NV Zorgverzekeraar UMC

Solvency and financial condition report - disclosure 2022 (Monetary amounts x € 1.000)

Balance sheet

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2022 Solvency II Period: Jaar Currency: EUR - Euro EIOPA QRT: S.02.01

Balance Sheet

		Solvency II value
		C0010
Assets	1	
Goodwill	R0010	
Deferred acquisition costs	R0020	and the property of the party of the second section of the second section of the second section of the second section section of the second section se
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	62.458.374,01
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	11.702.172,53
Equities - listed	R0110	11.701.172,53
Equities - unlisted	R0120	1.000,00
Bonds	R0130	45.838.724,20
Government Bonds	R0140	24.922.162,27
Corporate Bonds	R0150	20.916.561,93
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	4.190.851,96
Derivatives	R0190	726.625,32
Deposits other than cash equivalents	R0200	i i
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	29.243,68
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	29.243,68
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	53.858.443,47
Reinsurance receivables	R0370	33.030.413,47
Receivables (trade, not insurance)	R0380	4.203.698,09
Own shares (held directly)	R0390	4,203,030,03
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	9,712,224,87
Any other assets, not elsewhere shown	R0420	246,250,94
Total assets	R0500	130.508.235,05

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Technical provisions - non-life	R0510	55.294.949.
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	55.294.949,
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	52.288.782
Risk margin	R0590	3.006.166
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	The state of the s
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	39.334
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	2.263.367
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	3.005.484
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	1.897.585
Total liabilities	R0900	62.500.721,

Premiums, claims and expenses by line of business

Entity: 190 - NV Zorquerzekeraar UMC Scenario: 2022 Solvency II Period: Jaar Cateoov: Solvency II: Statutory Account Currency: EUR. Euro E10PA ORT: 5.05.01

Premiums, claims and expenses by line of business

				Lin	e of Business for: non-life in	surance and reinsurance obli	gations (direct business and a	ccepted proportional reinsu	rance)					Line of Business for: accept	ted non-proportional reinsura	nce]
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor 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
4			4			<u> </u>			4								
	282.906.302,47																282.906.3
R0130																	
																	26.
R0200	282.879.707,66																282.879.
						1											
	284.612.600,41																284.612
R0220				i .	j.	i											
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																	26
R0300	284.586.005,60																284.586
R0310	270.506.636,98				1												270.506
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R0330																	
														1			
	270,506,636,98																270.506
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R0550	7.674.631,78																7.674
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	505.274,48			-		4							-				506.
				-	-	<u> </u>											
													-	+			
R0540				-		-						-	-				
R0700	506.274,48														_		506
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	47.985,40																47
R0730																	
R0800	47.985,40																47
1						1			1								
R0810	1.099.110,17																1.099
R0820				1		1											
R0830																	
R0840														T			
R0900	1.099.110,17																1.099
80910	942 242 71			1		1											943
80920			+	†	†	†	·				·						
R0940													1	†		1	
	942 242 71		1		1						İ	1	İ				94
N.1000	942.242,71			1													94
† nuovo	F 070 010 02		+	 	+	÷	-				·						5.07
	5.0/9.019,02		+	+	+	+	+		+								5.07
H1UZU																	
R1030																	
R1100 R1200	5.079.019,02																5.07
	R0200 R0200	Post and Co. Post		Internance Int	Motical expected intermination Motion with deliability intermination CO20	Medical exposes Income protection Workery compensation Motor vehicle final minus CO19	Medical exposes Income protection Worker's compensation Motor wolds (tability other motor income) COSD Medical capease Tree may be compared to Motor vehical filed Medical capease Trecome protection Color	Part Part	Medical expenses Income protection Color		Michaelesta Description Mariane Mari			Part			

		Line of Business for: life insurance obligations							Life reinsurance obligations			
		Health insurance	participation	Index-linked and unit- linked insurance	Other 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		
	7	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300		
Premiums written			ļ									
Gross	R1410		ļ							0,00		
Reinsurers' share	R1420									0,00		
Net	R1500									0,00		
Premiums earned	R1510											
Gross	R1520									0,00		
Reinsurers' share Net	R1600									0,00		
Net Claims incurred	R1600									0,00		
			ļ									
Gross	R1610		ļ							0,00		
Reinsurers' share	R1620									0,00		
Net	R1700									0,00		
Changes in other technical provisions	ļ		ļ							0.00		
Gross	R1710		ļ				ļ					
Reinsurers' share	R1720									0,00		
Net	R1800									0,00		
Expenses incurred	R1900									0,00		
Administrative expenses	R1910									0.00		
Gross	R1920											
Reinsurers' share										0,00		
Net	R2000									0,00		
Investment management expenses	ļ		ļ									
Gross	R2010		ļ							0,00		
Reinsurers' share	R2020									0,00		
Net	R2100									0,00		
Claims management expenses												
Gross	R2110	ļ	ļ			ļ				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	ļ	ļ	ļ				ļ					
Gross	R2310	ļ	ļ			ļ	ļ			0,00		
Reinsurers' share	R2320									0,00		
Net	R2400									0,00		
Other expenses	R2500											
Total expenses	R2600	-			-	-		and the same of th				
Total amount of surrenders	R2700		1							0,00		

