NV Zorgverzekeraar UMC

Solvency and financial condition report - disclosure 2021 (Monetary amounts x € 1.000)

Balance sheet

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2021 Solvency II Period: Jaar Currency: EUR - Euro EIOPA QRT: S.02.01

Balance Sheet

Solvency II value

		C0010			
Assets Goodwill	R0010	Control in			
Deferred acquisition costs	R0020				
Intangible assets	R0030				
Deferred tax assets	R0040				
Pension benefit surplus	R0050 R0060				
Property, plant & equipment held for own use					
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	73.438.539,44			
Property (other than for own use)	R0080				
Holdings in related undertakings, including participations	R0090				
Equities	R0100	16.818.100,75			
Equities - listed	R0110	16.817.100,75			
Equities - unlisted	R0120	1.000,00			
Bonds	R0130	53.885.296,37			
Government Bonds	R0140	25.219.568,06			
Corporate Bonds	R0150	28.665.728,31			
Structured notes	R0160				
Collateralised securities	R0170	0,00			
Collective Investments Undertakings	R0180	2.687.037,93			
Derivatives	R0190	48.104,39			
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				
	R0350				
Deposits to cedants					
Insurance and intermediaries receivables	R0360	53.810.731,50			
Reinsurance receivables	R0370				
Receivables (trade, not insurance)	R0380	3.934.107,84			
Own shares (held directly)	R0390				
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	ļ			
Cash and cash equivalents	R0410	14.904.304,71			
Any other assets, not elsewhere shown	R0420	252.168,82			
Total assets	R0500	146.339.852,31			

Liabilities Technical provisions - non-life	R0510	
		77.658.425,22
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	77.658.425,22
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	74.509.734,32
Risk margin	R0590	3.148.690,90
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	279.645,43
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	1.853.689.37
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	73,503,73
Subordinated liabilities	R0850	73.303,73
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	162.646.34
Total liabilities	R0900	80.027.910,09
Total Internation	ROSOO	00.027.910,09
Excess of assets over liabilities	R1000	66.311.942,22

Premiums, claims and expenses by line of business

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2021 Solvency II Period: Jaar Category: Solvency II: Statutory Account Currency: EUR. Euro EIOPA ORT: S.05.01

