

# Achmea Reinsurance Company N.V.

Openbaar te maken QRT's

# 2016

Dit betreft de bijlage bij de SFCR van Achmea Reinsurance Company N.V.

## S.02.01.02 - Balance sheet

€1.000

	<b>Solvency II value</b>
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	1.082.436
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	77.432
Equities - listed	77.432
Equities - unlisted	0
Bonds	305.757
Government Bonds	228.421
Corporate Bonds	77.336
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	41.167
Derivatives	346
Deposits other than cash equivalents	657.734
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	0
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	0
Reinsurance recoverables from:	99.712
Non-life and health similar to non-life	96.929
Non-life excluding health	96.482
Health similar to non-life	447
Life and health similar to life, excluding health and index-linked and unit-linked	2.783
Health similar to life	2.503
Life excluding health and index-linked and unit-linked	280
Life index-linked and unit-linked	0
Deposits to cedants	6.371
Insurance and intermediaries receivables	901
Reinsurance receivables	9.774
Receivables (trade, not insurance)	1.116
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	6.472
Any other assets, not elsewhere shown	28.009
<b>Total assets</b>	<b>1.234.791</b>

## S.02.01.02 - Balance sheet

€1.000

	<b>Solvency II value</b>
Liabilities	
Technical provisions – non-life	193.851
Technical provisions – non-life (excluding health)	192.636
TP calculated as a whole	0
Best Estimate	180.075
Risk margin	12.562
Technical provisions - health (similar to non-life)	1.215
TP calculated as a whole	0
Best Estimate	1.156
Risk margin	59
Technical provisions - life (excluding index-linked and unit-linked)	703.363
Technical provisions - health (similar to life)	59.827
TP calculated as a whole	0
Best Estimate	59.279
Risk margin	549
Technical provisions – life (excluding health and index-linked and unit-linked)	643.535
TP calculated as a whole	0
Best Estimate	640.505
Risk margin	3.030
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	1.660
Deferred tax liabilities	4.777
Derivatives	1.014
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	12.405
Reinsurance payables	59
Payables (trade, not insurance)	9.679
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	34.890
<b>Total liabilities</b>	<b>961.699</b>
Excess of assets over liabilities	<b>273.092</b>

	Line of Business for: <b>non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b>								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicles liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	106	18.284	68	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	106	18.284	68	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	106	18.916	68	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	106	18.916	68	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	-303	0	35	8.175	17	-8
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	-303	0	35	8.175	17	-8
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	0	0	6.570	21	0
Other expenses									
Total expenses									

	Line of Business for: <b>non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b>				Line of business for: <b>accepted non-proportional reinsurance</b>				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
Premiums written									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	18.458
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	-887	6.336	2.122	73.496	81.065	0
Net	0	0	0	-887	6.336	2.122	73.496	81.065	18.458
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	19.095
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	-598	4.844	1.790	54.152	60.188	0
Net	0	0	0	-598	4.844	1.790	54.152	60.188	19.095
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	7.917
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	-860	3.254	-1.738	185.440	186.096	0
Net	0	0	0	-860	3.254	-1.738	185.440	186.096	7.917
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	-628	2.217	-704	167.590	168.476	0
Net	0	0	0	-628	2.217	-704	167.590	168.476	0
Expenses incurred	0	0	0	8	-229	0	5.227	11.597	0
Other expenses									
Total expenses									11.597

	Line of Business for: <b>life insurance obligations</b>						Line of business for: <b>life reinsurance obligations</b>		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
Premiums written									
Gross	0	0	0	0	0	0	0	260.154	260.154
Reinsurers' share	0	0	0	0	0	0	0	37.444	37.444
Net	0	0	0	0	0	0	0	222.710	222.710
Premiums earned									
Gross	0	0	0	0	0	0	0	261.006	261.006
Reinsurers' share	0	0	0	0	0	0	0	37.444	37.444
Net	0	0	0	0	0	0	0	223.562	223.562
Claims incurred									
Gross	0	0	0	0	0	0	0	-18.855	-18.855
Reinsurers' share	0	0	0	0	0	0	0	13.122	13.122
Net	0	0	0	0	0	0	0	-31.977	-31.977
Changes in other technical provisions									
Gross	0	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	0	0	0	145.059	145.059
Other expenses									2.961
Total expenses									148.020



