

Verslag inzake de Solvabiliteit en de Financiële Toestand 2024

bedragen in € duizenden

OWM DSW Zorgverzekeraar U.A.

Inhoudsopgave:

S.02.01	Balance Sheet
5.05.01	Premiums, claims and expenses by line of business
S.17.01	Non-Life Technical Provisions
5.19.01	Non-Life insurance claims
5.23.01	Own funds
5.25.01	Solvency Capital Requirement - for undertakings on Standard Formula
5.28.01	Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

02.01 Balance sheet

Solvency II value

Assets

Assets	I	
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	4.851
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	568.324
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	1.489
Equities	<i>R0100</i>	<i>176</i>
Equities - listed	R0110	
Equities - unlisted	R0120	176
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	566.543
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	116
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	16.175
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	276.849
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	14.177
Any other assets, not elsewhere shown	R0420	145.112
Total assets	R0500	1.025.487

Liabilities

Technical provisions - non-life	R0510	371.990
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	371.990
Technical provisions calculated as a whole	R0570	
Best estimate	R0580	350.260
Risk margin	R0590	21.730
Technical provisions - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	
Technical provisions calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
Technical provisions - index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	799
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	202.792
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	7.772
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities not in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	17.640
Total liabilities	R0900	600.993
Faces of accept once linkilling	D4 000	
Excess of assets over liabilities	R1000	424.494

05.01 Premiums, claims and expenses by line of business

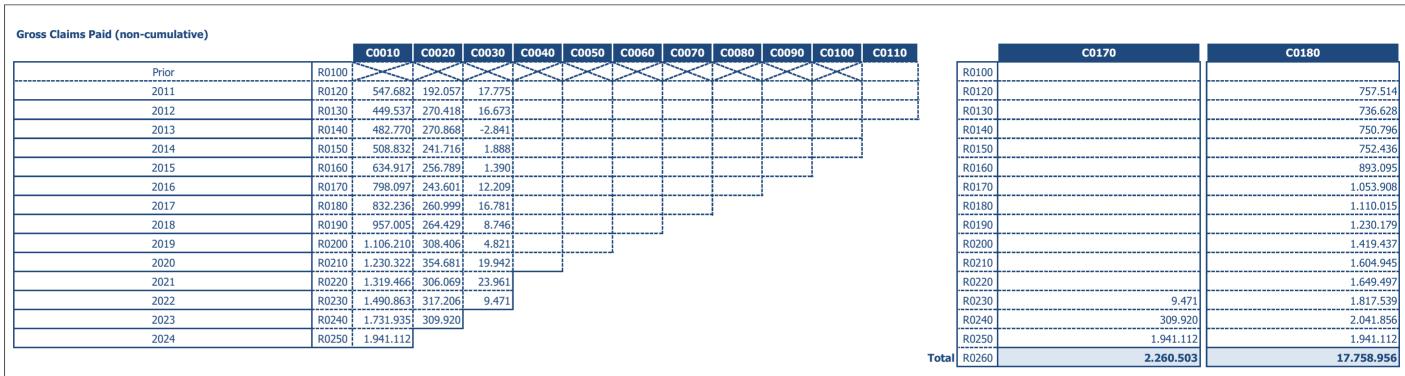
					Line of Business fo	or: non-life insurance and reinsura	nce obligations (direct busine	ss and accepted proportional r	einsurance)				Line of	Business for: a	ccepted non-p	roportional	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	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	Miscell aneous financi al loss	n Casualty	Marine, aviation , transpor t	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120 C013	C0140	C0150	C0160	C0200
Premiums written																	
Gross - Direct Business	R0110	2.318.836							 								2.318.836
Gross - Proportional reinsurance accepted	R0120																0
Gross - Non-proportional reinsurance accepted	R0130																0
Reinsurers' share	R0140																0
Net	R0200	2.318.836															2.318.836
Premiums earned																	
Gross - Direct Business	R0210	2.297.863							 								2.297.863
Gross - Proportional reinsurance accepted	R0220								+								0
Gross - Non-proportional reinsurance accepted	R0230																0
Reinsurers' share	R0240																0
Net	R0300	2.297.863															2.297.863
Claims incurred																	
Gross - Direct Business	R0310	2.235.938							; ! !								2.235.938
Gross - Proportional reinsurance accepted	R0320																0
Gross - Non-proportional reinsurance accepted	R0330																0
Reinsurers' share	R0340																0
Net	R0400	2.235.938															2.235.938
Changes in other technical provisions																	
Gross - Direct Business	R0410																0
Gross - Proportional reinsurance accepted	R0420								†								0
Gross - Non-proportional reinsurance accepted	R0430																0
Reinsurers' share	R0440																0
Net	R0500																0
Expenses incurred	R0550	96.667															96.667

