Zilveren Kruis Ziektekosten-Verzekeringen N.V.

Openbaar te maken QRT's

2016

Dit betreft de bijlage bij de SFCR van Zilveren Kruis Ziektekostenverzekeringen N.V.



S.02.01.02 - Balance sheet €1.000

Assets	Solvency II value
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)	619.474
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	143.428
Equities - listed	0
Equities - unlisted	143.428
Bonds	424.045
Government Bonds	0
Corporate Bonds	424.045
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	0
Derivatives	0
Deposits other than cash equivalents	52.001
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:	0
Non-life and health similar to non-life	0
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	0
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	1.927
Reinsurance receivables	0
Receivables (trade, not insurance)	12.561
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	8.618
Any other assets, not elsewhere shown	0
Total assets	642.580

S.02.01.02 - Balance sheet

€1.000

Liabilities	Solvency II value
Technical provisions – non-life	-3.189
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	-3.189
TP calculated as a whole	0
Best Estimate	-4.688
Risk margin	1.498
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	C
Risk margin	0
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	0
Deferred tax liabilities	C
Derivatives	C
Debts owed to credit institutions	C
Financial liabilities other than debts owed to credit institutions	C
Insurance & intermediaries payables	C
Reinsurance payables	0
Payables (trade, not insurance)	7.549
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	C
Any other liabilities, not elsewhere shown	1.071
Total liabilities	5.431
Excess of assets over liabilities	637.149

5.55.51.52 Transans, dams and expenses by									€1.00
		Line of	Business for: non-life	Insurance and reinsur	ance obligations (direc	business and accept	ed proportional reinsur	ance)	
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	143.890	0	0	C	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	C	0	0	0	0	
Gross - Non-proportional reinsurance accepted		المتعلقات							
Reinsurers' share	0	0	0	C	0	0	0	0	
Net	143.890	0	0	C	0	0	0	0	
Premiums earned									
Gross - Direct Business	143.890	0	0	C	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	C	0	0	0	C	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	C	0	0	0	C	
Net	143.890	0	0	C	0	0	0	C	
Claims incurred									
Gross - Direct Business	83.819	0	0	C	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	C	0	0	0	C	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	C	0	0	0	0	
Net	83.819	0	0	C	0	0	0	0	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	C	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	C	0	0	0	C	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	C	0	0	0	C	
Net	0	0	0	C	0	0	0	0	
Expenses incurred	15.108	0	0	C	0	0	0	0	
Other expenses									
Total expenses									

	(direct business	n-life insurance and r and accepted proport						
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	(0		the second second			143.890
Gross - Proportional reinsurance accepted	0	(0					0
Gross - Non-proportional reinsurance accepted	4 4 4 4		The second second	C	C	0	0	0
Reinsurers' share	0	(0	C	C	0	0	0
Net	0	(0	C	C	0	0	143.890
Premiums earned Gross - Direct Business	0	(0					143.890
Gross - Proportional reinsurance accepted	0	(0					0
Gross - Non-proportional reinsurance accepted				C	C	0	0	0
Reinsurers' share	0	(0	C	C	0	0	0
Net	0	(0	C	C	0	0	143.890
Claims incurred								
Gross - Direct Business	0	(0		100000			83.819
Gross - Proportional reinsurance accepted	0	(0					0
Gross - Non-proportional reinsurance accepted				C	C	0	0	0
Reinsurers' share	0	(0	C	0	0	0	0
Net	0	(0	C	C	0	0	83.819
Changes in other technical provisions								
Gross - Direct Business	0	(0					0
Gross - Proportional reinsurance accepted	0	(0					0
Gross - Non- proportional reinsurance accepted				C	C	0	0	0
Reinsurers'share	0	(0	C	C	0	0	0
Net	0	(0	C	C	0	0	0
Expenses incurred	0	(0	C	C	0	0	15.108
Other expenses								-276
Total expenses								14.832

S.17.01.02 - Non-life Technical Provisions €1.

