

# verslag over de solvabiliteit en financiële positie (Disclosure)

2019



#### Inhoud

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S.25.01	Solvabiliteitskapitaalvereiste (SCR) - Standaardformule	Solvency Capital Requirement (SCR) - for undertakings on standard formula
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#### Uitleg

Onderhavig document is het kwantitatieve onderdeel van het verslag over de solvabiliteit en financiële positie van TVM verzekeringen over 2019, welke opgesteld is vanuit de Solvency II regelgeving (mede verankerd in de Wet Financieel Toezicht). Voor het kwalitatieve verslag verwijzen wij naar onze website.

Voor een toelichting op de Europese en Nederlandse regeleving verwijzen wij naar de site van De Nederlansche Bank (www.dnb.nl). Voor uitleg over de betekenis van de cijfermatige onderdelen in dit document verwijzen wij naar de (in het Nederlands vertaalde) uitvoeringsverordening (http://eur-lex.europa.eu/legal-content/NL/TXT/HTML/?uri=CELEX:32015R2450&from=NL).



## S.02.01 - Balans

Assets Intangible assets Deferred tax assets Pension benefit surplus Property, plant & equipment held for own use	C0010
Intangible assets Deferred tax assets Pension benefit surplus Property, plant & equipment held for own use	
Deferred tax assets Pension benefit surplus Property, plant & equipment held for own use	
Pension benefit surplus Property, plant & equipment held for own use	
Property, plant & equipment held for own use	
	ļ
Investments (other than assets held for index-linked and unit-linked contracts)	515.12
Property (other than for own use)	
Holdings in related undertakings, including participations	
Equities	14.488
Equities - listed	14.48
Equities - unlisted	
Bonds	173.93
Government Bonds	169.97
Corporate Bonds	3.96
Structured notes	
Collateralised securities	
Collective Investments Undertakings	326.67
Derivatives	2
Deposits other than cash equivalents	
Other investments	
Assets held for index-linked and unit-linked contracts	
Loans and mortgages	
Loans on policies	
Loans and mortgages to individuals	
Other loans and mortgages	
Reinsurance recoverables from:	27.82
Non-life and health similar to non-life	
Non-life excluding health	27.82
Health similar to non-life	
Life and health similar to life, excluding health and index-linked and unit-linked	
Health similar to life	
Life excluding health and index-linked and unit-linked	<u> </u>
Life index-linked and unit-linked	
Deposits to cedants	<u> </u>
Insurance and intermediaries receivables	30.54
	2.81
Reinsurance receivables Receivables (trade, not insurance)	31
Own shares (held directly)	31
Own shares (neid directly) Amounts due in respect of own fund items or initial fund called up but not yet paid in	
Amounts due in respect of own fund items of initial fund called up but not yet paid in Cash and cash equivalents	7
Any other assets, not elsewhere shown	7.46
Any other assets, not eisewhere snown  Total assets	3.71 <b>587.80</b> 3

#### S.02.01 - Balans (vervolg)

	Solvency II value
	C0010
Liabilities Technical provisions - non-life	275 454
Technical provisions - non-life Technical provisions - non-life (excluding health)	275.458
TP calculated as a whole	
Best estimate	i i
Risk margin Technical provisions - health (similar to non-life)	24.20
TP calculated as a whole	
Best estimate	
Risk margin	
TP - life (excluding index-linked and unit-linked)	
Technical provisions - health (similar to life)	
TP calculated as a whole	
Best estimate	
Risk margin	
TP calculated as a whole  Best estimate  Risk margin	
Risk margin	
TP - index-linked and unit-linked	
TP calculated as a whole	
Best estimate	
Risk margin	
Contingent liabilities	
Provisions other than technical provisions	
Pension benefit obligations	
Deposits from reinsurers	
Deferred tax liabilities	
Derivatives	
Debts owed to credit institutions	
Financial liabilities other than debts owed to credit institutions	
Insurance & intermediaries payables	
Reinsurance payables	
Payables (trade, not insurance)	
Subordinated liabilities	
Subordinated liabilities not in BOF	
Subordinated liabilities in BOF	1
Any other liabilities, not elsewhere shown	3.47
Any other liabilities, not elsewhere shown  Total liabilities	