	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0	0	0	0	0	0	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	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate	0	0	0	0	0	0	640.505	640.505
Gross Best Estimate	0	0	0	0	0	0	280	280
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	640.225	640.225
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	3.030	3.030
Risk Margin	0	0	0	0	0	0	0	0
Amount of the transitional on Technical Provisions	0	0	0	0	0	0	0	0
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total	0	0	0	0	0	0	643.535	643.535

	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0	0	0	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	0	0
Technical Provisions calculated as a sum of BE and RM					
Best Estimate	0	0	0	59.279	59.279
Gross Best Estimate	0	0	0	2.503	2.503
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	56.775	56.775
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	549	549
Risk Margin	0	0	0	0	0
Amount of the transitional on Technical Provisions	0	0	0	0	0
Technical Provisions calculated as a whole	0	0	0	0	0
Best estimate	0	0	0	0	0
Risk margin	0	0	0	0	0
Technical provisions - total	0	0	0	59.827	59.827

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
<b>Best estimate</b>									
Premium provisions									
Gross	0	0	0	0	0	0	92	0	0
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	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	92	0	0
<b>Claims provisions</b>									
Gross	0	0	0	0	0	0	1.081	0	11
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	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	1.081	0	11
Total Best estimate - gross	0	0	0	0	0	0	1.173	0	11
Total Best estimate - net	0	0	0	0	0	0	1.173	0	11
Risk margin	0	0	0	0	0	0	82	0	1
<b>Amount of the transitional on Technical Provisions</b>									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	0	0	0	0	0	0	1.255	0	12
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	1.255	0	12

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	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	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	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	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
<b>Best estimate</b>								
Premium provisions								
Gross	0	0	0	-3	-1.197	-454	-6.372	-7.934
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	-4	-1.113	-452	-7.979	-9.548
Net Best Estimate of Premium Provisions	0	0	0	1	-84	-2	1.608	1.614
<b>Claims provisions</b>								
Gross	0	0	0	1.159	76.151	2.892	107.870	189.164
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	451	28.921	1.850	75.254	106.477
Net Best Estimate of Claims Provisions	0	0	0	708	47.229	1.043	32.615	82.688
Total Best estimate - gross	0	0	0	1.156	74.954	2.439	101.498	181.230
Total Best estimate - net	0	0	0	709	47.145	1.041	34.223	84.302
Risk margin	0	0	0	59	5.229	170	7.080	12.621
<b>Amount of the transitional on Technical Provisions</b>								
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total								
Technical provisions - total	0	0	0	1.215	80.182	2.609	108.578	193.851
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	447	27.809	1.398	67.275	96.929
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	768	52.374	1.211	41.303	96.923

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)  
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9			10 & +	
Prior												0	0	
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total													0	0

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

Year	Development year										Year end (discounted)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0	0
Total													0

Underwriting year

Gross Claims Paid (non-cumulative)  
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												2.960	2.960
N-9	0	31.855	6.585	2.004	4.700	115	1.418	2.869	433	341		341	50.320
N-8	45.509	49.084	4.999	1.736	626	14	6	377	3			3	102.354
N-7	9.780	13.988	3.935	886	3.717	154	316	64				94	32.869
N-6	26.176	24.263	5.399	-2.343	2.816	7	1.457					1.457	57.776
N-5	3.519	3.013	2.459	384	1.179	2.914						2.914	13.468
N-4	2.042	2.407	325	554	546							546	5.874
N-3	35.150	27.679	1.300	2								2	64.131
N-2	28	256	404									404	688
N-1	3.403	10.222										10.222	13.626
N	69.414											69.414	69.414
Total												88.357	410.520

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

Year	Development year										Year end (discounted)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												48.911	48.911
N-9	57.288	24.844	19.044	14.922	12.905	13.866	10.089	6.061	6.957	7.875		7.875	8.028
N-8	66.920	22.520	11.583	10.972	7.233	9.056	11.302	12.922	12.967			12.967	13.397
N-7	15.378	12.097	11.204	7.486	7.440	1.291	69	765				765	799
N-6	4.171.462	10.023	7.925	3.779	1.704	1.204	193					193	200
N-5	13.490	9.804	8.296	6.445	3.987	1.743						1.743	1.744
N-4	3.917	4.026	2.362	2.827	2.803							2.803	2.876
N-3	19.725	2.553	270	1.066								1.066	1.095
N-2	2.993	321	1.041									1.041	1.034
N-1	17.267	2.192										2.192	2.464
N	105.866											106.282	106.282
Total												189.164	189.164