				Direct busines	s and accepted proportion	nal 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	C	0	C	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	C	0	d	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions									
Gross	-12.719		0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after	-12.717		0		0		0		0
the adjustment for expected losses due to counterparty default	0	C	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	-12.719	C	0	0	0	0	0	0	0
Claims provisions									
Gross	8.031	C	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	C	0	O	0	0	0	0	0
Net Best Estimate of Claims Provisions	8.031	C	0	0	0	0	0	0	0
Total Best estimate - gross	-4.688	C	0	0	0	0	0	0	0
Total Best estimate - net	-4.688	C	0	0	0	0	0	0	0
Risk margin	1.498	C	0	0	0	0	0	0	0
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	C	0	Q	0	0	0	0	0
Best estimate	0	C	0	0	0	0	0	0	0
Risk margin	0	C	0	0	0	0	0	0	0
Technical provisions - total Technical provisions - total	-3.189	C	0	O	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	c	0	O	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	-3.189	C	0	O	0	0	0	0	0

	Direct business	and accepted proportion	nal reinsurance		Accepted non-propi	ortional 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 obligation
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
Technical provisions calculated as a sum of BE and RM								
Best estimate Premium provisions Gross	0	0	0	0	0	0	0	-12.719
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
Net Best Estimate of Premium Provisions Claims provisions Gross	0	0	0		0	0	0	-12.719 8.031
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
Net Best Estimate of Claims Provisions	0						-	
Total Best estimate - gross Total Best estimate - net	0							
Risk margin	0	0	0	0	0	0	0	1.498
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total Technical provisions - total 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	-3.189 0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	-3.189

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

iii yeai													
Gross Clain	ns Paid (non-cumulative)												
(absolute a													
(ubsolute u	mounty				Devel	opment year						In Current	Sum of years
Year	0	1	2	3	4		6	7 8		9	10 & +	year	(cumulative)
Prior											-24		
N-9	0	0	0	0	0	0	0	0	0	-12		-12	-12
N-8	0	0	0	0	0	0	0	0	-66			-66	-66
N-7	0	0	0	0	0	1	0	-56				-56	-55
N-6	0	0	0	-291	238	21	-66					-66	-97
N-5	0	0	106	363	7	-7						-7	469
N-4	0	23.063	966	29	96							96	24.155
N-3	212.702	19.692	576	946								946	233.916
N-2	198.866	15.410	1.080									1.080	215.356
N-1	127.126	8.636										8.636	135.763
N	77.288											77.288	77.288
											Tota	il 87.815	686.717
	scounted Best Estimate Clai	ims Provisions											
(absolute a	mount)												
						opment year						Year end	
Year	0	1	2	3	4	5	6	7 8		9	10 & +	(discounted	
Prior											0		
N-9	0	0	0	0	0	0	0	0	0	0		0	
N-8	0	0	0	0	0	0	0	0	0			0	
N-7	0	0	0	0	0	0	0	0				0	
N-6	0	0	0	0	0	0	0					0	
N-5	0	0	170	0	0	0						0	
N-4	0	578	170	0	0							- 0	
N-3 N-2	21.157	537	240	U								241	
N-2 N-1	10.566	259	240									260	
N N	7.520	237										7.530	
14	7.020										Tota		
											1014	0.031	
writing year													
Gross Clain	ns Paid (non-cumulative)												
(absolute a													
(,				Devel	opment year						In Current	Sum of years
Year	0	1	2	3	4		6	7 8		9	10 & +	year	(cumulative)
Prior											0		
N-9	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
N-7	0	0	0	0	0	0	0	0				0	0
** *	-	-				-	0						-

