

# verslag over de solvabiliteit en financiële positie (Disclosure)

2022



#### Inhoud

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S.19.01	Schadeontwikkelingsdriekhoeken	Non-life Technical provisions
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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 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)	534.348
Property (other than for own use)	
Holdings in related undertakings, including participations	
Equities	
Equities - listed	0
Equities - unlisted	
Bonds	134.926
Government Bonds	134.926
Corporate Bonds	
Structured notes	
Collateralised securities	
Collective Investments Undertakings	399.200
Derivatives	222
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:	39.952
Non-life and health similar to non-life	39.952
Non-life excluding health	39.952
Health similar to non-life	00,002
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	36.366
Reinsurance receivables	4.958
Receivables (trade, not insurance)	7.136
Own shares (held directly)	7.130
Amounts due in respect of own fund items or initial fund called up but not yet paid in	
Cash and cash equivalents	35 267
Any other assets, not elsewhere shown	35.367 5.691
Total assets	663.818

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

	value
	C0010
Liabilities	
Technical provisions - non-life	352.860
Technical provisions - non-life (excluding health)	340.550
Technical provisions calculated as a whole	C
Best estimate	
Risk margin	25.861
Technical provisions - health (similar to non-life)	12.309
Technical provisions calculated as a whole	
Best estimate	
Risk margin	1.035
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	
Pick margin	
Risk margin	
Contingent liabilities	
Provisions other than technical provisions	
Pension benefit obligations	
Deposits from reinsurers	
Deferred tax liabilities	
Derivatives	32
Debts owed to credit institutions	
Financial liabilities other than debts owed to credit institutions	
Insurance & intermediaries payables	8.097
Reinsurance payables	
Payables (trade, not insurance)	
Subordinated liabilities	
Subordinated liabilities not in Basic Own Funds	
Subordinated liabilities not in Basic Own Funds	
Any other liabilities, not elsewhere shown	2.403
Total liabilities	385.700
Excess of assets over liabilities	278.118

Solvency II



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

		Li	ne of Business fo	r: non-life insuran	ice and reinsurar	nce obligations (di	rect 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		16.737		179.901	119.664	44.131	1.265	10.110		4.582	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted				20-52							
Reinsurers' share		20		4.577	2.953	2.355	483	273		61	
Net		16.717		175.324	116.711	41.777	781	9.837		4.521	
Premiums earned											
Gross - Direct Business		15.740		179.022	119.745	43.439	1.470	10.137		4.490	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted											
Reinsurers' share		20		4.577	2.953	2.355	483	273		61	
Net		15.719		174.445	116.792	41.084	987	9.864		4.429	
Claims incurred											
Gross - Direct Business		13.005		157.279	50.413	27.187	248	6.113		1.882	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted											
Reinsurers' share				-668	1.586	2.355	-40	-396			
Net		13.005		157.948	48.827	24.831	287	6.508		1.882	
Changes in other technical provisions											
Gross - Direct Business										1	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted					States and						
Reinsurers' share											
Net											
Expenses incurred		4.825		54.269	33.615	13.999	375	2.067		1.254	
Other expenses					State of the local division of the local div						A REAL POINT OF THE PARTY OF TH
Total expenses	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$



#### TVM verzekeringen verslag over de solvabiliteit e

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

		Line of Busi	iness for: accepted	l non-proportiona	I reinsurance	
	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written						
Gross - Direct Business	6.471					382.861
Gross - Proportional reinsurance accepted						0
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share	132					10.853
Net	6.340					372.008
Premiums earned						
Gross - Direct Business	6.532					380.573
Gross - Proportional reinsurance accepted						0
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share	132					10.853
Net	6.400					369.720
Claims incurred						
Gross - Direct Business	2.537					258.664
Gross - Proportional reinsurance accepted						0
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share						2.837
Net	2.537					255.827
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	606					111.009
Other expenses						6.936
Total expenses	$\geq$	>	$\sim$	$\geq$	$\geq$	117.946



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

	Home Country	Top 5 countries	s (by amount of g	ross premiums w	ritten) - non-life (	obligations	Total Top 5 and home country	
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	
	$>\!\!<\!\!<$	BE	DE	PL	LU	RO		
<b>a</b>	C0080	C0090	C0100	C0110	C0120	C0130	C0140	
Premium written								
Gross - Direct Business	234.587	99.682	33.814	8.121	4.396	691	381.291	
Gross - Proportional reinsurance accepted							0	
Gross - Non-proportional reinsurance accepted							0	
Reinsurers' share	6.886	2.858	864	203	26	6	10.842	
Net	227,701	96.825	32.950	7.919	4.370	684	370,449	
Premium earned								
Gross - Direct Business	232.462	99.554	33.760	8.119	4.414	691	379.000	
Gross - Proportional reinsurance accepted							0	
Gross - Non-proportional reinsurance accepted							0	
Reinsurers' share	6.886	2.858	864	203	26	6	10.842	
Net	225.576	96.696	32.896	7.916	4.389	685	368.158	
Claims incurred								
Gross - Direct Business	155.277	66.899	24.818	7.447	2.928	399	257.768	
Gross - Proportional reinsurance accepted							0	
Gross - Non-proportional reinsurance accepted							0	
Reinsurers' share	2.770	-18	-29	115			2.837	
Net	152.507	66.917	24.847	7.332	2.928	399	254.930	
Changes in other technical provisions								
Gross - Direct Business							0	
Gross - Proportional reinsurance accepted							0	
Gross - Non-proportional reinsurance accepted							0	
Reinsurers' share							0	
Net Expenses incurred	77.293	24.584	8.004	121	837	36	110.876	
Expenses incurred Other expenses	//.293	24.364	6.004	121	037	30	6.936	
Total expenses		Concession of the local division of the loca					117.812	



