

# verslag over de solvabiliteit en financiële positie (Disclosure)

2021



#### Inhoud

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#### Uitleg

Onderhavig document is het kwantitatieve onderdeel van het verslag over de solvabiliteit en financiële positie van TVM verzekeringen over 2021, 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).

Bedragen zijn in € 1.000 tenzij anders vermeld.



## S.02.01 - Balans

	Solvency II value
	C0010
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 unit-linked contracts)	585.448
Property (other than for own use)	
Holdings in related undertakings, including participations	
Equities	
Equities - listed	C
Equities - unlisted	
Bonds	155.505
Government Bonds	155.505
Corporate Bonds	(
Structured notes	
Collateralised securities	
Collective Investments Undertakings	429.915
Derivatives	28
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:	45.764
Non-life and health similar to non-life	45.764
Non-life excluding health	45.764
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	
Life index-linked and unit-linked	
Deposits to cedants	
Insurance and intermediaries receivables	
Reinsurance receivables	4.280
Receivables (trade, not insurance)	10.814
Own shares (held directly)	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	
Cash and cash equivalents	13.309
Any other assets, not elsewhere shown	4.969
Total assets	694.433

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

	Solvency II value
	C0010
Liabilities Technical provisions - non-life	372.513
Technical provisions - non-life (excluding health)	
Technical provisions calculated as a whole	
Best estimate	330.694
Risk margin	
Technical provisions - health (similar to non-life)	10.946
Technical provisions calculated as a whole	
Best estimate	
Risk margin	1.146
Technical provisions - life (excluding index-linked and unit-linked)	
Technical provisions - health (similar to life)	
Technical provisions calculated as a whole	
Best estimate	
Risk margin	
Technical provisions - life (excluding health and index-linked and unit-	
linked) Technical provisions calculated as a whole	
Best estimate Risk margin	
Technical provisions - index-linked and unit-linked	
Technical provisions 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	7.03
Debts owed to credit institutions	
Financial liabilities other than debts owed to credit institutions	
Insurance & intermediaries payables	
Reinsurance payables	0.20
Payables (trade, not insurance)	7 210
Subordinated liabilities	
Subordinated liabilities not in Basic Own Funds	
Subordinated liabilities not in Basic Own Funds	
Any other liabilities, not elsewhere shown	2.124
Total liabilities	397.232
Excess of assets over liabilities	297.201



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

		Li	ne of Business fo	r: non-life insuran	ce and reinsurar	nce obligations (di	irect business an	d accepted propor	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		14.617		154.987	108.540	38.984	1.200	9.243		4.340	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted	20-62-										
Reinsurers' share		219		2.966	1.970	1.823	425	195		65	
Net		14.398		152.021	106.570	37.161	775	9.049		4.275	
Premiums earned											
Gross - Direct Business		14.947		159.641	111.347	39.892	1.244	9.147		4.383	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted			20-20-20-20-20-20-20-20-20-20-20-20-20-2			20-22-22-22-22-22-22-22-22-22-22-22-22-2					AND DESCRIPTION OF THE PERSON
Reinsurers' share		219		2.966	1.970	1.823	425	195		65	
Net		14.728		156.675	109.377	38.069	818	8.952		4.318	
Claims incurred											
Gross - Direct Business		12.270		183.667	50.030	23.107	-165	8.156		2.315	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted	30-6										The state of the s
Reinsurers' share				17.896	498	-1.150	-504	-310			
Net	Ĭ	12.270		165.771	49.532	24.257	339	8.467		2.315	
Changes in other technical provisions											
Gross - Direct Business											
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted		2000						2000			
Reinsurers' share											
Net											
Expenses incurred		4.353		44.140	28.755	10.766	371	1.756		1.235	
Other expenses		And the state of t	the state of the s	The state of the s	AND RESIDENCE OF THE PROPERTY	THE RESERVE THE PROPERTY OF THE PARTY OF THE	THE RESERVE TO A STREET OF THE PARTY OF THE				
Total expenses											



#### TVM verzekeringen verslag over de solvabiliteit e

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

		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			<u> </u>		ļ	
Gross - Direct Business	6.166					338.076
Gross - Proportional reinsurance accepted			The state of the s	200000000000000000000000000000000000000		0
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share	101					7.764
Net	6.065					330.312
Premiums earned						
Gross - Direct Business	5.974					346.575
Gross - Proportional reinsurance accepted					39-65	0
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share	101					7.764
Net	5.873					338.811
Claims incurred						
Gross - Direct Business	7.283					286.663
Gross - Proportional reinsurance accepted		2000		35-53-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5	30-5	0
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share						16.430
Net	7.283					270.233
Changes in other technical provisions						
Gross - Direct Business						0
Gross - Proportional reinsurance accepted						0
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share						0
Net						0
Expenses incurred	480					91.855
Other expenses				The state of the s	And the last of th	8.609
Total expenses						100.463