N-I	U	
N	0	

109	S	ur	٦d	is	CO	u	٦ŧ

(absolute ar	Development year												Year end													
Year	0	1		2		3			4			Ę	,		6		7		8			9		10 & +		(discounted
Prior							-			-		-			 -		 		 -	-	-	 -	-		0	0
N-9	C		0		0		0			0				0		0		0			0		0			0
N-8	C		0		0		0			0				0		0		0			0					0
N-7	C		0		0		0			0				0		0		0								0
N-6	C		0		0		0			0				0		0										0
N-5	C		0		0		0			0				0												0
N-4	C		0		0		0			0																0
N-3	C		0		0		0																			0
N-2	C		0		0																					0
N-1	C		0																							0
N	C	i .																								0
		-																							Total	0

S.23.01.01 - 0wn funds €1.000

Basic own funds before deduction for participations in other financial sector as foreseen in article 66 of Delegated Regulation (EU) 2015/35 Ordinary share capital (gross of own shares) 9,847 9,847 0 0		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
(EU) 2013/36 O	Rasic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Degulation	Total	nei i - uni estricteu	nei i - restricteu	IICI Z	Hel 3
Corbinary share capital (gross of own shares) 9,847 9,847 0						
Share permiss account related to endinery share capital in the possibility and presented to endinery share capital in the possibility and presented contributions to the equilibrium share counts in the equilibrium share counts in the equilibrium share capital callulation of the presented share counts are considered in the present capital callulation of the present capital capita		0.847	0.847			0
initial funds, members contributions or the equivalent basis own-fund from for mutual and mutual-type undertakings						0
School continued mutual membros accounts						
Surplay funds Performance shares 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
Perference shares						
Share permishan account related to preference shares 0						0
Reconciliation reserves						
Subcondinated liabilities 0			618 070			0
An amount equal to the value of not deferred tax assets O						0
Other can fund items approved by the supervisory authority as basic own funds not specified above O						
Own funds from the financial statements that should not be represented by the reconcillation reserve and do not meet the criteria to be classified as Solvency 10 nown funds Own funds from the financial statements that should not be represented by the reconcillation reserve and do not meet the criteria to be classified as Solvency 10 nown funds Deductions 0 0 0 0 0 Total basic own funds from the financial and credit institutions 0 0 0 0 0 Antillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled ordinary share capital callable on demand Unpaid uncalled ordinary share capital callable ordinary share capital callable ordinary share capital callable						
criteria to be classified as Solvency II com funds Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II com funds Deductions Deductions Deductions for participations in financial and credit institutions Deductions Deductions Deductions for participations in financial and credit institutions Deductions Deductions Deductions Deductions Deductions for participations in financial and credit institutions Deductions Deduc		0				
Down funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Sokeney (1) who must be predictions Deductions for participations in financial and credit institutions 0						
Company Comp						
Deductions for participations in financial and credit institutions		0				
Deductions for participations in financial and credit institutions 0						
Total basic own funds after deductions		0	0			0
Ancillary own funds Ungald and uncalled ordinary share capital callable on demand Ungald and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type Ungald and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type Ungald and uncalled preference shares callable on demand 0 0 0 A legally binding commitment to subscribe and pay for subordinated liabilities on demand 0 0 0 Letters of credit and quarantees and pay for subordinated liabilities on demand 0 0 0 Letters of credit and quarantees of the fund under Article 96(2) of the Directive 2009/138/EC 0 0 0 Supplementary members calls under first subaparagraph of Article 96(2) of the Directive 2009/138/EC 0 0 0 Supplementary members calls under first subaparagraph of Article 96(2) of the Directive 2009/138/EC 0 0 0 Orbital ancillary own funds Orbital ancillary own funds Orbital ancillary own funds Orbital available own funds to meet the SCR 537.149 637.149 0 0 Total available own funds to meet the SCR 537.140 637.149 0 0 Total available own funds to meet the SCR 537.140 637.149 0 0 Total available own funds to meet the MCR 537.140 637.149 0 0 Total eligible own funds to meet the MCR 537.140 637.149 0 0 Total eligible own funds to meet the MCR 537.140 637.140 0 Total eligible own funds to meet the MCR 537.140 637.140 0 Total eligible own funds to meet the SCR 637.140 637.140 0 Total eligible own funds to meet the MCR 637.140 637.140 0 Total eligible own funds to meet the MCR 637.140 637.140 0 Total eligible own funds to meet the MCR 637.140 0 Total eligible own funds to meet the MCR 637.140 0 Total eligible own funds to meet the MCR 637.140 0 Total eligible own funds to meet the MCR 637.140 0 Total eligible own funds to meet the MCR 637.140 0 Total eligible own funds to meet the MCR 637.140 0 Total eligible own funds to meet the MCR 637.140 0 Total eligible own funds to meet the MCR 637.140 0 Total e						
Unpaid and uncalled ordinary share capital callable on demand	Total basic own rains artor deaderions	007.117	007.117			,
Unpaid and uncalled ordinary share capital callable on demand	Ancillary own funds					
Unpaid and uncalled intial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type under taking, callable on demand		0				0
undertakings, callable on demand 0 0 Unpaid and uncalled preference shares callable on demand 0 0 Al legally binding commitment to subscribe and pay for subordinated liabilities on demand 0 0 Letters of credit and quarantees under Article 96(2) of the Directive 2009/138/EC 0 0 Letters of credit and quarantees under first subparagraph of Article 96(3) 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 under first subparagraph of Article 96(3) of the Directive 2009/138/EC 0 0 Other ancillarly own funds 0 0 0 Other ancillarly own funds 0 0 0 Total available own funds 0 0 0 Total available own funds to meet the SCR 637.149 637.149 0 0 Total available own funds to meet the MCR 637.149 637.149 0 0 Total eligible own funds to meet the MCR 637.149 637.149 0 0 SCR 37.304 87.304 87.304				 		