Premiums, claims and expenses by line of business

				Line	e of Business for: non-life ins	surance and reinsurance oblig	ations (direct business and ac	cepted proportional reinsur	rance)					Line of Business for: accepte	ed non-proportional reinsurar	ce	
	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	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
Premiums written		-				-											
Gross - Direct Business R0110 Gross - Proportional reinsurance accepted R0120	275.477.699,13		-							 	ļ						275.477.699,13
Gross - Non-proportional reinsurance accepted R0130					-												0,00
Reingurers' share R0140	29.252,24													<u> </u>	·		29.252,24
Net R0200	275.448.446,89																275.448.446,89
Premiums earned																	
Gross - Direct Business R0210	277.546.214,22																277.546.214,22
Gross - Proportional reinsurance accepted R0220 Gross - Non-proportional reinsurance accepted R0230		-		-	-	-			-					-			0,00
Reinsurers' share R0240	29.252,24													+			29.252,24
Net R0300	277.516.961,98																277.516.961,98
Claims incurred		1															
Gross - Direct Business R0310	267.233.449,38				[T				T							267.233.449,38
Gross - Proportional reinsurance accepted R0320																	0,00
Gross - Non-proportional reinsurance accepted R0330														+			0,00
Reinsurers' share R0340 Net R0400	267.233.449,38																0,00 267.233.449,38
Changes in other technical provisions	207.233.449,38																207.233.449,30
Gross - Direct Business R0410						-					İ						0,00
Gross - Proportional reinsurance accepted R0420		1	1		†	1				İ	1						0,00
Gross - Non-proportional reinsurance accepted R0430														T .			0,00
Reinsurers' share R0440																	0,00
Net R0500																	0,00
Expenses incurred R0550 Administrative expenses	7.493.626,07																7.493.626,07
Gross - Direct Business R0610	574.178,38			-	·												574.178,38
Gross - Proportional reinsurance accepted R0520	3/7.1/9,00																0,00
Gross - Non-proportional reinsurance accepted R0630																	0,00
Reinsurers' share R0640																	0,00
Net R0700	574.178,38																574.178,38
Investment management expenses Gross - Direct Business R0710	55.319,64																55.319,64
Gross - Proportional reinsurance accepted R0720	53.319,04					÷				 				20-10-10-10-10-10-10-10-10-10-10-10-10-10			0,00
Gross - Non-proportional reinsurance accepted R0730																	0,00
Reinsurers' share R0740														T	-		0,00
Net R0800	55.319,64																55.319,64
Claims management expenses																	
Gross - Direct Business R0810	1.239.173,74					-					ļ						1.239.173,74
Gross - Proportional reinsurance accepted R0820 Gross - Non-proportional reinsurance accepted R0830																	0,00
Reinsurers' share R0840													+	+	·		0,00
Net R0900	1.239.173,74																1.239.173,74
Acquisition expenses																	
Gross - Direct Business R0910	1.080.912,93	<u> </u>				1				1							1.080.912,93
Gross - Proportional reinsurance accepted R0920																	0,00
Gross - Non-proportional reinsurance accepted R0930 Reinsurers' share R0940													-	-	-		0,00
Reinsurers' share R0940 Net R1000	1.080.912,93																0,00 1.080.912,93
Overhead expenses	1.080.912,93	-															1.080.912,93
Gross - Direct Business R1010	4.544.041.38	t	†	†	†	†			†	†	t						4.544.041,38
Gross - Proportional reinsurance accepted R1020		1	1	1	1	1			1	1	1						0,00
Gross - Non-proportional reinsurance accepted R1030																	0,00
Reinsurers' share R1040																	0,00
Net R1100	4.544.041,38																4.544.041,38
Other expenses R1200 Total expenses R1300																	7.493.626,07
Total expenses R1300																	7.493.626,07

				Line of Business for: lif	e insurance obligations			Life reinsuran	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										5,00		
Gross	R1610		1							0,00		
Reinsurers' share	R1620									0,00		
Net	R1700									0.00		
Changes in other technical provisions	11700									0,00		
Gross	R1710	 	†			 				0,00		
Reinsurers' share	R1720		 							0,00		
Net	R1800									0,00		
Expenses incurred	R1900									0,00		
Administrative expenses	R1900									0,00		
Gross	R1910	ļ	<u> </u>			ļ				0,00		
Reinsurers' share	R1920									0,00		
Net	R2000									0.00		
	R2000									0,00		
Investment management expenses	<u> </u>											
Gross	R2010		<u> </u>							0,00		
Reinsurers' share	R2020									0,00		
Net	R2100									0,00		
Claims management expenses	ļ											
Gross	R2110		<u> </u>							0,00		
Reinsurers' share	R2120									0,00		
Net	R2200									0,00		
Acquisition expenses												
Gross	R2210		1							0,00		
Reinsurers' share	R2220									0,00		
Net	R2300									0,00		
Overhead expenses												
Gross	R2310									0,00		
Reinsurers' share	R2320									0,00		
Net	R2400									0,00		
Other expenses	R2500											
Total expenses	R2600											
Total amount of surrenders	R2700									0.00		

Non-Life Technical Provisions

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2021 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