## S.05.01 - Premie, Schade en Kosten per branche

		Li	ne of Business fo	r: non-life insuran	ce and reinsurar	nce obligations (di	rect business and	d accepted proport	tional reinsuran	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
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Premiums written											
Gross - Direct Business		14.110		131.748	97.134	35.281	1.317	8.013		4.133	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted											
Reinsurers' share		155		2.542	1.807	1.604	170	156		95	
Net		13.955		129.205	95.328	33.677	1.147	7.856		4.038	
Premiums earned											
Gross - Direct Business		14.544		132.570	98.383	35.261	1.111	7.994		4.181	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted				30-5		20-5					
Reinsurers' share		155		2.542	1.807	1.604	170	156		95	
Net		14.389		130.028	96.576	33.657	942	7.838		4.087	
Claims incurred	İ					ļi		<u> </u>			
Gross - Direct Business		12.782		130.775	42.198	21.614	3.164	5.886		2.914	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted				20-5		20-5		30-53-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-		30-5	
Reinsurers' share				8.368	-18	1.170	1.778	202			
Net		12.782		122.407	42.215	20.444	1.386	5.684		2.914	
Changes in other technical provisions											
Gross - Direct Business								<u> </u>			
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted			The state of the s	200000000000000000000000000000000000000		20-5		2002		30-65	The state of the s
Reinsurers' share											
Net											
Expenses incurred		3.904		41.257	24.953	9.076	-47	1.686		905	
Other expenses						2000	22222				The same of the sa
Total expenses		$>\!\!<$	$\sim$		> <		$\sim$		> <		> <



#### TVM verzekeringen verslag over de solvabiliteit e

## S.05.01 - Premie, Schade en Kosten per branche (vervolg)

		Line of Bus	iness for: accepted	non-proportiona	l reinsurance		
	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total	
	C0120	C0130	C0140	C0150	C0160	C0200	
Premiums written					<u> </u>		
Gross - Direct Business	5.423					297.158	
Gross - Proportional reinsurance accepted						0	
Gross - Non-proportional reinsurance accepted						0	
Reinsurers' share	82					6.611	
Net	5.341					290.547	
Premiums earned							
Gross - Direct Business	5.508					299.553	
Gross - Proportional reinsurance accepted						0	
Gross - Non-proportional reinsurance accepted						0	
Reinsurers' share	82					6.611	
Net	5.426					292.943	
Claims incurred	į						
Gross - Direct Business	4.103			23-62		223.435	
Gross - Proportional reinsurance accepted				2000	The second secon	0	
Gross - Non-proportional reinsurance accepted						0	
Reinsurers' share						11.500	
Net	4.103					211.935	
Changes in other technical provisions							
Gross - Direct Business						0	
Gross - Proportional reinsurance accepted						0	
Gross - Non-proportional reinsurance accepted	20-5					0	
Reinsurers' share						0	
Net						0	
Expenses incurred	599					82.332	
Other expenses	2000					7.065	
Total expenses		$>\!\!<$		$>\!\!<$		89.397	



## S.05.02 - Premie, Schade en Kosten per land (Thuisland + Top 5)

	Home Country									
	C0010	C0020	C0030	C0040	C0050	C0060	C0070			
		BE	DE	PL	LU	RO				
Premium written	C0080	C0090	C0100	C0110	C0120	C0130	C0140			
		======	05 500							
Gross - Direct Business	183.948	72.549	25.722	7.503	3.134	1.355	294.211			
Gross - Proportional reinsurance accepted							0			
Gross - Non-proportional reinsurance accepted							0			
Reinsurers' share	4.560	1.360	510	141	20	5	6.596			
Net	179.388	71.189	25.213	7.362	3.114	1.350	287.616			
Premium earned										
Gross - Direct Business	186.119	72.349	25.684	7.888	3.214	1.355	296.610			
Gross - Proportional reinsurance accepted							0			
Gross - Non-proportional reinsurance accepted							0			
Reinsurers' share	4.560	1.360	510	141	20	5	6.596			
Net	181.559	70.990	25.175	7.748	3.194	1.350	290.014			
Claims incurred		•			•					
Gross - Direct Business	142.140	50.714	21.158	4.542	2.458	885	221.897			
Gross - Proportional reinsurance accepted							0			
Gross - Non-proportional reinsurance accepted				<del>-</del>			0			
Reinsurers' share	11.916	-345	-99	28			11.500			
Net	130.224	51.058	21.257	4.515	2.458	885	210.397			
Changes in other technical provisions										
Gross - Direct Business			<u> </u>	<u> </u>			0			
Gross - Proportional reinsurance accepted							0			
Gross - Non-proportional reinsurance accepted							0			
Reinsurers' share							0			
Net	F7 22F	17.506	6 202	175	660	162	02.020			
Expenses incurred	57.235	17.506	6.282	175	669	162	82.028 7.065			
Other expenses Total expenses							89.093			