Unpaid and uncalled preference shares callable on demand		0				0
Alegally binding commitment to subscribe and pay for subordinated liabilities on demand 0		0				0
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		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
O		0				0
Total ancillary own funds		0				0
Total available own funds to meet the SCR		0				0
Total available own funds to meet the SCR						
Total eligible own funds to meet the MCR	Available and eligible own funds					
Total eligible own funds to meet the SCR	Total available own funds to meet the SCR	637.149	637.149	C		0
Total eligible own funds to meet the MCR						0
SCR 37.304 MCR 9.326 Ratio of Eligible own funds to SCR 1708% Ratio of Eligible own funds to MCR 6832% Reconciliation reserve 6832% Excess of assets own liabilities 637.149 Own shares (held directly and indirectly) 0 For esceable dividends, distributions and charges 0 Other basic own fund items 19.070 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds 0 Reconciliation reserve 618.079 Expected profits 0 Expected profits included in future premiums (EPIFP) - Life business 0 Expected profits included in future premiums (EPIFP) - Non- life business 23.850	Total eligible own funds to meet the SCR	637.149	637.149	C		0
State Stat	Total eligible own funds to meet the MCR	637.149	637.149	C		0
State Stat						
Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) For seeable dividends, distributions and charges Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve Expected profits Expected profits included in future premiums (EPIFP) - Life business Expected profits included in future premiums (EPIFP) - Non- life business 23.850		011001				
Retio of Eligible own funds to MCR Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Other basic own fund items Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Other basic own fund items 19,070 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Other basic own fund items in respect of matching adjustment portfolios and ring fenced funds Other basic own fund items 19,070 Expected profits Expected profits included in future premiums (EPIFP) - Life business Expected profits included in future premiums (EPIFP) - Non- life business 2,3,850						and the second
Reconciliation reserve Excess of assets over liabilities 637.149 Own shares (held directly and indirectly) 0 For seeable dividends, distributions and charges 0 Other basic own fund items 19.070 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds 0 Reconciliation reserve 618.079 Expected profits Expected profits included in future premiums (EPIFP) - Life business 0 Expected profits included in future premiums (EPIFP) - Non- life business 23.850						
Excess of assets over liabilities 637.149 Own shares (held directly and indirectly) 0 Other basic own fund items 19,070 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds 0 Reconciliation reserve 618.079 Expected profits Expected profits included in future premiums (EPIFP) - Life business 0 Expected profits included in future premiums (EPIFP) - Non- life business 23.850	Ratio of Eligible own funds to MCR	6832%	<u> </u>	<u> </u>		
Excess of assets over liabilities 637.149 Own shares (held directly and indirectly) 0 Other basic own fund items 19,070 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds 0 Reconciliation reserve 618.079 Expected profits Expected profits included in future premiums (EPIFP) - Life business 0 Expected profits included in future premiums (EPIFP) - Non- life business 23.850						
Own shares (held directly and indirectly) For seeable dividends, distributions and charges 0 Other basic own fund items 19.070 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds 0 Reconciliation reserve Expected profits Expected profits included in future premiums (EPIFP) - Life business Expected profits included in future premiums (EPIFP) - Non- life business 23.850	Reconciliation reserve					
For seeable dividends, distributions and charges Other basic own fund items 19,070 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds 0 Reconciliation reserve 618,079 Expected profits Expected profits included in future premiums (EPIFP) - Life business Expected profits included in future premiums (EPIFP) - Non- life business 23,850						
Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds 0 Reconciliation reserve 618.079 Expected profits Expected profits included in future premiums (EPIFP) - Life business 0 Expected profits included in future premiums (EPIFP) - Non- life business 23.850						
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds 0 Reconciliation reserve 618.079 Expected profits Expected profits included in future premiums (EPIFP) - Life business Expected profits included in future premiums (EPIFP) - Non- life business 23.850	Foreseeable dividends, distributions and charges	0				
Reconciliation reserve 618.079 Expected profits Expected profits included in future premiums (EPIFP) - Life business Expected profits included in future premiums (EPIFP) - Non- life business Expected profits included in future premiums (EPIFP) - Non- life business 23.850	Other basic own fund items	19.070				
Expected profits Expected profits included in future premiums (EPIFP) - Life business O Expected profits included in future premiums (EPIFP) - Non- life business 23.850	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Expected profits included in future premiums (EPIFP) - Life business 0 Expected profits included in future premiums (EPIFP) - Non- life business 23.850	Reconciliation reserve	618.079				
Expected profits included in future premiums (EPIFP) - Life business 0 Expected profits included in future premiums (EPIFP) - Non- life business 23.850						
Expected profits included in future premiums (EPIFP) - Life business 0 Expected profits included in future premiums (EPIFP) - Non- life business 23.850	Expected profits					
Expected profits included in future premiums (EPIFP) - Non- life business 23.850		0				
		0				
2000						
		23.030				