Non - life Technical Provisions

							arect pusiness and accep	ted proportional reinsurance	Ne .						Accepted non-proporti			
		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	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Ni obliga
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C01
chnical provisions calculated as a whole	R0010																	4
ect business	R0020																	1
cepted proportional reinsurance business	R0030																	
cepted non-proportional reinsurance	R0040																	
tal Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to												-						
unterparty default associated to TP calculated as a whole	R0050																	
chnical Provisions calculated as a sum of BE and RM																		
st estimate																		
emium provisions		The same of the sa	Name of Street, or other Designation of the last of th	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	
	R0060	15.945.140.28									-	-	-					
All for the later of the later	R0070													-	-	-	-	
oss - direct business	R0060	15,945,140,28			·		÷	·		ļ			-					-
oss - accepted proportional neinsurance business																		
oss - accepted non-proportional reinsurance business	R0090																	
tal necoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to unterparty default.	R0100																	
coverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	1											1					
coverables from SPV before adjustment for expected losses	R0120			+			 	 		 			+					_
					ļ		 	 					4		ļ			+
coverables from Finite Reinsurance before adjustment for expected losses tall recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to untersarby default	R0130			-														_
It Best Estimate of Premium Provisions	R0150	15.945.140,28		·			†	†		 			-					_
	100120	15.945.140,28	-		-		-							-	-	-	-	-
alms provisions				-		-							-					+
265	R0160	58.564.593.95														-		4
oss - direct business	R0170	58.564.593,95																
oss - accepted proportional reinsurance business	R0180																	1
nes - arrented mon remontional reins ranne husiness	R0190																	1
tal necoverable from nameurance/SPV and Pirate Ne before the adjustment for expected losses due to unterparty default	R0200																	
coverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210																	
coverables from SPV before adjustment for expected losses	R0220		1		1			i		i								
coverables from Finite Reinsurance before adjustment for expected losses	R0230																	
tal recoverable from rensurance/SPV and Finite Re after the adjustment for expected losses due to								·										
unterpirty default	R0240		1	1	1	1	1	1 1		1			1		1			
t Best Estimate of Claims Provisions	R0250	58.564.593.95																
tal Best estimate - gross	R0260	74.509.734,23																
tal Best estimate - net	R0270	74,509,734,23																-
	R0280		-	+		+		-							-			_
sk margin	NU280	3,148,690,90																
nount of the transitional on Technical Provisions																		_
chnical Provisions calculated as a whole	R0290							1					1					
at estimate	R0300																	
sk margin	R0310						1	1					-					
chnical provisions - total			-		-													
trinta portanta - total	R0320	77,658,425,13																-
chrical provisions - total coverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to	HU32U	77.000.425,13	-															4
unterpirity default - total	R0330																	4
chrical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	77.658.425,13																
ne of Business (LoS): further segmentation		77.030.413,13		-		-	-						-					$\overline{}$
	R0350																	-
mium provisions - Total number of homogeneous risk groups		2	·	+	 		 	ļ		 			+					
ims provisions - Total number of homogeneous risk groups	R0360	2			-		-											-
sih-flows of the Best satimate of Premium Provisions (Gross)																		\rightarrow
ture benefits and claims	R0370	290.861.845.81																
ture expenses and other cash-out flows	R0380	8.820.658,88																
ture premiums	R0390	265.637.754,40				1				T			T		I			
her cash-in flows (Incl. Recoverable from salvages and subrogations)	R0400	18,099,610,05		1	1	1	1	T		1			T		T			
							-	-		-								-
sh-flows of the Best estimate of Claims Provisions (Gross)				-		_							-					-
ture benefits and claims	R0410	78.347.369,15		4	ļ		<u> </u>			ļ					ļ			_
ture expenses and other cash-out flows	R0420	1,539,494,96	4		1		1	<u> </u>										
ture premiums	R0430																	
her cash-in flows (incl. Recoverable from salvages and subrogations)	R0440	21.322.270,16											T					
	R0450	400,0		+	 		†	+		ł			+		ł			
		0,00%	 	+	 		+	+		 			+		 			-
rcentage of gross Best Estimate calculated using approximations																		_
st estimate subject to transitional of the interest rate	R0460																	
at estimate subject to transitional of the interest rate chrical provisions without transitional on interest rate	R0470			-														
st estimate subject to transitional of the interest rate																		

Non-life Insurance Claims Information
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Non-life Insurance Claims Information		So Current year (countries)
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Own Funds - Solo

