

verslag over de solvabiliteit en financiële positie (Disclosure)

2016



Inhoud

Code	Nederlandstalige omschrijving	Engelstalige omschrijving
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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 2016, 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

Solvency II value

Assets Intangible assets Deferred tax assets Pension benefit surplus Property, plant & equipment held for own use Investments (other than assets held for index-linked and unitlinked contracts) 495.074 Property (other than for own use) Holdings in related undertakings, including participations Equities Equities - listed Equities - unlisted 168.244 Government Bonds 165.229 Corporate Bonds Structured notes Collateralised securities Collective Investments Undertakings 311.658 Derivatives 129 Deposits other than cash equivalents 15.043 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: 13.684 Non-life and health similar to non-life 13.684 Non-life excluding health 13.684 Health similar to non-life and unit-linked Health similar to life Life excluding health and index-linked and unit-linked Life index-linked and unit-linked Deposits to cedants Insurance and intermediaries receivables 21.322 Reinsurance receivables 2.206 Receivables (trade, not insurance) 497 Own shares (held directly) not yet paid in Cash and cash equivalents 10.350 Any other assets, not elsewhere shown 2.178 Total assets 545.311



S.02.01 Balans (vervolg)

	Solvency II value
	C0010
Liabilities	C0010
Technical provisions - non-life	273.161
Technical provisions - non-life (excluding health)	263.715
TP calculated as a whole	0
Best estimate	239.098
Risk margin	24.617
Technical provisions - health (similar to non-life)	9.446
TP calculated as a whole	0
Best estimate	8.287
Risk margin	1.159
TP - life (excluding index-linked and unit-linked)	
Technical provisions - health (similar to life)	
TP calculated as a whole	
Best estimate	
Risk margin	
TP - life (excluding health and index-linked and unit-linked)	
TP calculated as a whole	
Best estimate	
Risk margin	
TP - index-linked and unit-linked	
TP calculated as a whole	
Best estimate	
Risk margin	
Contingent liabilities	1.085
Provisions other than technical provisions	50
Pension benefit obligations	
Deposits from reinsurers	
Deferred tax liabilities	23.077
Derivatives	613
Debts owed to credit institutions	
Financial liabilities other than debts owed to credit institutions	
Insurance & intermediaries payables	1.906
Reinsurance payables	
Payables (trade, not insurance)	17.735
Subordinated liabilities	
Subordinated liabilities not in BOF	
Subordinated liabilities in BOF	
Any other liabilities, not elsewhere shown	5.806
Total liabilities	323.433
Excess of assets over liabilities	221.878



S.05.02 - Premie, Schade en Kosten per branche

		L	ine of Business fo	r: non-life insurar	nce and reinsura	nce obligations (di	rect business and	l accepted proport	tional reinsurand	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										ļ	
Gross - Direct Business	<u> </u>	12.368		87.709	71.150	32.007	1.418	7.050		3.645	
Gross - Proportional reinsurance accepted				1.748	1.973						
Gross - Non-proportional reinsurance accepted			AND RESIDENCE OF THE PROPERTY		AND RESIDENCE AND ADDRESS OF THE PARTY OF TH	A STATE OF THE PARTY OF THE PAR	AND REAL PROPERTY AND PROPERTY		AND REAL PROPERTY AND PROPERTY		the state of the s
Reinsurers' share				1.314	1.159	1.881	203	112		38	
Net		12.368		88.142	71.964	30.125	1.215	6.938		3.607	
Premiums earned											
Gross - Direct Business		12.366		87.865	71.000	31.986	1.281	7.070		3.734	
Gross - Proportional reinsurance accepted				1.680	1.973						
Gross - Non-proportional reinsurance accepted	The state of the s		AND RESIDENCE OF THE PROPERTY	The state of the s	AND REAL PROPERTY AND PROPERTY	And the last of th	A STATE OF THE PARTY OF THE PAR	The same of the sa	The same of the sa		A STATE OF THE PARTY OF THE PAR
Reinsurers' share				1.314	1.159	1.881	203	112		38	
Net		12,366		88.231	71.814		1.078	6.958		3,696	
Claims incurred											
Gross - Direct Business		10.797		88.190	35.863	17.633	378	1.998		2.174	
Gross - Proportional reinsurance accepted	-	10.737		881			370	1.550		2.17.1	
Gross - Non-proportional reinsurance accepted				UUI	1.299						
Reinsurers' share				3.056	-16			388			
Net		10.797		86.015	37.179	17.354	378	1.610		2.174	
Changes in other technical provisions	<u> </u>					ļ				<u> </u>	
Gross - Direct Business						ļ					
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted		-		-	which the last the same and the party of the same and the	the same of the sa	Name and Address of the Owner, where the Publisher of the Owner, where the Publisher of the Owner, where the Owner, which is	The same of the sa			
Reinsurers' share											
Net											
Expenses incurred		3.321		27.317	20.738	9.374	29	1.592		900	
Other expenses	A STATE OF THE PERSON NAMED IN COLUMN 2 AND ADDRESS OF THE PERSON	THE RESIDENCE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER, THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.	AND REAL PROPERTY AND PERSONS ASSESSED.	AND RESIDENCE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER. THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER.	AND RESIDENCE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER, THE PERSON NAMED IN THE PERSON NAMED IN THE OWNER, THE PERSON NAMED IN	The state of the s	NAME AND POST OF THE OWNER, WHEN PERSON AND POST OF	AND RESIDENCE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NA	AND REAL PROPERTY AND PERSONS ASSESSED. THE PERSONS ASSESSED.	AND RESIDENCE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER, THE PERS	AND RESIDENCE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER, THE PERSON NAMED IN THE PERSON NAMED IN THE OWNER, THE PERSON NAMED IN THE PERSON N
Total expenses		\sim	\sim								\sim