	Gross solvency capital requirement	USP	Simplifications
Market risk	20.906		
Counterparty default risk	2.600		
Life underwriting risk	0	None	
Health underwriting risk	20.176	None	
Non-life underwriting risk	0	None	
Diversification	-10.288		
Intangible asset risk	0		
Basic Solvency Capital Requirement	33.395		
Calculation of Solvency Capital Requirement			
Operational risk	3.909		
Loss-absorbing capacity of technical provisions	0		
Loss-absorbing capacity of deferred taxes	0		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0		
Solvency capital requirement excluding capital add-on	37.304		
Capital add-on already set	0		
Solvency capital requirement	37.304		
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	0		
Total amount of Notional Solvency Capital Requirement for remaining part	0		
Total amount of Notional Solvency Capital Requirements for ring fenced funds	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 _{NL} Result	6.125
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	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	130.310
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	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	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	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

	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	
Obligations with profit participation - future discretionary benefits	0	
Index-linked and unit-linked insurance obligations	0	
Other life (re)insurance and health (re)insurance obligations	0	
Total capital at risk for all life (re)insurance obligations		0

Overall MCR calculation	
Linear MCR	6.125
SCR	37.304
MCR cap	16.787
MCR floor	9.326
Combined MCR	9.326
Absolute floor of the MCR	2.500
Minimum Capital Requirement	9.326