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	4.540	4.540	-	0	-
Share premium account related to ordinary share capital	135.479	135.479	-	0	-
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0	-	0	-
Subordinated mutual member accounts	0	-	0	0	0
Surplus funds	0	0	-	0	-
Preference shares	0	-	0	0	0
Share premium account related to preference shares	0	0	-	0	0
Reconciliation reserve	133.073	133.073	-	0	-
Subordinated liabilities	0	-	0	0	0
An amount equal to the value of net deferred tax assets	0	-	-	-	0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
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	0	-	-	-	-
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	0	-	-	-	-
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	0
Total basic own funds after deductions	273.092	273.092	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0	-	-	-	0
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0	-	-	-	0
Unpaid and uncalled preference shares callable on demand	0	-	-	-	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0	-	-	-	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0	-	-	-	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0	-	-	-	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0	-	-	-	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0	-	-	-	0
Other ancillary own funds	0	-	-	-	0
Total ancillary own funds	0	-	-	-	0
Available and eligible own funds					
Total available own funds to meet the SCR	273.092	273.092	0	0	0
Total available own funds to meet the MCR	273.092	273.092	0	0	0
Total eligible own funds to meet the SCR	273.092	273.092	0	0	0
Total eligible own funds to meet the MCR	273.092	273.092	0	0	0
SCR	128.685	-	-	-	-
MCR	37.891	-	-	-	-
Ratio of Eligible own funds to SCR	212%	-	-	-	-
Ratio of Eligible own funds to MCR	721%	-	-	-	-
Reconciliation reserve					
Excess of assets over liabilities	273.092	-	-	-	-
Own shares (held directly and indirectly)	0	-	-	-	-
Foreseeable dividends, distributions and charges	0	-	-	-	-
Other basic own fund items	140.019	-	-	-	-
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0	-	-	-	-
Reconciliation reserve	133.073	-	-	-	-
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0	-	-	-	-
Expected profits included in future premiums (EPIFP) - Non- life business	0	-	-	-	-
Total Expected profits included in future premiums (EPIFP)	0	-	-	-	-



Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	41.605	0		
2	Counterparty default risk	12.144	0		
3	Life underwriting risk	24.418	0	None	
4	Health underwriting risk	6.440	0	None	
5	Non-life underwriting risk	130.532	159.259	None	
6	Intangible asset risk	0	0		
7	Operational risk	13.416	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-42.895	0		
10	Loss-absorbing capacity of expected profits	0	0		

## Calculation of Solvency Capital Requirement

Total undiversified components	185.661
Diversification	-56.975
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	128.685
Capital add-ons already set	0
Solvency capital requirement	128.685

## Other information on SCR

Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	-42.895
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0

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

MCR <sub>NL</sub> Result	21.484
--------------------------	--------

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	0	0
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	106
Fire and other damage to property insurance and proportional reinsurance	1.173	3.286
General liability insurance and proportional reinsurance	0	68
Credit and suretyship insurance and proportional reinsurance	11	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	709	0
Non-proportional casualty reinsurance	47.145	1.546
Non-proportional marine, aviation and transport reinsurance	1.041	332
Non-proportional property reinsurance	34.223	33.601

## Linear formula component for life insurance and reinsurance obligations

MCR <sub>L</sub> Result	16.407
-------------------------	--------

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	0	0
Obligations with profit participation - future discretionary benefits	0	0
Index-linked and unit-linked insurance obligations	0	0
Other life (re)insurance and health (re)insurance obligations	781.302	0
Total capital at risk for all life (re)insurance obligations		0

Overall MCR calculation	
Linear MCR	37.891
SCR	128.685
MCR cap	57.908
MCR floor	32.171
Combined MCR	37.891
Absolute floor of the MCR	3.600
Minimum Capital Requirement	37.891