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S.05.02 - Premie, Schade en Kosten per branche

		Line of Bus	iness for: accepted	l non-proportiona	l reinsurance	
	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written				 	!	
Gross - Direct Business	5.275	A STATE OF THE PARTY OF THE PAR			The state of the s	220.621
Gross - Proportional reinsurance accepted	8					3.729
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share	48					4.755
Net	5.236					219.595
Premiums earned						
Gross - Direct Business	5.159		AND REAL PROPERTY AND ADDRESS OF THE PARTY AND	AND REAL PROPERTY AND ADDRESS OF THE PARTY AND		220,462
Gross - Proportional reinsurance accepted	8		The state of the s			3,661
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share	48		T	1		4.755
Net	5.120			<u> </u>		219,368
Claims incurred	5.120					213,500
Gross - Direct Business	871			The same of the sa		157.903
Gross - Proportional reinsurance accepted	16					2.197
Gross - Non-proportional reinsurance accepted	10					2.197
Reinsurers' share						3.707
Net	887					156.393
Changes in other technical provisions						
Gross - Direct Business						
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted						0
Reinsurers' share			+			0
Net				<u> </u>		Ö
Expenses incurred	680					63.951
Other expenses	THE RESERVE OF THE PARTY OF THE	AND RESIDENCE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER.	The state of the s	AND RESIDENCE AND PROPERTY OF PERSONS AND PERSONS ASSESSED.	the state of the s	3.875
Total expenses		\sim				67.825



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

	Home Country	Top 5 countri	es (by amount of	gross premiums	written) - non-life	e obligations	Total Top 5 and home country
	C0010	C0020	C0030	C0040	C0050	C0060	C0070
	C0080	BE C0090	DE C0100	PL C0110	LU C0120	SK C0130	C0140
B	156,568	42.108	13.584	5.679	2,755	1.180	C0140
Premium written							
Gross - Direct Business	152.839	42.108	13.584	5.679	2.755	1.180	
Gross - Proportional reinsurance accepted	3.729						3.729
Gross - Non-proportional reinsurance accepted							0
Reinsurers' share	3.788	573	180	81	15	1	4.639
Net	152.780	41.535	13.404	5.598	2.740	1.178	217.235
Premium earned	157.034	41.790	13.299	5.591	2.763	1.153	221.629
Gross - Direct Business	153.373	41.790	13.299	5.591	2.763	1.153	217.968
Gross - Proportional reinsurance accepted	3.661						3.661
Gross - Non-proportional reinsurance accepted							0
Reinsurers' share	3.788	573	180	81	15	1	4.639
Net	153.246	41.217	13.119	5.510	2.748	1.151	216.991
Claims incurred	109.685	30.705	9.723	6.021	1.298	858	158.290
Gross - Direct Business	107.459	30.705	9.753	6.021	1.298	858	156.093
Gross - Proportional reinsurance accepted	2.227		-30				2.197
Gross - Non-proportional reinsurance accepted		İ					0
Reinsurers' share	4.478	-771					3.707
Net	105.207	31.476	9.723	6.021	1.298	858	154.583
Changes in other technical provisions	0	0	0	0	0	0	0
Gross - Direct Business							0
Gross - Proportional reinsurance accepted	ll						0
Gross - Non-proportional reinsurance accepted							0
Reinsurers' share							0
Net							0
Expenses incurred	50.899	11.504	729	117	352	138	
Other expenses		AND RESIDENCE OF THE PARTY OF T	NAME AND POST OFFICE ADDRESS OF THE PARTY OF	AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN	THE RESIDENCE OF THE PROPERTY		3.875
Total expenses	the state of the s	the same of the sa	THE RESERVE AND DESCRIPTION OF THE PERSON OF	And the last of th	AND REAL PROPERTY OF THE PROPE	A STATE OF THE PARTY OF THE PAR	67.614