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2021 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
		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			\sim			
Ordinary share capital (gross of own shares)	R0010	50.000,00	50,000,00	THE RESERVE THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER.		The same of the sa
Share premium account related to ordinary share capital	R0030	90.914.000,00	90.914.000,00	The state of the s		and the same of th
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	30.314.000,00	30.311.000,00			
Subordinated mutual member accounts	R0050		The state of the s			
Surplus funds	R0070			-		
	R0070				-	-
Preference shares	R0090					ļ
Share premium account related to preference shares						
Reconciliation reserve	R0130	-24.652.057,78	-24.652.057,78		-	-
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			_	$\overline{}$		
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			$\overline{}$			
Deductions for participations in financial and credit institutions	R0230					
	R0290	66.244.042.22	66 244 042 22			
Total basic own funds after deductions	KU29U	66.311.942,22	66.311.942,22			
Ancillary own funds			- Carlotte	- Contraction		- The second second
Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund	R0300					
item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320	-				
Oripato and discaled preference shares callable on delitatio	K0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340		The same of the sa	The same of the sa		The state of the s
						-
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	KU300					
Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390	-	-	The same of the sa		
Total ancillary own funds	R0400		- Andrews - Andr	- Andrewson - Control of the Control		
	10400	-				
Available and eligible own funds			\sim	\sim		
Total available own funds to meet the SCR	R0500	66.311.942,22	66.311.942,22			
Total available own funds to meet the MCR	R0510	66.311.942,22	66.311.942,22			
Total eligible own funds to meet the SCR	R0540	66.311.942,22	66.311.942,22			
Total eligible own funds to meet the MCR	R0550	66.311.942,22	66.311.942,22			
SCR	R0580	42.500.840,43				
MCR	R0600	16.448.034,51	$\overline{}$	>		
Ratio of Eligible own funds to SCR	R0620	156,03%	<	>	>	
Ratio of Eligible own funds to SCR	R0640	403,16%	=	\sim	$\overline{}$	
Ratio of Eligible own funds to MCR	KU04U					
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	66.311.942,22				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	90.964.000,00	\sim			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	-24.652.057,78	$\overline{}$			
Expected profits	KU/UU	-24.032.057,78	$\overline{}$			
Expected profits Expected profits included in future premiums (EPIFP) - Life Business	R0770		=			
	KU77U	.1				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	2.112.860,95	\sim			

Solvency Capital Requirement - Standard Formula

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2021 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

Aroce 112	20010	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	9.243.820,54	9.243.820,54	
Counterparty default risk	R0020	2.212.667,27	2.212.667,27	
Life underwriting risk	R0030			
Health underwriting risk	R0040	30.100.303,47		
Non-life underwriting risk	R0050			
Diversification	R0060	-7.219.915,87		
Internable accept rick	P0070			

34.336.875,42

34.336.875,42

Calculation	of Solvonov	Canital	Peguirement	

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	8.163.965,01
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	42.500.840,43
Capital add-on already set	R0210	
Solvency capital requirement	R0220	42.500.840,43
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	00 to R0690 are not applicable)	

Calculation of loss absorbing capacity of deferred taxes

Calculation of loss absorbing capacity of deferred taxes			
		Before the shock	After the shock
		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

		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: 190 - NV Zorgverzekeraar UMC Scenario: 2021 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	74.509.734,23	275.448.446,89
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	ponen		
General liability insurance and proportional reinsurance	R0090		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	D0110		
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 ac	tivities
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		the state of the s
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		
		MCR con	nponents
		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	16.448.034,51	
MCRL Result	R0200		

Overall MCR calculation	
Linear MCR	R0300
5CR	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350
Minimum Capital Requirement	R0400

C0070	
16.4	48.034,51
42.	.500.840,43
19.1	25.378,19
10.6	25.210,11
16.4	48.034,51
2.	.500.000,00
C0070	
16.4	48.034,51