## S.17.01 - Technische voorzieningen Schade en Zorg vergelijkbaar met Schade

					Direct bus	iness and accepte	d proportional re	insurance	
	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
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions calculated as a whole									
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical Provisions calculated as a sum of BE and RM		AND DESCRIPTION OF THE PROPERTY OF THE PROPERT							
Best estimate	And the last of th				AND DESCRIPTION OF THE PARTY OF				
Premium provisions	the last the last top the last	and the last	AND REAL PROPERTY AND PERSONS ASSESSMENT OF THE PERSONS ASSESSMENT OF	THE RESERVE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COL	A STATE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAMED IN	A STATE OF THE PERSON NAMED IN COLUMN 1	The second secon		THE RESERVE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAME
Gross - Total  Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected		746		9.557	-31.495	-2.133	330	-1.701	
losses due to counterparty default	_	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	746	<u> </u>	9.557	-31.495	-2.133	330	-1.701	U
Claims provisions	THE RESERVE THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER.	740	THE RESERVE THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAMED I	3.337	-31.433	-2.133	330	-1./UI	Name and Address of the Owner, where the Publisher of the Owner, where the Owner, which is the Owner,
Gross - Total	- A STATE OF THE PARTY OF THE P	9.857		200.584	7,924	14,703	1,324	13.437	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected		5.057		200.304	7.324	14.703	1.52-	13.437	
losses due to counterparty default	0	0	0	23,991	0	1.977	829	1.028	0
Net Best Estimate of Claims Provisions		9.857		176.593	7.924	12.726	496		
Total Best estimate - gross		10.602		210.141	-23.571	12.570	1.654	11.736	
Total Best estimate - net		10.602		186.150	-23.571	10.592	825	10.707	
Risk margin	0	1.111	0	12.147	4.962	3.223	220	1.036	0
Amount of the transitional on Technical Provisions	And the Real Property lies and the Property lies are not to the Property lies and the Property lies are not to the Property lies and the Property lies are not to	The same of the sa		The same of the sa			THE RESERVE THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAMED I		30-45
TP as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total	the state of the s	THE RESIDENCE OF THE PARTY OF T	THE RESIDENCE OF THE PERSON NAMED IN COLUMN 2 IN COLUM		AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN THE PERSON NAMED IN TH	which the day has been dead to the property of the party		the same and the s	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TRANSPORT OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TRANSPORT NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TRANSPORT NAMED IN COLUMN TWO IS
Technical provisions - total		11.714		222.287	-18.609	15.793	1.874	12.772	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total				23.991		1.977	829	1.028	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total		11.714		198.297	-18.609	13.815	1.046	11.744	



S.17.01 - Technische voorzieningen Schade en Zorg vergelijkbaar met Schade

(vervolg)

