

# verslag over de solvabiliteit en financiële positie (Disclosure)

2023



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# elstalige omschrijving

nce sheet

vity by country - location of risk

miums, claims and expenses by line of business miums, claims and expenses by country (Top 5)

-life Technical provisions

-life Technical provisions

act of long term guarantees measures and transitionals

ency Capital Requirement (SCR) - for undertakings on standard formula

mum Capital Requirement (MCR - only non-life (re)insurance

### Uitleg

Onderhavig document is het kwantitatieve onderdeel van het verslag over de solvabiliteit en financiële positie van TVM verzekeringen over 2023, 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 (https://eur-lex.europa.eu/legalcontent/NL/TXT/HTML/?uri=CELEX:32023R0895&qid=1712605539047).

Bedragen zijn in € 1.000 tenzij anders vermeld.



# S.02.01 - Balans

	Solvency II value
Assets	C0010
Assets Intangible assets	
Deferred tax assets	
Pension benefit surplus	
Property, plant & equipment held for own use	
T	504.40
Investments (other than assets held for index-linked and unit-linked contracts)  Property (other than for own use)	584.10
Holdings in related undertakings, including participations	
Equities	
Equities - listed	
Equities - unlisted	
Bonds	161.990
Government Bonds	161.99
Corporate Bonds	
Structured notes	
Collateralised securities	
Collective Investments Undertakings	421.78
Derivatives	33
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:	54.78
Non-life and health similar to non-life	
Non-life excluding health	
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	40.88
Reinsurance receivables	
Receivables (trade, not insurance)	13.00
Own shares (held directly)	13.00
Amounts due in respect of own fund items or initial fund called up but not yet paid in	
Cash and cash equivalents	13.15
Cash and Cash equivalents	
Any other assets, not elsewhere shown	5.72

### S.02.01 - Balans (vervolg)

	Solvency II value
	C0010
Liabilities Technical provisions - non-life	400.292
Technical provisions - non-life (excluding health)	207.25
Technical provisions calculated as a whole	
Best estimate	
Risk margin Technical provisions - health (similar to non-life)	
Technical provisions calculated as a whole	
Best estimate	
Risk margin 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	i i
Risk margin	
Technical provisions - index-linked and unit-linked	
Technical provisions calculated as a whole	
Technical provisions calculated as a whole Best estimate	
Technical provisions calculated as a whole Best estimate Risk margin	
Technical provisions calculated as a whole Best estimate Risk margin Contingent liabilities	
Technical provisions calculated as a whole Best estimate Risk margin Contingent liabilities Provisions other than technical provisions	
Technical provisions calculated as a whole Best estimate Risk margin Contingent liabilities Provisions other than technical provisions Pension benefit obligations	
Technical provisions calculated as a whole Best estimate Risk margin Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers	
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	16.94
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	16.94
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 Debts owed to credit institutions	16.94
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 Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions	16.94
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 Destrivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables	16.94 9
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  Destrivatives  Debts owed to credit institutions  Financial liabilities other than debts owed to credit institutions  Insurance & intermediaries payables  Reinsurance payables	16.94 9
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 Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Payables (trade, not insurance)	9.35 10.55
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  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	9.35 10.55
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 Detivatives 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 Basic Own Funds	9.35 10.55
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 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 Basic Own Funds Subordinated liabilities not in Basic Own Funds	9.35 10.55
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 Detivatives 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 Basic Own Funds	9.35 10.55



### S.04.05 - Activiteit per land - Locatie van het risico

	Home country	Top 5 countries: non- life C0020	C0020	C0020	C0020	C0020
	Netherlands (NL)	Belgium (BE)	Germany (DE)	Poland (PL)	Luxembourg (LU)	Romania (RO)
Premiums written (gross)						
Gross Written Premium (direct)	251.829	110.693	31.993	8.805	4.799	840
Gross Written Premium (proportional reinsurance)						
Gross Written Premium (non-proportional reinsurance)						
Premiums earned (gross)	And the state of t					
Gross Earned Premium (direct)	253.474	110.831	29.917	8.731	4.751	844
Gross Earned Premium (proportional reinsurance)						
Gross Earned Premium (non-proportional reinsurance)						
Claims incurred (gross)						
Claims incurred (direct)	178.869	69.700	33.369	22.634	3.006	539
Claims incurred (proportional reinsurance)						
Claims incurred (non-proportional reinsurance)						
Expenses incurred (gross)						
Gross Expenses Incurred (direct)	101.186	28.783	8.400	165	967	37
Gross Expenses Incurred (proportional reinsurance)						
Gross Expenses Incurred (non-proportional reinsurance)						