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

	Direct business and accepted proportional reinsurance										
	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
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120
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			
Technical Provisions calculated as a sum of BE and RM	and the case of th	the state of the s	AND REAL PROPERTY AND ADDRESS OF THE PARTY AND	THE RESERVE TO SHARE AND ADDRESS OF THE PARTY OF THE PART	AND RESIDENCE OF THE PARTY OF T	THE RESERVE THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER. THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER. THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER. THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER. THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER.	the state of the s	AND REAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN 2 AND	A STATE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN THE PERSON NAMED IN THE PERSON NAMED IN	and the same and t	THE RESERVE THE PARTY OF THE PA
Best estimate	which the real part and the last the la	the same of the sa	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED I	The state of the s		And the same of th	the state of the s	and the same of th	The state of the s	The state of the s	75-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-
Premium provisions	which the same of	the state of the s	THE RESERVE THE PARTY OF THE PA	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS	AND RESIDENCE AND PROPERTY AND	And the same of th	the state of the s		The state of the s	And the last of th	
Gross - Total		489		22.126	-12.863	-4.709	-50	-752		-548	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Premium Provisions		489		-439 22.565	-216 -12.647		-26 -23	- <u>11</u> - 741		-548	
Claims provisions	And the last set that the last set the last	the same and with the same and	AND RESIDENCE OF THE PARTY OF T	AND REAL PROPERTY AND PERSONS ASSESSMENT ASSESSMENT AND PERSONS ASSESSMENT ASSESSMEN	AND RESIDENCE AND PROPERTY OF THE PERSON NAMED IN COLUMN 2 AND PERSON NAME	the state of the s	AND RESIDENCE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NA	the state of the s	THE RESERVE THE PARTY OF THE PA	And the real part and the last terminal part and	THE RESERVE OF THE PARTY OF THE
Gross - Total		7.797		202.454	6.250	17.706	1.155	5.588		511	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Claims Provisions		7,797		12.031 190.423	6.250	947 16.759	659 496	1.028 4.560		511	
Total Best estimate - gross		8.287		224.579	-6.614	12.997	1.105	4.836		-37	
Total Best estimate - net		8.287		212,988	-6.397	12,338	473	3,819		-37	
Risk margin		1.159		13.238	4.494	4.837	644	691		230	
Amount of the transitional on Technical Provisions	The state of the s	AND REAL PROPERTY AND PERSONS ASSESSMENT ASSESSMENT AND PERSONS ASSESSMENT ASSESSMEN	Name and Address of the Owner, where the Party of the Owner, where the Party of the Owner, where the Owner, which the Owner, where the Owner, which the Owner,		And the last of th	The state of the s	THE RESERVE THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAMED I			The state of the s	The state of the s
TP as a whole Best estimate Risk margin											
Technical provisions - total	AND REAL PROPERTY AND PERSONS ASSESSMENT OF THE PERSON ASSESSMENT OF TH	the same of the sa	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED I		AND REAL PROPERTY AND PROPERTY	THE RESERVE THE PARTY OF THE PA	AND REAL PROPERTY AND PROPERTY		THE RESERVE THE PROPERTY OF THE PARTY OF THE	the state of the s	The state of the s
Technical provisions - total		9.446		237.818	-2.120	17.834	1.749	5.527		193	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total				11.592	-216	659	633	1.017			
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total		9.446		226.226	-1.903	17.174	1.116	4.510		193	