Non-Life Technical Provisions

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2022 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

Non - life Technical Provisions

Non - life Technical Provisions							Sirect husiness and accen	ted proportional reinsurance	0						Accepted non-proport	ional reinsurance:		
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	1	Marine, aviation and	Fire and other damage to property 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	Non-proportional property reinsurance	Total obi
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	1 0
Fechnical provisions calculated as a whole	R0010																	
Direct business	R0020																	
Accepted proportional reinsurance business	R0030			1	1								1	-	-	-	-	
Accepted non-proportional reinsurance	R0040																	
otal Recoverables from rensurance/SPV and Finite Re after the adjustment for expected losses due to	RUONO													-				
counterparty default associated to TP calculated as a whole	R0050																	
Fechnical Provisions calculated as a sum of BE and RM															-	-		
Sest estimate												-						
				-	The same of the sa	-	-	-	-	-	-	-	-	-	The state of the s	-	-	
Premium provisions			-			-		-	-	The state of the s	The state of the s	-	The state of the s	-	The state of the s	-	-	-
Dross	R0060	1.147.459.55																
Gross - direct business	R0070	1.147.459.55		1														
Gross - accepted proportional reinsurance business	R0060			1			1											
	R0090	-		-	-	-	-	-			-		-			-	-	
Cross - accepted non-proportional reinsurance business Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to	NUUSU													4				_
our time the same and the same	R0100																	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	80110	1		1				1										
Recoverables from SPV before adjustment for expected losses	R0120			1	t		†	†i					1	·	İ	İ	1	
					t	+	 	 					+	·	 	 	 	
Recoverables from Finite Reinsurance before adjustment for expected losses Fotal recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to	R0130			+	 	+	 	-					+	 	 	 	 	-
counterparty default	R0140	1		1				1					1					
Net Best Estimate of Premium Provisions	R0150	1.147,459,55		1	1	1	1	1					1	1	1	1	1	
		1.147.439,33							-									_
Claims provisions						-							-					+
iross .	R0160	51.141.323.51																_
Gross - direct business	R0170	51.141.323,51		1	1		1						.1	-	-			
Gross - accepted proportional neinsurance business	R0180			1														
lines - arronted mon-removimal reinsurance husiness	R0190																	
old recoverable from remurance/SPV and Pinite Re before the adjustment for expected losses due to counterparty default	R0200													1				
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210			1				1										
Recoverables from SPV before adjustment for expected losses	R0220			1	1								1					
Secoverables from Finite Reinsurance before adjustment for expected losses	R0230												-					
otal recoverable from remurance/SPV and Pirete Re after the adjustment for expected losses due to							·											_
counterparty default	R0240	1		1				1										
Net Best Estimate of Claims Provisions	R0250			-	·		·	·							·	·		_
Vet best estimate or claims provisions Total Best estimate - gross	R0250	51.141.323.51																
		52.288.783,06																
Fotal Best estimate - net	R0270	52.288.783,06																
tisk margin	R0280	3,006,166,43		1														
Amount of the transitional on Technical Provisions																		
Fechnical Provisions calculated as a whole	R0290																	
				4	 		<u> </u>								ļ	ļ	ļ	_
Sest estimate	R0300			4	ļ			4										
tisk margin	R0310	L		1									1					
Fechnical provisions - total				-			-											
Forheiral remaisions - total	R0320	55.294.949,49																
counterparty default - total	R0330																	
Fechnical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	55.294.949,49																
Line of Business (LoB): further segmentation																		
Premium provisions - Total number of homogeneous risk groups	R0350																	
				4		+	 	+					-	-				
Salms provisions - Total number of homogeneous risk groups	R0360	2		-														
Cash-flows of the Best estimate of Premium Provisions (Gross)																		_
uture benefits and claims	R0370	272.568.353.90		1														
uture expenses and other cash-out flows	R0380	8.102.672,53		1	1								1			1	1	
uture premiums	R0390	263.648.060,87		1	1	1	1						1	-	1	1	1	
	R0400			+	t	+	†	+					+	-		 	ł	_
Other cash-in flows (incl. Recoverable from salvages and subrogations)	ny-400	15.875,506,18					-	-					-	-				-
Cash-flows of the Best estimate of Claims Provisions (Gross)																		-
uture benefits and claims	R0410	65.138.094,78		4	L	1												
uture expenses and other cash-out flows	R0420	1,058,578,68		1	1		1					L						
uture premiums	R0430			1	1	1							1					
Other cash-in flows (incl. Recoverable from salvages and subrogations)	90440	15.055.349,94		1	t		†	†i					1	·	İ	İ	1	
	R0450				t	+	 	+					+	·	 	 	 	_
Percentage of gross Best Estimate calculated using approximations		0,00%		4	ł	4	ł							·	ł	ł	ł	-
Sest estimate subject to transitional of the interest rate	R0460			4	L		L					L				L	I	
Fechnical provisions without transitional on intensit rate	R0470			1														
Sest estimate subject to volatility adjustment	R0480				1	-	1						-					
echnical provisions without volatility adjustment and without others transitional measures	R0490			+	t		+	-						-		 	ł	-