				Acce	pted non-propo	rtional reinsurance	e:	
	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 Non-Life obligations
	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole								C
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	C
Technical Provisions calculated as a sum of BE and RM	And the last of th	The state of the s	the state of the s	the same of the sa			AND RESIDENCE OF THE PROPERTY	
Best estimate	the same of the sa	The state of the s	And the same and t	AND REAL PROPERTY OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS		THE RESIDENCE OF THE PERSON NAMED IN COLUMN 2 IN COLUM	AND RESIDENCE OF THE PROPERTY	
Premium provisions	the last the		The state of the s	the state of the s		THE RESERVE TO SHARE SHA	AND RESIDENCE OF PERSONS AND PROPERTY OF PERSONS AND P	
Gross - Total	-1.341		-258					-26.296
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected		i						
losses due to counterparty default	0	0	0	0	0	0	0	C
Net Best Estimate of Premium Provisions	-1.341		-258					-26.296
Claims provisions	the same and the s			the same of the sa			AND REAL PROPERTY OF THE PERSON NAMED IN POSSION OF THE PERSON	
Gross - Total	5.479		23.072					276.379
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected								
losses due to counterparty default	0	0	0	0	0	0	0	27.825
Net Best Estimate of Claims Provisions	5.479		23.072					248.554
Total Best estimate - gross	4.138		22.814					250.083
Total Best estimate - net	4.138		22.814					222.258
Risk margin	408	0	2.267	0	0	0	0	25.375
Amount of the transitional on Technical Provisions		The state of the s		And the second second second				
TP as a whole	0	0	0	0	0	0	0	C
Best estimate	0	0	0	0	0	U U	0	C
Risk margin	0	0	0	0	0	0	0	C
Technical provisions - total	THE RESERVE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN TRANSPORT OF THE PERSON NAMED IN TH	THE RESERVE TO SHAPE THE PARTY OF THE PARTY	THE RESIDENCE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NA	the same of the sa		THE RESERVE OF THE PARTY OF THE	THE RESIDENCE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN TRANSPORT OF THE PERSON NAMED IN	
Technical provisions - total	4.546		25.080					275.458
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total								27.825
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	4.546		25.080					247.633



V E R Z E K E R I N G E N
TVM verzekeringen verslag over de solvabiliteit en financiële positie 2019 (disclosure)

## S.19.01 - Schadeontwikkelingsdriekhoeken

	Development year (absolute amount)									
0	1	2	3	4	5	6	7	8	9	10 & +

Sum of
In Current years
year (cumulative
)

oss Claims Paid (non-cumulative)											
•	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	><			><<							3.9
2010	57.531	31.801	7.946	5.051	2.922	2.365	1.321	1.092	957	113	
2011	62.406	35.034	8.367	4.454	2.867	4.020	1.623	1.882	3.121		
2012	59.582	31.868	9.479	6.035	3.048	2.996	2.427	2.729		•	
2013	62.405	34.640	9.186	6.762	5.172	2.444	4.158				
2014	68.771	37.061	10.035	5.135	4.888	4.466					
2015	81.044	46.048	11.675	8.422	5.058						
2016	86.185	47.862	15.929	5.442							
2017	93.609	56.341	15.167								
2018	103.526	57.023									
2019	106.383		•								

	C0170	C0180
	3.994	3.994
	113	111.097
	3.121	123.774
	2.729	118.165
	4.158	124.768
	4.466	130.356
	5.058	152.246
	5.442	155.419
	15.167	165.117
	57.023	160.549
	106.383	106.383
Total	207.655	1.855.131

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

Year end (discounte d data)

	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	
Prior		22045	3045	2005	2045	2005	200	230-45	23-45	2005	13.535	
2010	i	i	i		i		6.788	2.769	2.274	1.997		
2011						9.696	18.221	10.974	7.936			
2012					11.651	10.489	6.574	4.901				
2013				17.080	13.185	7.786	10.114					
2014			24.970	19.117	14.495	11.737						
2015	i	39.163	25.300	17.691	13.445		•'					
2016	91.999	42.478	26.503	23.691								
2017	95.964	43.738	27.664									
2018	94.649	40.346										
2019	104.954											



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

Reconciliation reserve

Expected profits

Expected profits included in future premiums (EPIFP) - Life Business

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

Total Expected profits included in future premiums (EPIFP)

