

verslag over de solvabiliteit en financiële positie (Disclosure)

2017



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 2017, 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
	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)	489.918
Property (other than for own use)	
Holdings in related undertakings, including participations	
Equities	
Equities - listed	(
Equities - unlisted	
Bonds	158.479
Government Bonds	155.513
Corporate Bonds	2.966
Structured notes	
Collateralised securities	
Collective Investments Undertakings	321.278
Derivatives	124
Deposits other than cash equivalents	10.037
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:	14.046
Non-life and health similar to non-life	14.046
Non-life excluding health	14.046
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	24.783
Reinsurance receivables	212
Receivables (trade, not insurance)	3.584
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	9.047
Any other assets, not elsewhere shown	2.660
Total assets	544.249

S.02.01 - Balans (vervolg)

Solvency II value C0010 Liabilities Technical provisions - non-life 284.834 Technical provisions - non-life (excluding health) 273.542 TP calculated as a whole Best estimate 250.630 Risk margin 22.913 Technical provisions - health (similar to non-life) 11.292 TP calculated as a whole Best estimate 10.237 Risk margin 1.055 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 Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities 22.626 Derivatives 442 Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables 3.442 Reinsurance payables Payables (trade, not insurance) 10.197 Subordinated liabilities Subordinated liabilities not in BOF Subordinated liabilities in BOF Any other liabilities, not elsewhere shown 4.359 **Total liabilities** 326.600 Excess of assets over liabilities 217.649



S.05.02 - Premie, Schade en Kosten per branche

		Li	ne of Business fo	r: non-life insurar	ice and reinsuran	ce obligations (di	rect business an	d accepted proport	tional reinsuran	ce)	
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Premiums written											
Gross - Direct Business		12.293		100.221	80.587	30.487	1.149	7.145		3.702	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted											
Reinsurers' share				1.963	1.576	1.404	10			24	
Net		12.293		98.259	79.011	29.083	1.139	7.011		3.678	
Premiums earned											
Gross - Direct Business		12.292		98.231	80.822	31.245	1.204	7.079		3,701	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted		The state of the s			The same of the sa				NAME OF TAXABLE PARTY.		
Reinsurers' share				1.963	1.576	1.404	10	134		24	
Net		12.292		96,268	79,245	29.841	1.194	6.945		3,677	
Claims incurred											
Gross - Direct Business		11.136		99,479	38.656	14.104	314	2.659		8.101	
Gross - Proportional reinsurance accepted		!								0.101	
Gross - Non-proportional reinsurance accepted											
Reinsurers' share				3.776	-29	425	157	-682			
Net		11.136		95.703	38.685	13.679	157	3.341		8.101	
Changes in other technical provisions											
Gross - Direct Business		i 						ļ			
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted		Name and Address of the Owner, where the Owner, which is the Owner, which the Owner, which is			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, which is the Owner, where the Owner, where the Owner, which is the Owner, which				White the Real Property lies and the last of the last		-
Reinsurers' share											
Net											
Expenses incurred		3.411		30.790	21.471	8.925	8	1.652		842	
Other expenses				The state of the s							
Total expenses					\sim		\sim		\sim		



TVM verzekeringen verslag over de solvabiliteit en finai

S.05.02 - Premie, Schade en Kosten per branche (vervolg)

		Line of Bus		cepted non-p urance	proportional	
	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written						
Gross - Direct Business	5.452					241.036
Gross - Proportional reinsurance accepted						0
Gross - Non-proportional reinsurance accepted]	1		0
Reinsurers' share	230		İ	1		5.341
Net	5,222					235.696
Premiums earned						
Gross - Direct Business	5.404					239.978
Gross - Proportional reinsurance accepted						0
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share	230	 	†	†		5.341
Net	5.175		i			234.637
Claims incurred	3.173					234.037
Gross - Direct Business	5.458					179.907
Gross - Proportional reinsurance accepted	3.430		20			179.907
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share			†	1		3.648
Net	5.458					176.259
Changes in other technical provisions						
Gross - Direct Business			-			0
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted		the same of the sa	-	-	and the same of th	0
Reinsurers' share			 	†	·	0
Net			1			Ö
Expenses incurred	684					67.783
Other expenses			-			5.699
Total expenses		\sim	\sim	\sim	\sim	73.481