Non-life Insurance Claims Information		
		Son Convent year (considere)
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	1,000 1,00	100 100
	Company	
	C100	Year and (discounted data)
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	Columb C	COM COM COM COM COM COM COM COM COM COM
		Tear and (discounted data)
100 mode		COS

Own Funds - Solo

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2022 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	\sim		
Ordinary share capital (gross of own shares)	R0010	50.000,00	50,000,00	THE REAL PROPERTY AND ADDRESS OF THE PARTY AND		The same of the sa
Share premium account related to ordinary share capital	R0030	80.914.000,00	80.914.000,00	The state of the s		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			man of the same of		
Surplus funds	R0070				-	
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	-12.956.486,12	-12.956.486,12	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.		
Subordinated liabilities	R0140		The same of the last of the same of the sa			
An amount equal to the value of net deferred tax assets	R0160		the state of the s	the same of the sa		
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			$\overline{}$			\sim
the reconciliation reserve and do not meet the criteria to be classified as			\sim			
Solvency II own funds			$\leq \rightarrow$	$\leq \rightarrow$	\leq	
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			$\overline{}$	$\overline{}$	$\overline{}$	
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	68.007.513,88	68.007.513,88			
Total basic own funds after deductions	R0290	68.007.513,88	68.007.513,88		<u> </u>	
Ancillary own funds			- Tables	- 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					No. of Concession, Name of Street, or other Designation, or other
item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
Unpaid and uncalled preference shares callable on demand	KU32U					
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	R0360					
Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400	1	AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER, THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER, THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER, THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER, THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER, THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER, THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER, T	AND DESCRIPTION OF THE PARTY OF		
Total ancillary own runus	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	68.007.513,88	68.007.513,88			
Total available own funds to meet the MCR	R0510	68.007.513,88	68.007.513,88			
Total eligible own funds to meet the SCR	R0540	68.007.513,88	68.007.513,88			
Total eligible own funds to meet the MCR	R0550	68.007.513,88	68.007.513,88			
SCR	R0580	40.854.965,94				
MCR	R0600	15.752.919,06				
Ratio of Eligible own funds to SCR	R0620	166,46%				
Ratio of Eligible own funds to MCR	R0640	431,71%				
Ratio of Eligible OWIT fullus to PICK	K0040	452/7270				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	68.007.513.88				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	00.004.007				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and	NU/ 30	80.964.000,00	>			
ring fenced funds	R0740					
Reconciliation reserve	R0760	-12.956.486,12	$\overline{}$			
Expected profits	KU/80	-12.956.486,12				
			=			
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
	R0770 R0780	10.185.653,00				

Solvency Capital Requirement - Standard Formula

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2022 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

Article 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	5.708.745,47	5.708.745,47	
Counterparty default risk	R0020	1.479.181,10	1.479.181,10	
Life underwriting risk	R0030			
Health underwriting risk	R0040	30.032.849,94	30.032.849,94	
Non-life underwriting risk	R0050			
Diversification	R0060	-4.833.913,11	-4.833.913,11	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	32.386.863,41	32.386.863,41	\sim

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	8.468.102,53
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	40.854.965,94
Capital add-on already set	R0210	
Solvency capital requirement	R0220	40.854.965,94
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

		C0110	C0120
DTA	R0600		
DTA carry forward	R0610		
DTA due to deductible temporary differences	R0620		
DTI	B0630		

Calculation of loss absorbing capacity of deferred taxes

Calculation of loss absorbing capacity of deferred taxes		
		LAC DT
		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: 2022 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

MCR calculation Non Life		Non-life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	52.288.783,06	282.879.707,66
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			
Fire and other damage to property insurance and proportional reinsurance	R0080		
General liability insurance and proportional reinsurance	0,000		
Credit and suretyship insurance and proportional reinsurance			
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance			
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		A STATE OF A STATE OF THE STATE
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	the state of the s	

	MCR components		
		Non-life activities	Life activities
		C0010	C0040
VL Result	R0010	15.752.919,06	
Result	R0200		

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

C0070	
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	40.854.965,94
	18.384.734,67
	10.213.741,49
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