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

		Li	ne of Business fo	r: non-life insurar	nce and reinsurar	nce obligations (di	rect business and	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	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Premiums written	<u> </u>										
Gross - Direct Business		18.382		190.432	130.638	46.692	1.307	11.230		4.869	
Gross - Proportional reinsurance accepted	<u> </u>			j							
Gross - Non-proportional reinsurance accepted	The state of the s										
Reinsurers' share				5.506	3.659	1.967	512	309		57	
Net		18.382		184.926	126.979	44.726	795	10.920		4.812	
Premiums earned	<u> </u>										
Gross - Direct Business	<u>j</u>	18.998		189.585	130.551	46.324	1.413	11.286		4.881	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted	AND REAL PROPERTY AND PERSONS ASSESSMENT AND PROPERTY AND					Leconomic					
Reinsurers' share				5.506	3.659	1.967	512	309		57	
Net		18.998		184.079	126.892	44.358	901	10.977		4.824	
Claims incurred	<u> </u>										
Gross - Direct Business	<u> </u>	14.842		190.917	67.018	26.094	621	6.517		2.686	
Gross - Proportional reinsurance accepted	<u> </u>										
Gross - Non-proportional reinsurance accepted	The state of the s						The state of the s			The state of the s	
Reinsurers' share				22.507	55	-320		-1.952			
Net		14.842		168.409	66.963	26.413	621	8.469		2.686	
Expenses incurred		6.676		69.056	41.941	16.552	399	2.580		1.644	
Other expenses		2000	2000			Back and Bac	2000		The same of the sa	200000000000000000000000000000000000000	
Total expenses		$>\!\!<$	$>\!\!<$	$\sim$	$>\!\!<$	$\sim$	$>\!\!<$		$>\!\!<$		$>\!<$



TVM verzekeringen verslag over de solvabiliteit e

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

		Line of Busi	ness for: accepted	non-proportiona	ıl reinsurance		
	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total	
	C0120	C0130	C0140	C0150	C0160	C0200	
Premiums written							
Gross - Direct Business	6.905			The state of the s		410.455	
Gross - Proportional reinsurance accepted		The same of the sa				0	
Gross - Non-proportional reinsurance accepted						C	
Reinsurers' share	154					12.162	
Net	6.751					398.292	
Premiums earned							
Gross - Direct Business	7.004	32-5	The state of the s	20-5	25-6	410.042	
Gross - Proportional reinsurance accepted		32-5	Dec	20-52		O	
Gross - Non-proportional reinsurance accepted						O	
Reinsurers' share	154					12.162	
Net	6.850					397.880	
Claims incurred							
Gross - Direct Business	832	20-52-52-52-52-52-52-52-52-52-52-52-52-52-	Party Control of the	20-5	3345	309.527	
Gross - Proportional reinsurance accepted		32-5	The state of the s	20-52-52-52-52-52-52-52-52-52-52-52-52-52-		O	
Gross - Non-proportional reinsurance accepted						C	
Reinsurers' share						20.291	
Net	832					289.236	
Expenses incurred	797					139.644	
Other expenses		A STATE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAMED IN				50	
Total expenses						139.694	



### 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	AND RESIDENCE OF THE PROPERTY	And the real part will be a proper to the part of the			The second secon	The state of the s			
Best estimate	AND REAL PROPERTY AND PROPERTY	AND REAL PROPERTY AND PERSONS ASSESSMENT AND PROPERTY AND	THE RESERVE OF THE PARTY OF THE		The same of the sa	AND REAL PROPERTY AND PROPERTY	AND REAL PROPERTY OF THE PARTY		
Premium provisions	AND RESIDENCE AND PARTY AND ADDRESS OF THE PAR	THE RESERVE TO SHARE THE PARTY OF THE PARTY	The state of the last of the l		AND DESCRIPTION OF THE PERSON				
Gross - Total  Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		531		9.090	-31.018	-2.203	145	-1.451	
Net Best Estimate of Premium Provisions		531		9.090	-31.018	-2.203	145	-1.451	
Claims provisions	And the Real Property and the Publishers of the	And the last of th	THE RESERVE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAME	the same of the sa	the state of the last of the state of the st	AND RESIDENCE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NA	the state of the s		
Gross - Total		10.874		309.276	14.933	22.461	0	14.525	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected									
losses due to counterparty default	0	0	0	52.355	141	1.798	0	487	0
Net Best Estimate of Claims Provisions		10.874		256.921	14.792	20.663	0	14.038	
Total Best estimate - gross		11.405		318.366	-16.084	20.258	145	13.074	
Total Best estimate - net		11.405		266.011	-16.226	18.460	145		
Risk margin	0	1.233	0	15.521	5.877	3.950	94	1.125	0
Amount of the transitional on Technical Provisions	AND RESIDENCE OF THE PARTY OF T	AND REAL PROPERTY AND PERSONS ASSESSED. THE PERSONS ASSESSED.		AND RESIDENCE OF THE PROPERTY	the state of the s				
TP as a whole									
Best estimate		i 						į <u>.</u>	
Risk margin									
Technical provisions - total	AND ADDRESS OF THE PERSON NAMED IN COLUMN 2 AND ADDRESS OF THE PER	And the last test test test test test test test t	THE RESERVE TO SHAPE SHA		AND REAL PROPERTY AND PERSONS ASSESSMENT OF THE PERSONS ASSESSMENT OF			A STATE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAMED IN	
Technical provisions - total		12.638		333.888	-10.208	24.208	239	14.199	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total				52.355	141	1.798		487	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total		12.638		281.533	-10.349	22.410	239	13.711	