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

	Home Country	Top 5 countries	s (by amount of g	me Country Top 5 countries (by amount of gross premiums written) - non-life obligations								
	C0010	C0020	C0030	C0040	C0050	C0060	C0070					
		BE	DE	PL	LU	RO						
	C0080	C0090	C0100	C0110	C0120	C0130	C0140					
Premium written												
Gross - Direct Business	204.594	90.281	30.053	7.272	3.711	651	336.561					
Gross - Proportional reinsurance accepted							0					
Gross - Non-proportional reinsurance accepted							0					
Reinsurers' share	5.048	1.988	557	138	19	0	7.751					
Net	199.546	88.293	29.495	7.134	3.692	650	328.810					
Premium earned		•	•		•							
Gross - Direct Business	213.701	90.690	28.439	7.831	3.729	654	345.044					
Gross - Proportional reinsurance accepted							0					
Gross - Non-proportional reinsurance accepted							0					
Reinsurers' share	5.048	1.988	557	138	19	0	7.751					
Net	208.653	88.702	27.882	7.693	3.710	654	337.294					
Claims incurred	200.033	88.702	27.002	7.093	3.710	034	337.234					
	104 204	6F 222	24.070	7 202	2.210	477	205.676					
Gross - Direct Business	184.294	65.233	24.978	7.383	3.310	477	285.676					
Gross - Proportional reinsurance accepted							0					
Gross - Non-proportional reinsurance accepted Reinsurers' share	15.965	-28	161	333			16.430					
Net	168.329	65.262	24.817	7.051	3.310	477	269.246					
Changes in other technical provisions	100.329	05.202	24.017	7.031	3.310	7//	203.240					
Gross - Direct Business			i				0					
Gross - Proportional reinsurance accepted				i			0					
Gross - Non-proportional reinsurance accepted							0					
Reinsurers' share							0					
Net							0					
Expenses incurred	63.719	20.411	6.737	90 į	720	66	91.743					
Other expenses							8.609					
Total expenses				and the same and t			100.352					



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

					Direct bus	iness and accepte	d proportional re	insurance	
	Medical expense insurance	expense protection co insurance insurance i	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									
Technical Provisions calculated as a sum of BE and RM		The state of the s				the state of the s			
Best estimate		the last the			AND REAL PROPERTY OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED				
Premium provisions Gross - Total	and the last day has deep to the party of the last day has been been been been been been been bee	182	AND REAL PROPERTY AND PERSONS NAMED IN COLUMN 2 AND PARTY AND PARTY AND PERSONS NAMED IN COLUMN 2 AND PARTY AND PART	15.466	-28.405	-1.737	469	-156	AND REAL PROPERTY AND PERSONS NAMED IN COLUMN 2019 AND PERSONS NAM
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		162		15.400	-28.405	-1.737	409	-130	
Net Best Estimate of Premium Provisions		182		15.466	-28.405	-1.737	469	-156	
Claims provisions	AND REAL PROPERTY AND PROPERTY AND PROPERTY AND PASSAGE AND PASSAG	the same of the sa	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN THE PERSON NAMED IN THE PERSON NAMED IN THE PERSON NAMED IN THE PERSON NAMED IN THE	THE RESIDENCE OF THE PARTY OF T	and the last of th	THE RESERVE TO A PERSON NAMED IN COLUMN 2	THE RESERVE TO SHARE SHA	AND RESIDENCE OF THE PARTY OF T	A STATE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAMED IN
Gross - Total		9.618		271.122	11.527	17.461	180	12.987	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected									
losses due to counterparty default	0	0	0	41.155	498	988	0	3.123	0
Net Best Estimate of Claims Provisions		9.618		229.968	11.029	16.473	180		
Total Best estimate - gross		9.799		286.589	-16.878	15.724	648		
Total Best estimate - net		9.799		245.434	-17.376		648		_
Risk margin	0	1.146	0	16.320	5.983	4.128	183	1.081	0
Amount of the transitional on Technical Provisions	The state of the s				The state of the s	AND DESCRIPTION OF THE PERSON			
TP as a whole  Best estimate									
Risk margin									
Technical provisions - total	Name and Address of the Owner, where the Party of the Owner, where the Party of the Owner, where the Owner, which is the Owner, where the Owner, where the Owner, where the Owner, which is the Owner, where the Owner, which is the Owner, which is the Owner, where the Owner, which is the Owner, which is the Owner, where the Owner, which is the Owner, which	the same of the sa	The same of the sa	the last transfer on the last transfer of the last	the Real Property lies and the Personal Property lies and the	the last time the last time and the last time time the last time time the last time time the last time time time time time time time tim	the last transmitted to the last transmitted transmitted to the last transmitted transmitted to the last transmitted transmitt	The Real Property lies and the last lies and the	
Technical provisions - total	and the same of th	10.946	The state of the s	302,908	-10.895	19.852	831	13,912	- A STATE OF THE PERSON NAMED IN COLUMN 1
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		-5.5		41.155	498	988		3.123	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total		10.946		261.754	-11.393	18.863	831	10.789	