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

	Home Country	Top 5 countrie	s (by amount of g	ross premiums v	vritten) - non-life (obligations	Total Top 5 and home country
	C0010	C0020	C0030	C0040	C0050	C0060	C0070
	C0080	BE C0090	DE C0100	PL C0110	LU C0120	RO C0130	C0140
Premium written	156.715	53.570	17.253	6.042	2.728	1.372	
Gross - Direct Business	156.715	53.570	17.253	6.042	2.728	1.372	237.679
Gross - Proportional reinsurance accepted							0
Gross - Non-proportional reinsurance accepted							0
Reinsurers' share	3.716	1.035	331	106	15	5	5.207
Net	152,999	52,535	16.922	5.936	2,713	1.367	232.472
Premium earned	156.615	53.041	16.956	5.918	2,709	1.379	236.619
Gross - Direct Business	156.615	53.041	16.956	5.918	2.709	1.379	236.619
Gross - Proportional reinsurance accepted							0
Gross - Non-proportional reinsurance accepted							0
Reinsurers' share	3.716	1.035	331	106	15	5	5.207
Net	152.899	52.006	16.625	5.812	2.694	1.374	231.412
Claims incurred	116.410	40.610	15.347	3,643	1,694	822	178.526
Gross - Direct Business	116.410	40.610	15.347	3.643	1.694	822	178.526
Gross - Proportional reinsurance accepted	110.110	10.010	13.517	3.015	1.051	022	170.520
Gross - Non-proportional reinsurance accepted							Ö
Reinsurers' share	3.436	22	190				3.648
Net	112.974	40.588	15.157	3.643	1.694	822	174.878
Changes in other technical provisions	0	0	00	0	00	0	0
Gross - Direct Business							0
Gross - Proportional reinsurance accepted							0
Gross - Non-proportional reinsurance accepted Reinsurers' share							<u>0</u>
Net			<u> </u>		<u> </u>		0
Expenses incurred	51.819	13.721	1.069	167	510	151	67.437
Other expenses	JI.UIJ	13.721	1.007	107	310		5.699
Total expenses					The same of the sa	The same of the sa	73.481



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

					Direct busi	ness and accepted	l proportional rei	surance	
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions calculated as a whole									
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for									
expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical Provisions calculated as a sum of BE and RM	the state of the s	the state of the s	And the same of th			THE RESERVE TO SHARE SHA	the state of the s		
Best estimate	the state of the s	And the last of th	AND RESIDENCE AND ADDRESS OF THE PARTY OF TH	THE RESERVE AND ADDRESS OF THE PARTY OF THE	AND RESIDENCE OF THE PARTY OF T	the state of the s	AND RESIDENCE OF THE PARTY OF T		THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TRANSPORT OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TRANSPORT NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TRANSPORT NAMED IN COLUMN TWO IS
Premium provisions	the state of the s	the same and the s	where the real part and the par	the state of the s	AND REAL PROPERTY AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON AD	where the case is the case of	AND RESIDENCE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAME	AND RESIDENCE OF THE PARTY OF T	the same and the s
Gross - Total		1.575		17.832	-17.131	-2.007	146	-1.730	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Premium Provisions	0	0 1.575	0	-769 18.601	-590 -16.541		-72 219	-54 -1.675	0
Claims provisions	and the last the last two districts the last two cases and the last	1.3/3	THE RESERVE THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAMED I	10.001	-10.341	-1.431	Z19	-1.0/3	THE RESERVE AND DESCRIPTIONS OF THE PERSON.
Gross - Total		8.662	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWIND TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN	188.212	9.560	14.711	1.139	11.567	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN THE PERSON NAMED IN THE PERSON NAMED IN THE PERSON NAMED IN
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	13.864	0	658	813	809	0
Net Best Estimate of Claims Provisions		8.662		174.349	9.560	14.053	326	10.758	
Total Best estimate - gross		10.237		206.045	-7.571	12.704	1.286	9.837	
Total Best estimate - net		10.237		192.950	-6.981		545	9.082	
Risk margin	0	1.055	0	11.073	4.404	3.616	167	1.063	0
Amount of the transitional on Technical Provisions	AND DESCRIPTION OF THE PERSON	NAME OF TAXABLE PARTY.				and the same of th			Street, Street
TP as a whole	0	0	0	0	0	<u> </u>	<u> </u>	0	0
Best estimate	Ō	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
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, which is the Owne	11.292	Married Street Street,		the same of the sa	4.0.220		10.000	
Technical provisions - total		11.292		217.118	-3.167	16.320	1.452	10.900	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total				13.095	-590	102	740	755	
Technical provisions minus recoverables from reinsurance/SPV and Finite Retotal		11.292		204.023	-2.577	16.217	712	10.145	



S.17.01 - Technische voorzieningen Schade en Zorg vergelijkbaar met Schade (vervolg)