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								(
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 same and the s			AND RESIDENCE AN	
Best estimate	And the real part and the real			the last the	- State of the Sta		AND RESIDENCE OF THE PARTY OF T	
Premium provisions	AND RESIDENCE AN	The Real Property lies and the least of the	AND REAL PROPERTY OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSO	AND RESIDENCE AND PROPERTY AND	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN TRANSPORT NAMED IN THE PERSON NAMED IN		the state of the s	
Gross - Total	-708		4					-25.610
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default								
Net Best Estimate of Premium Provisions	-708	İ	4			1		-25.610
Claims provisions	And the last of th	The state of the s	AND REAL PROPERTY AND ADDRESS OF THE PROPERTY ADDRESS OF THE P	and the same of th		THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED I		
Gross - Total	6.469		17.534					396.07
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected								
losses due to counterparty default	0	0	0	0	C	0	0	54.782
Net Best Estimate of Claims Provisions	6.469		17.534					341.290
Total Best estimate - gross	5.761		17.538					370.462
Total Best estimate - net	5.761		17.538					315.680
Risk margin	298	0	1.732	0	C	0	0	29.83
Amount of the transitional on Technical Provisions	And the last of th	20-6	The state of the s	The same of the sa	The state of the s	The state of the s		
TP as a whole								
Best estimate								(
Risk margin								
Technical provisions - total	And the last of th	The second secon	And the last of th	AND RESIDENCE OF THE PERSON NAMED IN COLUMN 2 IN COLUM		The state of the s	And the first th	
Technical provisions - total	6.059		19.269					400.292
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total								54.782
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	6.059		19.269					345.510



### S.19.01 - Schadeontwikkelingsdriekhoeken

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

In Current Sum of years (cumulative)

	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior			><			><	><		><	><	4.04
2014	68.771	37.061	10.035	5.135	4.888	4.466	3.191	3.622	929	673	
2015	81.044	46.048	11.675	8.422	5.058	6.125	2.653	2.699	2.301		
2016	86.185	47.862	15.929	5.442	7.865	6.172	6.389	5.181			
2017	93.609	56.341	15.167	8.171	5.128	6.138	3.607				
2018	103.526	57.023	12.323	7.563	5.513	3.364					
2019	106.383	66.933	18.110	7.978							
2020	100.437	51.444	12.461	8.940							
2021	110.955	65.204	16.851								
2022	122.868	81.745		_							
2023	127.024		•								

	C0170	C0180
	4.049	602.619
	673	138.772
	2.301	166.024
	5.181	181.025
	3.607	188.162
	3.364	189.311
	6.430	205.835
	8.940	173.282
	16.851	193.011
	81.745	204.612
	127.024	127.024
Total	260.164	2.369.677

				Developmer	nt year (abso	olute amoun	t)			
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		3245	3=45	3045	3245		3=45		23-45	23045	15.585	
2014	0	0	24.970	19.117	14.495	11.737	10.944	6.486	5.821	4.644		
2015	0	39.163	25.300	17.691	13.445	12.137	14.735	10.012	7.775			
2016	91.999	42.478	26.503	23.691	16.652	24.460	20.747	16.421		•		
2017	95.964	43.738	27.664	24.605	25.008	19.637	15.871					
2018	94.649	40.346	26.876	36.602	30.286	28.176						
2019	104.954	49.466	42.525	35.383	27.597							
2020	90.703	48.524	40.947	30.425								
2021	115.726	54.263	37.896									
2022	130.074	78.679										
2023	147.872											



### S.22.01 - Effect van langetermijngarantiemaatregelen en overgangsmaatregelen

	Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
	C0010	C0030	C0050	C0070	C0090
Technical provisions	400.292	-400.292			
Basic own funds	278.852	-278.852			
Eligible own funds to meet Solvency Capital Requirement	278.852	-278.852			
Solvency Capital Requirement	148.478	-148.478			
Eligible own funds to meet Minimum Capital Requirement	278.852	-278.852			
Minimum Capital Requirement	66.815	-66.815			