#### S.23.01 - Eigen Vermogen

S.23.01 - Eigen Vermogen					
	Total	Tier 1 - unrestricted		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	the state of the s	THE RESERVE THE PARTY AND ADDRESS OF THE PARTY	THE R. P. LEWIS CO., LANSING MICH. LANSING M		Name and Address of the Owner, where the Party of the Owner, where the Owner, which is the Ow
Delegated Regulation (EU) 2015/35		The state of the s	the state of the s	THE RESERVE THE PARTY OF THE PA	the state of the s
Ordinary share capital (gross of own shares)	300	300		1	
Share premium account related to ordinary share capital	103.143	103.143		1	
Share premium account related to ordinary share capital Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type				1	
undertakings			the state of the s		
Subordinated mutual member accounts				1	
Surplus funds					
Preference shares					
Share premium account related to preference shares					
Reconciliation reserve	174.882	174.882			
Subordinated liabilities	17 4.002	171.002			
An amount equal to the value of net deferred tax assets	•	-0000			-
	•				-
Other own fund items approved by the supervisory authority as basic own funds not specified above		The same of the sa			
Own funds from the financial statements that should not be represented by the reconciliation reserve and do			3		305
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		3045	3-45	3045	300
Deductions  Deductions for participations in financial and credit institutions					
				+	
Total basic own funds after deductions	278.325	278.325			
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand					
				<u></u>	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and					300
mutual - type undertakings, callable on demand		-01-	455		
Unpaid and uncalled preference shares callable on demand		-00000			_i 
A legally binding commitment to subscribe and pay for subordinated liabilities on demand		-00000			
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC					
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 2009/138/EC					
		The same of the sa	The state of the s		
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC		the same of the sa	and the same of th		İ
Other ancillary own funds					
Total ancillary own funds					
Available and eligible own funds					
Total available own funds to meet the SCR	278.325	278.325			
Total available own funds to meet the MCR	278.325	278.325		1	
Total eligible own funds to meet the SCR	278.325	278.325			
Total eligible own funds to meet the MCR	278.325	278.325			
SCR	123.557				
SON. MCR	51.423				
Ratio of Eligible own funds to SCR	225,26%	-00000			
Ratio of Eligible own funds to MCR	541,24%		+441E		
	-				
Dannailiation nanno	C0060		1		
Reconciliation reserve	278,325	-0000			
Excess of assets over liabilities	2/8.325				
Own shares (held directly and indirectly)	<u> </u>				
Foreseeable dividends, distributions and charges					
Other basic own fund items	103.443				
		The state of the s			

174.882

37.067

37.067



## S.25.01 - Solvabiliteitskapitaalvereiste (SCR) - Standaardformule

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
Market risk	48.621		
Counterparty default risk	8.524		
Life underwriting risk			
Health underwriting risk	7.513		
Non-life underwriting risk	130.602		
Diversification	-39.503		
Intangible asset risk			
Basic Solvency Capital Requirement	155.757		

# **Calculation of Solvency Capital Requirement**

	C0100
Operational risk	8.987
Loss-absorbing capacity of technical provisions	
Loss-absorbing capacity of deferred taxes	-41.186
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	
Solvency capital requirement excluding capital add-on	123.557
Capital add-on already set	
Solvency capital requirement	123.557
Other information on SCR	
Capital requirement for duration-based equity risk sub-module	
Total amount of Notional Solvency Capital Requirements for remaining part	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	
Diversification effects due to RFF nSCR aggregation for article 304	



# S.28.01 - Minimumkapitaalvereiste - Alleen Schadeverzekeringsactiviteiten

#### Linear formula component for non-life insurance and reinsurance obligations

	Non-life	activities
MCR calculation Non Life	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	C0020	C0030
Medical expense insurance and proportional reinsurance		
Income protection insurance and proportional reinsurance	10.602	13.955
Workers' compensation insurance and proportional reinsurance		
Motor vehicle liability insurance and proportional reinsurance		
Other motor insurance and proportional reinsurance Marine, aviation and transport insurance and proportional reinsurance	10.502	95.328
Marine, aviation and transport insurance and proportional reinsurance	10.592	
Fire and other damage to property insurance and proportional reinsurance General liability insurance and proportional reinsurance		
General liability insurance and proportional reinsurance Credit and suretyship insurance and proportional reinsurance	10.707	7.050
Legal expenses insurance and proportional reinsurance	4.138	4.038
IAssistance and proportional reinsurance	1	
Miscellaneous financial loss insurance and proportional reinsurance	22.814	5.341
Non-proportional health reinsurance		
Non-proportional casualty reinsurance		
Non-proportional marine, aviation and transport reinsurance		
Non-proportional property reinsurance		

## 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				
Obligations with profit participation - future discretionary benefits				
Index-linked and unit-linked insurance obligations				
Other life (re)insurance and health (re)insurance obligations				
Total capital at risk for all life (re)insurance obligations				

	Non-life activities	Life activities
	C0010	C0040
MCRNL Result	51.423	
MCRL Result		
Overall MCR calculation		C0070
Linear MCR		51.423
SCR		123.557
MCR cap		55.601
MCR floor		30.889
Combined MCR		51.423
Absolute floor of the MCR		3.700
		C0070
Minimum Capital Requirement		51.423