#### 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									
Technical Provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions	and the state of the late of t								
Gross - Total		1.072		11.358	-31.397	-1.689	244	-845	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default									
Net Best Estimate of Premium Provisions		1.072		11.358	-31.397	-1.689	244	-845	
Claims provisions									States and States
Gross - Total		10.202		266.391	7.756	21.906	0	13.287	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected									
losses due to counterparty default	0	0	0	33.291	1.375	3.040	0	2.246	0
Net Best Estimate of Claims Provisions		10.202		233.100	6.381	18.867	0	11.041	
Total Best estimate - gross		11.274		277.749	-23.640		244		
Total Best estimate - net		11.274		244.458	-25.015	17.178	244		
Risk margin	0	1.035	0	13.874	5.004	3.587	134	917	0
Amount of the transitional on Technical Provisions									States - States
TP as a whole									
Best estimate									
Risk margin									
Technical provisions - total									
Technical provisions - total		12.309		291.624	-18.636	23.805	378	13.359	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total				33.291	1.375	3.040		2.246	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total		12.309		258.333	-20.011	20.765	378	11.113	



#### 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								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					State of the local division of the local div			>
Best estimate					and the second s			$\geq$
Premium provisions					State of the local division in the local div			>
Gross - Total	-538		470					-21.325
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default								0
Net Best Estimate of Premium Provisions	-538		470					-21.325
Claims provisions		and a second sec			The state of the s			>
Gross - Total	6.107		21.638					347.288
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	39.952
Net Best Estimate of Claims Provisions	6.107		21.638					307.337
Total Best estimate - gross	5.569		22.107					325.963
Total Best estimate - net	5.569		22.107					286.012
Risk margin	385	0	1.959	0	0	0	0	26.896
Amount of the transitional on Technical Provisions					2000E			>
TP as a whole								0
Best estimate	j					<u>.</u>		0
Risk margin								0
Technical provisions - total					A DESCRIPTION OF THE OWNER			>
Technical provisions - total	5.954		24.067					352.860
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total								39.952
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	5.954		24.067					312.908



### S.19.01 - Schadeontwikkelingsdriekhoeken

In Current				t)	olute amoun	nt year (abso	Developmer				
year	10 & +	9	8	7	6	5	4	3	2	1	0

	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180
Prior		$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!>\!\!\!<$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!>\!\!\!>$	$>\sim$	$>\!\!\!\!>\!\!\!\!>$	$>\!\!\!>\!\!\!<$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	6.759	[	6.759	578.775
2013	62.405	34.640	9.186	6.762	5.172	2.444	4.158	3.126	3.080				941	131.915
2014	68.771	37.061	10.035	5.135	4.888	4.466	3.191	3.622	929				929	138.099
2015	81.044	46.048	11.675	8.422	5.058	6.125	2.653	2.699					2.699	163.723
2016	86.185	47.862	15.929	5.442	7.865	6.172	6.389						6.389	175.844
2017	93.609	56.341	15.167	8.171	5.128	6.138							6.138	184.555
2018	103.526	57.023	12.323	7.563									5.513	185.948
2019	106.383	66.933	18.110	7.978								[	7.978	199.404
2020	100.437	51.444	12.461									[	12.461	164.342
2021	110.955	65.204										[	65.204	176.159
2022	122.868											[	122.868	122.868
												Total	237.880	2.221.633

Year er (discou				t)	olute amoun	nt year (abs	Developmer				
d data	10 & +	9	8	7	6	5	4	3	2	1	0

	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360
Prior					22002						14.384	13.0
2013	0	0	0	17.080	13.185	7.786	10.114	11.169	5.902	4.785		4.3
2014	0	0	24.970	19.117	14.495	11.737	10.944	6.486	5.709			5.1
2015	0	39.163	25.300	17.691	13.445	12.137	14.735	9.807				8.9
2016	91.999	42.478	26.503	23.691	16.652	24.460	20.429					18.7
2017	95.964	43.738	27.664	24.605	25.008	19.262						17.5
2018	94.649	40.346	26.876	36.602	29.699							27.0
2019	104.954	49.466	42.525	34.646								31.5
2020	90.703	48.524	40.226									36.7
2021	115.726	53.270										48.7
2022	128.323											118.7
												Total 330.5