				Acce	epted 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	0	0	o	o	0	0	0
Technical Provisions calculated as a sum of BE and RM	the same and the s	The state of the s	And the last	And the case of th		THE RESIDENCE OF THE PARTY OF T	THE RESIDENCE OF THE PARTY OF T	
Best estimate	AND REAL PROPERTY AND ADDRESS OF THE PARTY AND	AND DESCRIPTION OF THE PARTY OF	AND DESCRIPTION OF THE PERSON	And the case has the case has been been been been been been been bee		THE RESERVE TO SECURE AND ADDRESS OF THE PARTY OF THE PAR	THE RESIDENCE OF THE PROPERTY	\sim
Premium provisions	the same of the sa	THE RESERVE OF THE PARTY OF THE	AND RESIDENCE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NA	And the last two days are the party of the last two days are the l		AND REAL PROPERTY AND PERSONS ASSESSMENT OF THE PERSONS ASSESSMENT OF	NAME AND ADDRESS OF THE PERSON NAMED IN COLUMN 25 AND ADDRESS OF T	\sim
Gross - Total	-450		-101					-1.865
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-26 -424	0	-31	0	0	0	0	-2.098 233
Net Best Estimate of Premium Provisions Claims provisions	-424	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED I	-70	THE RESERVE AND DESCRIPTION OF THE PERSON NAMED IN	THE RESERVE THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER.	and the last of th	THE RESIDENCE OF THE PERSON NAMED IN COLUMN 2 ASSESSMENT OF THE PERS	233
Gross - Total	6.409	THE RESERVE TO SHAPE	22.471		The state of the s	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN		262,732
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for	0.409	2	22.4/1					
expected losses due to counterparty default Net Best Estimate of Claims Provisions	6.409	0	22.471	0	<u> </u>	0	0	16.144 246.588
Total Best estimate - gross	5.959		22.471					246.588
Total Best estimate - gross Total Best estimate - net	5.985		22.370					246.821
Risk margin	441	n		0	0	0	0	23.968
Amount of the transitional on Technical Provisions	441		2.149	V.	U TOTAL TOTA	U	U	23.900
TP as a whole	n	0	n	0	0	0	0	n
Best estimate	n		n	1 0			0	0
Risk margin	0	n	n	0	 	n	n	n
Technical provisions - total			The same of the sa					
Technical provisions - total	6,400		24,519					284,834
	5.100							
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment								
for expected losses due to counterparty default - total	-26		-31					14.046
Technical provisions minus recoverables from reinsurance/SPV and Finite Re-								
total	6.426		24.551					270.789



S.19.01 - Schadeontwikkelingsdriekhoeken

				Developmer	nt year (abs	olute amour	nt)				In Current year	Sum year (cumula
0	1	2	3	4	5	6	7	8	9	10 & +	7)

	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
Prior						><			><<		2.018	2.018	498.387
2008	66.398	32.400	7.252	4.984	2.414	1.225	1.179	1.894	268	1.470		1.470	119.485
2009	60.594	30.721	7.860	6.105	4.651	2.231	2.086	1.150	1.493			1.493	116.891
2010	68.048	35.814	8.602	5.158	3.047	2.427	1.324	1.092				1.092	125.512
2011	71.358	39.189	8.998	4.757	3.136	3.962	1.630					1.630	133.030
2012	70.060	34.622	10.662	6.172	3.091	3.006						3.006	127.613
2013	71.530	39.063	9.606	6.621	5.185							5.185	132.004
2014	79.097	39.257	9.962	5.102								5.102	133.418
2015	77.414	45.328	11.577									11.577	134.318
2016	85.429	47.875										47.875	133.304
2017	93.883											93.883	93.883

					Developmer	t year (abso	olute amoun	t)				Ye
	0	1	2	3	4	5	6	7	8	9	10 & +	(di d
		•										
ross undiscounted Best Estimate Claims Provisions												
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	
Prior											26.250	
2008									4.527	3.403		
2009								5.431	3.077			
2010							6.788	2.769		•		
2011	i				İ	9.696	18.221		•			
2012					11.651	10.489		•				
2013				17.080	13.185		•					
2014			24.970	19.117								
2015		39.163	25.300		-							
2016	91.999			'								
2017	95.964		i									
		<u></u>										Total