TVM verzekeringen verslag over de solvabiliteit en financiële positi

S.17.01 - Technische voorzieningen Schade en Zorg vergelijkbaar r

		Acce	epted non-propo	rtional reinsurance	e:	
	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
	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole						0
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
Technical Provisions calculated as a sum of BE and RM		AND REAL PROPERTY AND PERSONS ASSESSMENT OF THE PERSONS ASSESSMENT OF	THE STREET			\sim
Best estimate		AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED I			AND REAL PROPERTY AND ADDRESS OF THE PARTY ADDRESS OF THE PARTY AND ADD	\sim
Premium provisions	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED I	the same of the last of the la	The same of the sa	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED I	the state and th	2.250
Gross - Total	-323					3.370
Total recoverable from reinsurance/SPV and Finite Re after the						
adjustment for expected losses due to counterparty default						-980
Net Best Estimate of Premium Provisions	-323			The same of the sa	THE REAL PROPERTY AND ADDRESS OF THE PARTY AND	4.351
Claims provisions	2,554	Name and Address of the Owner, where the Party of the Owner, where the Party of the Owner, where the Owner, which is	Name and Post Of the Owner, where the Party of the Party	NAME AND ADDRESS OF TAXABLE PARTY.	THE R. P. LEWIS CO., LANSING, SALES,	244.014
Gross - Total	2.554					244.014
Total recoverable from reinsurance/SPV and Finite Re after the						
adjustment for expected losses due to counterparty default				·		14.664
Net Best Estimate of Claims Provisions	2.554					229.350
Total Best estimate - gross	2.231					247.385
Total Best estimate - net Risk margin	2.231 483					233.700 25.777
Amount of the transitional on Technical Provisions	403		The Real Property lies and the least of the	-	-	25.777
TP as a whole						0
Best estimate	 					Ö
Risk margin						Ö
Technical provisions - total	And the last of th	And the contract of the last o				
Technical provisions - total	2.715					273.161
Recoverable from reinsurance contract/SPV and Finite Re after						
the adjustment for expected losses due to counterparty default						
- total						13.684
Technical provisions minus recoverables from reinsurance/SPV						25.004
and Finite Re- total	2.715					259.477



S.19.01 - Schadeontwikkelingsdriekhoeken

				Developmen	t year (abso	lute amount	t)				In Current	Sum of years
0	1	2	3	4	5	6	7	8	9	10 & +	year	(cumulative)
				•		•			•			

	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	CO:
Prior	#######	######	#######	#######	#######	#######	#######	#######	#######	######	7.459	R0100	4.204	4
N-9	64.728	33.283	8.342	5.125	4.156	1.622	1.021	387	1.467	219		R0160	219	
N-8	66.398	32.400	7.252	4.984	2.414	1.225	1.179	1.894	268			R0170	268	
N-7	60.594	30.721	7.860	6.105		2.231	2.086					R0180	1.150	
N-6	68.048	35.814	8.602	5.158	3.047	2.427	1.324	.				R0190	1.324	
N-5	71.358	39.189	8.998	4.757	3.136							R0200	3.962	
N-4	70.060	34.622	10.662	6.172	3.091							R0210	3.091	
N-3	71.530	39.063	9.606	6.621								R0220	6.621	
N-2	79.097	39.257	9.962									R0230	9.962	
N-1	77.414	45.328										R0240	45.328	
N	85.429											R0250	85.429	

		Development year (absolute amount)											Year end
	0	1	2	3	4	5	6	7	8	9	10 & +		(discounted data)
Gross undiscounted Best Estimate Claims Provisions													
Prior	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	13.153	R0100	C0360 12.957
N-9										4.229		R0160	4.169
N-8				!	!				4.527		•'	R0170	4.464
N-7								5.431		•'		R0180	5.355
N-6				I	1		6.788					R0190	6.693
N-5				1		9.696		•				R0200	9.563
N-4					11.651		=					R0210	11.495
N-3				17.080								R0220	16.857
N-2			24.970		=							R0230	24.652
N-1	i	39.163	İ									R0240	38.705
N	91.999											R0250	91.060
												Total R0260	225.972