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

(vervolg)

				Acce	pted non-propo	rtional reinsurance	:	
	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								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	The state of the s		A STATE OF THE PARTY OF THE PAR	And the last of th			AND REAL PROPERTY OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS	>
Best estimate	AND REAL PROPERTY AND ADDRESS OF THE PARTY ADDRESS OF THE PARTY ADDRESS OF THE PARTY AND ADDRESS OF THE PARTY ADDRESS OF THE PARTY ADDRESS OF THE PARTY ADDRESS OF THE PART		AND REAL PROPERTY AND PERSONS ASSESSMENT OF THE PERSONS ASSESSMENT OF	AND REAL PROPERTY AND PERSONS ASSESSMENT OF THE PERSONS ASSESSMENT OF				$\sim$
Premium provisions	A STATE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.	And the latest the lat	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED I	AND REAL PROPERTY OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLU		THE RESERVE OF THE PARTY OF THE	AND REAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN 2 AND	40.760
Gross - Total Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected	-912		1.325					-13.769
losses due to counterparty default								0
Net Best Estimate of Premium Provisions	-912		1.325					-13.769
Claims provisions	And the last of th	The state of the s		AND REAL PROPERTY AND PERSONS ASSESSED.	The state of the s			
Gross - Total Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected	6.098		25.268					354.262
losses due to counterparty default	0	_	0	,	,	ا ا	0	45.764
Net Best Estimate of Claims Provisions	6.098		25.268	<u> </u>	<u> </u>	' <u>'</u>	<u> </u>	308.498
Total Best estimate - gross	5.186		26.594					340.493
Total Best estimate - net	5.186		26.594					294.729
Risk margin	467	0	2.713		0	0	n	32.020
Amount of the transitional on Technical Provisions	-	THE R. LEWIS CO., LANSING, MICH. 49 IN CO., LANSING, MICH. 49 IN CO., LANSING, MICH. 49 IN CO., LANSING, MICH.	Z./ IJ				-	321020
TP as a whole								0
Best estimate				<u> </u>		<b> </b>		0
Risk margin								0
Technical provisions - total	The same of the sa	The same of the sa		A STATE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAMED IN			AND REAL PROPERTY AND ADDRESS OF THE PARTY ADDRESS OF THE PARTY AND ADD	
Technical provisions - total	5.652		29.307					372.513
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total								45.764
experience results and to country unity unitarity total								-151704
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	5.652		29.307					326.749



## S.19.01 - Schadeontwikkelingsdriekhoeken

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

In Current year (cumulative)

	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	><	><	><	><	><	><	><	><	><	><	2.32
2012	59.582	31.868	9.479	6.035	3.048	2.996	2.427	2.729	1.211	2.006	
2013	62.405	34.640	9.186	6.762	5.172	2.444	4.158	3.126	3.080		
2014	68.771	37.061	10.035	5.135	4.888	4.466	3.191	3.622			
2015	81.044	46.048	11.675	8.422	5.058	6.125	2.653				
2016	86.185	47.862	15.929	5.442	7.865	6.172					
2017	93.609	56.341	15.167	8.171	5.128						
2018	103.526	57.023	12.323	7.563							
2019	106.383	66.933	18.110								
2020	100.437	51.444									
2021	110.955										

	C0170	C0180
	2.324	559.793
	2.006	121.381
	3.080	130.974
	3.622	137.169
	2.653	161.024
	6.172	169.455
	5.128	178.417
	7.563	180.435
	18.110	191.426
	51.444	151.881
	110.955	110.955
Total	213.058	2.092.910

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	23045	23045	2005	23045	23045	See.	2002	3545	20.281	
2012	i 0i	0	0	0	11.651	10.489	6.574	4.901	5.713	2.417		
2013	0	0	0	17.080	13.185	7.786	10.114	11.169	5.902			
2014	0	0	24.970	19.117	14.495	11.737	10.944	6.486				
2015	0	39.163	25.300	17.691	13.445	12.137	14.735					
2016	91.999	42.478	26.503	23.691	16.652	24.460						
2017	95.964	43.738	27.664	24.605	25.008		•					
2018	94.649	40.346	26.876	36.602								
2019	104.954	49.466	42.525									
2020	90.703	48.524										
2021	115.726											