S.23.01 - Eigen Vermogen

	Total	Total Tier 1 - unrestricted		Tier 2	Tier 3
	C0010	C0020	Tier 1 - restricted C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of	Name and Address of the Owner, where the Owner, which is the Owner,	The last last last last last last last last	Name and Address of the Owner, where the Owner, which is the Owner, which	the same of the last of the la	Name and Address of the Owner, where the Party of the Owner, where the Owner, which is the Owner, which i
Delegated Regulation (EU) 2015/35	and the same of th	the state of the s	AND RESIDENCE OF THE PARTY OF T	A REAL PROPERTY AND ADDRESS OF THE PARTY AND A	and the last of th
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			the last term to the la		
undertakings			and the same of th		
Subordinated mutual member accounts					
Surplus funds					
Preference shares					
Share premium account related to preference shares					
Reconciliation reserve	149.206	149.206			
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					
Own funds from the financial statements that should not be represented by the reconciliation reserve and	The last last last last last last last last	NAME OF REPORT OF THE PARTY OF	No other laws and the state of	the state of the s	and the last time that the last time time the last time time the last time the last time the last time time the last time the last time time the last time time the last time time time the last time time time time time time time tim
do not meet the criteria to be classified as Solvency II own funds	the state of the s	the sale and the s	the state of the s	the state of the s	the state of the s
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		And the last of th		A STATE OF THE PARTY OF THE PAR	
meet the criteria to be classified as Solvency II own funds		the same of the sa	the state of the s	The same of the sa	the same of the sa
Deductions					
Deductions for participations in financial and credit institutions					
Total basic own funds after deductions	217.649	217.649		1	
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		The same of the sa		1	
mutual - type undertakings, callable on demand					
Unpaid and uncalled preference shares callable on demand					<u> </u>
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 under Article 96(2) of the Directive 2009/138/EC				ļ	
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 and the s	the same of the sa		
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC					i
Other ancillary own funds					
Total ancillary own funds					
Available and eligible own funds					
Total available own funds to meet the SCR	217.649	217.649			
Total available own funds to meet the MCR	217.649	217.649		İ	
Total eligible own funds to meet the SCR	217.649			1	
Total eligible own funds to meet the MCR	217.649	217.649			
SCR SCR	117.836				
SCR MCR	47,769				
Rick Ratio of Eligible own funds to SCR	184,70%				
	104,7070				
	4EE 620/	The state of the s			
Ratio of Eligible own funds to MCR	455,63%				
	455,63% C0060		The second secon	and the second s	and the state of t

	C0060	
Reconciliation reserve		
Excess of assets over liabilities	217.649	
Own shares (held directly and indirectly)	0	
Foreseeable dividends, distributions and charges	0	
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	149.206	
Expected profits		
Expected profits included in future premiums (EPIFP) - Life Business		
Expected profits included in future premiums (EPIFP) - Non- life business	13.065	
Total Expected profits included in future premiums (EPIFP)	13.065	



S.25.01 - Solvabiliteitskapitaalvereiste (SCR) - Standaardformule

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
Market risk	40.614		
Counterparty default risk	8.681		
Life underwriting risk			
Health underwriting risk	7.817		
Non-life underwriting risk	126.045		
Diversification	-35.861		
Intangible asset risk			
Basic Solvency Capital Requirement	147.295		

Calculation of Solvency Capital Requirement

	C0100
Operational risk	7.826
Loss-absorbing capacity of technical provisions	
Loss-absorbing capacity of deferred taxes	-37.285
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/E0	C
Solvency capital requirement excluding capital add-on	117.836
Capital add-on already set	
Solvency capital requirement	117.836
Other information on SCR	\bigvee
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	S
Diversification effects due to RFF nSCR aggregation for article 304	



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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	i i i i i i i i i i i i i i i i i i i			
Income protection insurance and proportional reinsurance	10.237	12.239		
Workers' compensation insurance and proportional reinsurance				
Motor vehicle liability insurance and proportional reinsurance	192.950			
Other motor insurance and proportional reinsurance		78.914		
Marine, aviation and transport insurance and proportional reinsurance	12.601			
Fire and other damage to property insurance and proportional reinsurance	545			
IGeneral liability insurance and proportional reinsurance	9.082	6.899		
Credit and suretyship insurance and proportional reinsurance				
Legal expenses insurance and proportional reinsurance	5.985	3.685		
Assistance and proportional reinsurance				
Miscellaneous financial loss insurance and proportional reinsurance	22.401	5.157		
Non-proportional health reinsurance				
Non-proportional casualty reinsurance				
Non-proportional marine, aviation and transport reinsurance				
Non-proportional property reinsurance				

Linear formula component for life insurance and reinsurance obligations

	Life activities		
MCR calculation Life	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	
	C0050	C0060	
Obligations with profit participation - guaranteed benefits	0		
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	47.769	
MCRI Result		

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

CO	070	
	47.769	
	117.836	
	53.026	
	29.459	
	47.769	
	3.700	
C0070		
	47.769	