S.23.01 - Eigen Vermogen

	Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
	60010	60020	0000		,
asic own funds before deduction for participations in other financial sector as foreseen in article 68 of	the same of the sa	the state of the s	A SECURE OF THE PERSON AND PERSON	the state of the s	the state of the s
elegated Regulation (EU) 2015/35	The state of the s		the state of the s	the state of the s	THE RESERVE AND ADDRESS OF THE PARTY OF THE
Ordinary share capital (gross of own shares)	300	300			
Share premium account related to ordinary share capital Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type	68.143	68.143			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings					
Subordinated mutual member accounts	+		and the last of th		
Surbus finds					
Preference shares					
Share premium account related to preference shares					
Reconciliation reserve	153.435	153.435		THE RESIDENCE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.	THE RESIDENCE OF THE PARTY OF T
Subordinated liabilities					
An amount equal to the value of net deferred tax assets					
Other own fund items approved by the supervisory authority as basic own funds not specified above vn funds from the financial statements that should not be represented by the reconciliation reserve and					
	The same of the sa		the same and the s	the same of the same and the sa	The same of the sa
not meet the criteria to be classified as Solvency II own funds	THE RESERVE THE PARTY OF THE PA	the state of the s	the state of the s	the state of the s	THE RESERVE THE PROPERTY OF TH
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not			AND REAL PROPERTY AND PROPERTY	The same of the sa	
meet the criteria to be classified as Solvency II own funds		the state of the s	the same and the s	the same and the s	the state of the s
ductions					
Deductions for participations in financial and credit institutions					
tal basic own funds after deductions	221.878	221.878			
tal basic own fullus after deductions	2211070	221.070			
cillary own funds					
Unpaid and uncalled ordinary share capital callable on demand					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and			The same of the sa	<u> </u>	
mutual - type undertakings, callable on demand					
Unpaid and uncalled preference shares callable on demand					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand					
Letters of credit and quarantees under Article 96(2) of the Directive 2009/138/EC					
Letters of credit and quarantees 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 same and the s		
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC		and the same of th	the state of the s		
Other ancillary own funds				1	
tal ancillary own funds				İ	
	•				•
ailable and eligible own funds					
Total available own funds to meet the SCR	221.878	221.878			
Total available own funds to meet the SCR	221.878	221.878			
	221.878	221.878			
Total eligible own funds to meet the SCR	221.878	221.878			
Total eligible own funds to meet the MCR	116.217	221.878			
R					
CR	43.018				
tio of Eligible own funds to SCR	190,92%				
tio of Eligible own funds to MCR	515,78%				
and the state of t	C0060				

	C0060	
Reconciliation reserve		
Excess of assets over liabilities	221.878	
Own shares (held directly and indirectly)	I	
Foreseeable dividends, distributions and charges	1	
Other basic own fund items	68.443	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds		
Reconciliation reserve	153.435	
Expected profits		
Expected profits included in future premiums (EPIFP) - Life Business		
Expected profits included in future premiums (EPIFP) - Non- life business	9.928	
Total Expected profits included in future premiums (EPIFP)	9.928	



S.25.01 - Solvabiliteitskapitaalvereiste (SCR) - Standaardformule

	Gross solvency capital	USP	Simplifications
	C0110	C0080	C0090
Market risk	53.012		
Counterparty default risk	8.625		
Life underwriting risk			
Health underwriting risk	7.506		
Non-life underwriting risk	119.087		
Diversification	-40.696		
Intangible asset risk			
Basic Solvency Capital Requirement	147.535		

Calculation of Solvency Capital Requirement

	C0100
Operational risk	7.422
Loss-absorbing capacity of technical provisions	
Loss-absorbing capacity of deferred taxes	-38.739
Capital requirement for business operated in accordance with Art. 4 of Direct	tive 2003/41/EC
Solvency capital requirement excluding capital add-on	116.217
Capital add-on already set	
Solvency capital requirement	116.217
Other information on SCR	
Capital requirement for duration-based equity risk sub-module	İ
Total amount of Notional Solvency Capital Requirements for remaining part	
Total amount of Notional Solvency Capital Requirements for ring fenced fun-	ds
Total amount of Notional Solvency Capital Requirements for matching adjus	tment 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	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	8.287	12.365		
Workers' compensation insurance and proportional reinsurance	212.000	07.020		
Motor vehicle liability insurance and proportional reinsurance				
Other motor insurance and proportional reinsurance Marine, aviation and transport insurance and proportional reinsurance	12.338	37.568		
Fire and other damage to property insurance and proportional reinsurance	473	942		
General liability insurance and proportional reinsurance				
Credit and suretyship insurance and proportional reinsurance				
Legal expenses insurance and proportional reinsurance		3.244		
Assistance and proportional reinsurance		i		
Miscellaneous financial loss insurance and proportional reinsurance	2.231	2.676		
Non-proportional health reinsurance		i 		
Non-proportional casualty reinsurance				
Non-proportional marine, aviation and transport reinsurance				
Non-proportional property reinsurance		i		

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	43.018		
MCRL Result			
Overall MCR calculation		C0070	
Linear MCR		43.018	
SCR		116.217	
MCR cap		52.298	
MCR floor		29.054	
Combined MCR		43.018	
Absolute floor of the MCR		3.700	
		C0070	
Minimum Capital Requirement		43.018	
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