### S.23.01 - Eigen Vermogen

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)

	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					2-45
Delegated Regulation (EU) 2015/35		200		And the last of th	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	*45222222222222222222222222222222222222		
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type					
undertakings			AND REAL PROPERTY AND PROPERTY		
Subordinated mutual member accounts					
Surplus funds					
Preference shares					
Share premium account related to preference shares					
Reconciliation reserve	125.409	125.409			
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				1	
wn funds from the financial statements that should not be represented by the reconciliation reserve and do					
ot 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				The same of the sa	
meet the criteria to be classified as Solvency II own funds		3245	2045	200	3-45
eductions					
Deductions for participations in financial and credit institutions	2-2 2-2	2-2 2-2		-	
otal basic own funds after deductions	278.852	278.852			
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		3-45	2005		3-45
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 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 same of the sa		
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC		NAME OF TAXABLE PARTY OF TAXABLE PARTY OF TAXABLE PARTY OF TAXABLE PARTY.	NAME AND POST OFFICE ADDRESS OF THE PARTY OF	J	
Other ancillary own funds					I
otal ancillary own funds					
vailable and eligible own funds					
Total available own funds to meet the SCR	278.852	278.852		1	
Total available own funds to meet the MCR	278.852	278.852			
Total eligible own funds to meet the SCR	278.852	278.852			
Total eligible own funds to meet the MCR	278.852	278.852			
CR	148.478				
ICR	66.815				
atio of Eligible own funds to SCR	188%				
atio of Eligible own funds to MCR	417%				
	C0060				
econciliation reserve					
Excess of assets over liabilities	278.852				
Own shares (held directly and indirectly)	2,0.032				
Foreseeable dividends, distributions and charges					
Other basic own fund items	153.443				
Other Dasic Own rung Items	153.443				
Adjustment for rectricted our fund items in respect of matching adjustment partfoliog and the formal fund.		23042			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds  Peropeiliation reserve	125 409				
Keconculation reserve	175 400				

125.409

27.491

27.491



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

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
Market risk	49.944		
Counterparty default risk	12.014		
Life underwriting risk			
Health underwriting risk	8.677		
Non-life underwriting risk	161.311		
Diversification	-44.141		
Intangible asset risk			
Basic Solvency Capital Requirement	187.804		

# **Calculation of Solvency Capital Requirement**

	C0100
Operational risk	12.301
Loss-absorbing capacity of technical provisions	
Loss-absorbing capacity of deferred taxes	-51.627
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	i !
Solvency capital requirement excluding capital add-on	148.478
Capital add-on already set	
of which, capital add-ons already set - Article 37 (1) Type a	
of which, capital add-ons already set - Article 37 (1) Type b	i
of which, capital add-ons already set - Article 37 (1) Type c	<u> </u>
of which, capital add-ons already set - Article 37 (1) Type d	
Solvency capital requirement	148.478
Other information on SCR	$\sim$
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	<u> </u>
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	<u> </u>
Diversification effects due to RFF nSCR aggregation for article 304	<u> </u>

# Approach to tax rate

	Yes/No
	C0109
Approach based on average tax rate	2 - No

# Calculation of loss absorbing capacity of deferred taxes

	LACUI
	C0130
LAC DT	-51.627
LAC DT justified by reversion of deferred tax liabilities	-37.865
LAC DT justified by reference to probable future taxable economic profit	-10.973
LAC DT justified by carry back, current year	-2.789
LAC DT justified by carry back, future years	0
Maximum LAC DT	-51.627



# 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	11.405	18.382
I Workers' compensation insurance and proportional reinsurance	I .	!
Motor vehicle liability insurance and proportional reinsurance	266.011	184.926
Other motor insurance and proportional reinsurance		126.979
Marine, aviation and transport insurance and proportional reinsurance	18.460	44.726
Fire and other damage to property insurance and proportional reinsurance	145	
General liability insurance and proportional reinsurance	12.587	10.920
Credit and suretyship insurance and proportional reinsurance Legal expenses insurance and proportional reinsurance	5 761	4.812
Miscellaneous financial loss insurance and proportional reinsurance	17.538	6.751
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 ac	tivities
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	68.591	
MCRL Result		

# Overall MCR calculation

Overall Pick Calculation
Linear MCR
SCR
MCR cap
MCR floor
Combined MCR
Absolute floor of the MCR
Minimum Capital Requirement

C0070	
	68.591
	148.478
	66.815
	37.120
	66.815
	4.000
C0070	
	66.815