## S.23.01 - Eigen Vermogen

	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	The second data from the second data and the s				T THE REPORT OF
Delegated Regulation (EU) 2015/35			2224455		204
Ordinary share capital (gross of own shares)	300	300			
Share premium account related to ordinary share capital	153.143	153.143			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type	155.145	155.145			$\sim$
undertakings			2244		
Subordinated mutual member accounts		والمحاولة المحاولة ا	and plate the state and the		
Sublidinated indudar member accounts					
Preference shares					
Share premium account related to preference shares	104 675	124 675			
Reconciliation reserve Subordinated liabilities	124.675	124.675			
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	200				200
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not		2245	204	2244	2045
meet the criteria to be classified as Solvency II own funds					
Deductions					
Deductions for participations in financial and credit institutions					
Total basic own funds after deductions	278.118	278.118			
Ancillary 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					
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					1
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					
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					
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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 Directive 2009/138/EC	278.118	278.118			
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 Directive 2009/138/EC Other ancillary own funds Total ancillary own funds Available and eligible own funds Total available own funds to meet the SCR					
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 Directive 2009/138/EC Other ancillary own funds Total ancillary own funds Total available own funds to meet the SCR Total available own funds to meet the MCR	278.118	278.118			
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 Directive 2009/138/EC Other ancillary own funds Total ancillary own funds Available and eligible own funds to meet the SCR Total available own funds to meet the SCR Total available own funds to meet the SCR Total aligible own funds to meet the SCR	278.118 278.118	278.118 278.118			
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 Directive 2009/138/EC Other ancillary own funds Total ancillary own funds Available and eligible own funds Total available own funds to meet the SCR Total available own funds to meet the MCR Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR	278.118 278.118 278.118	278.118			
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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 Directive 2009/138/EC Other ancillary own funds Total ancillary own funds Available and eligible own funds to meet the SCR Total available own funds to meet the MCR Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR MCR	278.118 278.118 278.118 278.118 142.469 64.111	278.118 278.118			
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 Directive 2009/138/EC Other ancillary own funds Total ancillary own funds Available and eligible own funds to meet the SCR Total available own funds to meet the MCR Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR MCR Ratio of Eligible own funds to SCR	278.118 278.118 278.118 142.469 64.111 195%	278.118 278.118			
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 Directive 2009/138/EC Other ancillary own funds Total ancillary own funds Total available own funds to meet the SCR Total available own funds to meet the SCR Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR MCR	278.118 278.118 278.118 278.118 142.469 64.111	278.118 278.118			

	C0060	
Reconciliation reserve		
Excess of assets over liabilities	278.118	
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	124.675	
Expected profits		
Expected profits included in future premiums (EPIFP) - Life Business		
Expected profits included in future premiums (EPIFP) - Non- life business	19.740	
Total Expected profits included in future premiums (EPIFP)	19.740	



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

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
Market risk	47.941		
Counterparty default risk	10.970		
Life underwriting risk			
Health underwriting risk	7.706		
Non-life underwriting risk	151.889		
Diversification	-41.460		
Intangible asset risk			
Basic Solvency Capital Requirement	177.046		

## **Calculation of Solvency Capital Requirement**

	C0100
Operational risk	11.417
Loss-absorbing capacity of technical provisions	
Loss-absorbing capacity of deferred taxes	-45.994
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	
Solvency capital requirement excluding capital add-on	142.469
Capital add-on already set	
Solvency capital requirement	142.469
Other information on SCR	$\geq$
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	2 - No

#### Calculation of loss absorbing capacity of deferred taxes

	LAC DT
	C0130
LAC DT	-45.994
LAC DT justified by reversion of deferred tax liabilities	-37.676
LAC DT justified by reference to probable future taxable economic profit	-8.318
LAC DT justified by carry back, current year	0
LAC DT justified by carry back, future years	0
Maximum LAC DT	-45.994



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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	11.274	16.717		
Workers' compensation insurance and proportional reinsurance				
Motor vehicle liability insurance and proportional reinsurance	244.458	175.324		
Other motor insurance and proportional reinsurance		116.711		
Marine, aviation and transport insurance and proportional reinsurance	17.178			
Fire and other damage to property insurance and proportional reinsurance	244	781		
General liability insurance and proportional reinsurance	10.196	9.837		
Credit and suretyship insurance and proportional reinsurance				
Legal expenses insurance and proportional reinsurance	5.569	4.521		
Assistance and proportional reinsurance Miscellaneous financial loss insurance and proportional reinsurance				
Non-proportional health reinsurance				
Non-proportional casualty reinsurance				
Non-proportional marine, aviation and transport reinsurance				
Non-proportional property reinsurance		İ		

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

	Life ac	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	64.762	
MCRL Result		

Overall MCR calculation	C0070
Linear MCR	64.762
SCR	142.469
MCR cap	64.111
MCR floor	35.617
Combined MCR	64.111
Absolute floor of the MCR	3.700
	C0070
Minimum Capital Requirement	64.111