cornect year
	Claims Publ (non-numericities)	G612   C6122   C3132   C6141   C6182   C6192   C6193   C6194   C6193	C0170
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	2015 2020	1000 (100) (1000 (1000 (1000 (1000 (1000 (1000 (	802-91 290,886,412,56, 802-91 1,094,003,390,39
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	2009 2009 2000	1005L	80149. 80139.
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	2011 2012 2013		80160 3. 80173 3. 80180 0.
	2014 2015 2016		80000 1.400,81 3. 80010 1.400,81
The control of the co	2017 2018 2019		80420 134.751,36 80430 5-512.652,75 80440 284.664.473,36
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Second	2014 2017	Million	50230 -73,620,44 50230 -57,520,44
Second	2018 2019 2020	5000 3000 3000 10776 (400 J 200 600 J )	MI230 3.275.387,81 MI240 8.438.427,74 MI230 281.038.398,34
	numbed Bed Ballmade Claims Provisions - Reinspranse recoverable	700	
	Prior	500. 500. 500.	ME300 ME320 ME320
## Note that the first is a first	2008 2009 2010	503.5 505.5	8030 8099 8030
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# Impact of long term guarantees and transitional measures

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2020 Solvency II Period: Jaar Category: SOLO Currency: EUR - Euro EIOPA QRT: S.22.01

#### Impact of long term guarantees and transitional measures

impact or long term guarantees and transitions	ii iiieasures										
		Amount with Long Term Guarantee measures and transitionals	Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010	358.220.467,61		-358.220.467,61							-358.220.467,61
Basic own funds	R0020	292.903.572,21		-292.903.572,21							-292.903.572,21
Excess of assets over liabilities	R0030	292.903.572,21		-292.903.572,21							-292.903.572,21
Restricted own funds due to ring-fencing and matching portfolio	R0040										
Eligible own funds to meet Solvency Capital Requirement	R0050	292.903.572,21		-292.903.572,21	Ī						-292.903.572,21
Tier I	R0060	292.903.572,21		-292.903.572,21							-292.903.572,21
Tier II	R0070				1						
Tier III	R0080										
Solvency Capital Requirement	R0090	214.417.967,12		-214.417.967,12							-214.417.967,12
Eligible own funds to meet Minimum Capital Requirement	R0100	292.903.572,21		-292.903.572,21							-292.903.572,21
Minimum Capital Requirement	R0110	85.673.126,24		-85.673.126,24							-85.673.126,24

# Own Funds - Solo

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2020 Solvency II Period: Jaar Category: Data Entry Balance Sheet and OF Currency: EUR - Euro EIOPA QRT: S.23.01

Own funds - Solo

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
			C0020	C0030		
Basic own funds before deduction for participations in other financial sector		C0010	C0020	C0030	C0040	C0050
as foreseen in article 68 of Delegated Regulation 2015/35		$\sim$	$\sim$	$\sim$	$\sim$	$\sim$
Ordinary share capital (gross of own shares)	R0010	50.000,00	50.000,00			
Share premium account related to ordinary share capital	R0030	122.796.000,00	122.796.000,00			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	170.057.572,21	170.057.572,21			
Subordinated liabilities	R0140	170.037.372,21	170.037.372,21			
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		$\sim$	$\sim$		
Deductions			$\sim$	$\sim$	$\sim$	$\sim$
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	292.903.572,21	292.903.572,21			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300		The same of the sa	The same of the sa		The same of the sa
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 Supplementary members calls under first subparagraph of Article 96(3) of the Directive	R0350					
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			The state of the s		
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	292,903,572,21	292,903,572,21			
Total available own funds to meet the MCR	R0510	292.903.572,21	292.903.572,21			
Total eligible own funds to meet the SCR	R0540	292.903.572,21	292.903.572,21			
Total eligible own funds to meet the MCR	R0550	292.903.572,21	292.903.572,21			$\sim$
SCR	R0580	214.417.967,12		$\overline{}$		$\sim$
MCR	R0600	85.673.126,24		$\overline{}$		$\sim$
Ratio of Eligible own funds to SCR	R0620	136,60%	$\bigvee$	> <		$\sim$
Ratio of Eligible own funds to MCR	R0640	341,89%	$\sim$	$>\!<$	$\sim$	$\sim$
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	292.903.572,21				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	122.846.000,00				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		>>			
Reconciliation reserve	R0760	170.057.572,21				
Expected profits			$\sim$			
Expected profits included in future premiums (EPIFP) - Life Business	R0770		$\sim$			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	32.848.514,00				

# **Solvency Capital Requirement - Standard Formula**

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2020 Solvency II Period: Jaar Category: Solvency II: Solo Purpose Currency: EUR - Euro EIOPA QRT: S.25.01

# Solvency Capital Requirement - for undertakings on Standard Formula

Artide 112	Z0010	2 - Regular reporting		
		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	27.502.999,00	27.502.999,00	
Counterparty default risk	R0020	10.374.014,19	10.374.014,19	
Life underwriting risk	R0030			
Health underwriting risk	R0040	158.072.221,21	158.072.221,21	
Non-life underwriting risk	R0050			
Diversification	R0060	-25.693.038,34	-25.693.038,34	

170.256.196,06

170.256.196,06

# **Calculation of Solvency Capital Requirement**

Intangible asset risk

Basic Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	44.161.771,06
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	214.417.967,12
Capital add-on already set	R0210	
Solvency capital requirement	R0220	214.417.967,12
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	
Net future discretionary benefits	R0460	

# Approach to tax rate

		Yes/No
		C0109
Approach based on average tax rate	R0590	00 to R0690 are not applicable)

# Calculation of loss absorbing capacity of deferred taxes

		C0110	C0120
DTA	R0600		
DTA carry forward	R0610		
DTA due to deductible temporary differences	R0620		
DTL	R0630		

# Calculation of loss absorbing capacity of deferred taxes

		LAC DI
		C0130
LAC DT	R0640	
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	

# **Minimum Capital Requirement- Non-Composite**

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2020 Solvency II

Period: Jaar

Category: Solvency II: Solo Purpose Currency: EUR - Euro EIOPA QRT: S.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

Background information

		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	342.122.230,70	1.480.710.242,55
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		The same of the sa
Index-linked and unit-linked insurance obligations	R0230		The same of the sa
Other life (re)insurance and health (re)insurance obligations	R0240		The state of the s
Total capital at risk for all life (re)insurance obligations	R0250	The same of the sa	

		MCR components	
		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	85.673.126,24	
MCRL Result	R0200		

Overall MCR calculation	
Linear MCR	R0300
SCR MCR cap	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350
Minimum Capital Requirement	R0400

C0070	
	85.673.126,24
	214.417.967,12
	96.488.085,21
	53.604.491,78
	85.673.126,24
	2.500.000,00
C0070	
	85.673.126,24