#### S.23.01 - Eigen Vermogen

5.23.U1 - Eigen Vermogen					
	Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of		the state of the last two last	the state of the s	the state of the s	The state of the s
Delegated Regulation (EU) 2015/35	the state of the s		the state of the s	The state of the s	
Ordinary share capital (gross of own shares)	300	300			
Share premium account related to ordinary share capital	153,143	153.143		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			-12	1	
undertakings			3000		
Subordinated mutual member accounts					
Surplus funds					
Preference shares					
Share premium account related to preference shares				1	
Reconciliation reserve	143.758	143.758			
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	-				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	)				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not					
meet the criteria to be classified as Solvency II own funds			35-45	3045	2005
integrated to the classified as solvency if own fullos					
Deductions  Deductions for participations in financial and credit institutions					
otal basic own funds after deductions	297.201	297,201		<del> </del>	
otal basic own fullus after deductions	297.201	297.201			
ncillary 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			
					2045
mutual - type undertakings, callable on demand	-		-1212		
Unpaid and uncalled preference shares callable on demand	-	-00000	-1512		
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	-				
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	-				i .
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC			-422		
		The same of the sa	2042		
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC					<u> </u>
Other ancillary own funds					
otal ancillary own funds					
vailable and eligible own funds					
Total available own funds to meet the SCR	297.201	297.201			
Total available own funds to meet the MCR	297.201	297.201			
Total eligible own funds to meet the SCR	297.201	297.201			
Total eligible own funds to meet the MCR	297.201	297.201			
CR	140.915				
CR	61.231				
atio of Eligible own funds to SCR	211%				
atio of Eligible own funds to MCR	485%				
	C0060		_		
econciliation reserve					
Excess of assets over liabilities	297.201				
Own shares (held directly and indirectly)					
Foreseeable dividends, distributions and charges	1		1		
Other bacic own fund items	153 443		1		

	C0060	
Reconciliation reserve		
Excess of assets over liabilities	297.201	
Own shares (held directly and indirectly)		
Foreseeable dividends, distributions and charges		
Other basic own fund items	153.443	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds		
Reconciliation reserve	143.758	
Expected profits		
Expected profits included in future premiums (EPIFP) - Life Business		
Expected profits included in future premiums (EPIFP) - Non- life business	24.528	
Total Expected profits included in future premiums (EPIFP)	24.528	
Total Expected profits included in rutare premiums (E1111)	2 7.520	



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

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
Market risk	60.181		
Counterparty default risk	9.340		
Life underwriting risk			
Health underwriting risk	6.972		
Non-life underwriting risk	148.610		
Diversification	-45.588		
Intangible asset risk			
Basic Solvency Capital Requirement	179.515		

# **Calculation of Solvency Capital Requirement**

	C0100
Operational risk	10.397
Loss-absorbing capacity of technical provisions	
Loss-absorbing capacity of deferred taxes	-48.997
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	
Solvency capital requirement excluding capital add-on	140.915
Capital add-on already set	
Solvency capital requirement	140.915
Other information on SCR	$\searrow$
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	

#### Approach to tax rate

	Yes/No
	C0109
Approach based on average tax rate	1 - Yes

## Calculation of loss absorbing capacity of deferred taxes

	LAC DI
	C0130
LAC DT	-48.997
LAC DT justified by reversion of deferred tax liabilities	-41.914
LAC DT justified by reference to probable future taxable economic profit	-3.890
LAC DT justified by carry back, current year	-3.193
LAC DT justified by carry back, future years	0
Maximum LAC DT	-48,997



## 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	9.799	14.398	
Workers' compensation insurance and proportional reinsurance			
Motor vehicle liability insurance and proportional reinsurance	245.434	152.021	
Other motor insurance and proportional reinsurance		106.570	
Marine, aviation and transport insurance and proportional reinsurance	14.736	37.161	
Fire and other damage to property insurance and proportional reinsurance	648		
General liability insurance and proportional reinsurance		9.049	
Credit and suretyship insurance and proportional reinsurance	F 106	4.275	
Legal expenses insurance and proportional reinsurance Assistance and proportional reinsurance		4.2/3	
Missellanesus financial less incurance and proportional rejections	26 504	6.065	
Non-purpositional health reincurence			
Non proportional appropriate resident property and the property of the propert			
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	61.231	
MCRL Result		

## Overall MCR calculation

Overall MCK calculation
Linear MCR
SCR
SCR MCR cap MCR floor
MCR floor
Combined MCR
Absolute floor of the MCR
Minimum Capital Requirement

C0070	
	61.231
	140.915
	63.412
	35.229
	61.231
	3.700
C0070	
	61.231