				Line of Busine	ess for: life insurance ob	oligations		Life reinsurance	obligations	
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written		C0210	C0220	<u> </u>	C02+0	20230	C0200	C027 0	C0200	C0300
Gross	R1410				 					0,00
Reinsurers' share	R1420				 				<u> </u>	0,00 0,00 0,00
Net	R1500									0,00
Premiums earned										-,
Gross	R1510									0,00
Reinsurers' share	R1520				 					0,00 0,00 0,00
Net	R1600									0.00
Claims incurred										3,00
Gross	R1610				 					0.00
Reinsurers' share	R1620				 				<u> </u>	0.00
Net	R1700									0,00 0,00 0,00
Changes in other technical provisions					 					-,
Gross	R1710									0,00
Reinsurers' share	R1720								 	0,00
Net	R1800									0,00 0,00 0,00 0,00
Expenses incurred	R1900									0,00
Administrative expenses										
Gross	R1910				 					0,00
Reinsurers' share	R1920									0,00 0,00
Net	R2000									0,00
Investment management expenses										
Gross	R2010				 					0,00
Reinsurers' share	R2020									0,00
Net	R2100									0,00 0,00 0,00
Claims management expenses										
Gross	R2110				T					0,00
Reinsurers' share	R2120									0,00 0,00 0,00
Net	R2200									0,00
Acquisition expenses										
Gross	R2210									0,00
Reinsurers' share	R2220									0,00 0,00 0,00
Net	R2300									0,00
Overhead expenses										
Gross	R2310									0,00 0,00 0,00
Reinsurers' share	R2320									0,00
Net	R2400									0,00
Other expenses	R2500									
Total expenses	R2600									
Total amount of surrenders	R2700									0,00

							Direct bu	siness and accepted prop								Accepted non-pro	portional reinsurance:		
			Medical expe		Workers' compensation insurance	Motor vehicle liability insurance	y Other motor insurance	Marine, aviation and transport insurance	property	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsuran	Non-proportional marine, aviation and transport reinsurance		ty Total No
			C0020		C0040	C0050	C0060	C0070	insurance C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	
echnical prov	rovisions calculated as a whole	R0010																	
Direct business		R0020																	
	portional reinsurance business	R0030																	
ocepted non-proceed non-procedures	n-proportional reinsurance rables from reinsurance/SPV and	R0040													No.				
inite Re after th	er the adjustment for expected losses																		
lue to counterpa	erparty default associated to TP as a	R0050																	
	rovisions calculated as a sum o																		
BE and RM																>			
Best estimate																			
Premium prov Gross - Total		R0060		0.054															
Gross - Total Gross - direct bu		R0070		19.054 19.054															
	oted proportional reinsurance			15.054															
usiness ross - accentec	oted non-proportional reinsurance	R0080																	
ousiness	rea non proportional reinsurance	R0090																	
otal recoverable	able from reinsurance/SPV and Finit	ъ				Ph., 445							31		138				
	e adjustment for expected losses due																		
o counterparty		R0100																	
	Trom reinsurance (except SPV and rance) before adjustment for																		
expected losses	ses	R0110																	
Recoverables fro expected losses	from SPV before adjustment for	R0120																	
ecoverables fro	from Finite Reinsurance before									i 									
djustment for e	or expected losses	R0130								ļ									
	able from reinsurance/SPV and Finit adjustment for expected losses due																		
o counterparty		R0140																	
let Best Fstin	stimate of Premium Provisions	R0150	4	.9.054															
claims provisi		1.0130																	
Fross - Total		R0160	33	31.206															
Gross - direct bu		R0170		31.206															-
	ted proportional reinsurance	D0100														>-<			
ousiness Fross - accepted	oted non-proportional reinsurance	R0180																	
usiness		R0190																	
otal recoverable	able from reinsurance/SPV and Finit	re l																	
Re before the ac	e adjustment for expected losses due	e																	
o counterparty	rty default Trom reinsurance (except SPV and	R0200								!									
	rance) before adjustment for																		
xpected losses		R0210																	
ecoverables fro expected losses	from SPV before adjustment for ses	R0220																	
ecoverables fro	from Finite Reinsurance before																		
	or expected losses able from reinsurance/SPV and Finit	R0230																	
	adjustment for expected losses due																		
o counterparty	rty default	R0240																	
	timate of Claims Provisions	R0250		31.206															
	estimate - gross estimate - net	R0260		50.260															
Risk margin		R0270 R0280		21.720															
	ı the transitional on Technical Pr			21.730															
P as a whole		R0290																	
Best estimate		R0300											<u> </u>	 					
Risk margin		R0310		İ							<u> </u>		 	<u> </u>		1			
echnical prov	rovisions - total																		
echnical provisi	ovisions - total	R0320	37	1.990															
	from reinsurance contract/SPV and																		
inite Re after th	er the adjustment for expected losses	s																	
	erparty default - total ovisions minus recoverables from	R0330																	
	SPV and Finite Re- total	R0340	37	1.990															
ine of Busine	iness (LoB): further segmentati	ion																	
remium provisionogeneous ris	visions - Total number of s risk groups	R0350																	
laims provisions	ions - Total number of homogeneous	S																	-
isk groups		R0360														4444		A Control of the last square	
	of the Best estimate of Premiu	,		20,000															
uture benefits a	its and claims ises and other cash-out flows	R0370 R0380		29.660 57.876															
uture expenses		R0390		68.482						i	<u> </u>			<u> </u>					
other cash-in flo	flows (incl. Recoverable from		۷.3	00. 102															
alvages and sul		R0400																A Control of the last section of the last sect	
	of the Best estimate of Claims	,		20000															
uture benefits a	its and claims ises and other cash-out flows	R0410 R0420	3	26.834						 									
uture expenses uture premium		R0420 R0430		4.372										 					
Other cash-in flo	flows (incl. Recoverable from																		
alvages and sub	subrogations)	R0440																	
	of gross Best Estimate using approximations	R0450																	
est estimate	ate subject to transitional of the	e								<u> </u>				<u> </u>					
nterest rate	e	R0460																	
echnical provisi nterest rate	ovisions without transitional on	R0470																	
Best estimate	ite subject to volatility													1					
djustment		R0480											 						
	ovisions without volatility adjustment	:																	
and without other	others transitional measures	R0490	3	50.260															
		RUZUU																	
	rofits included in future	R0490 R0500	3	50.260															

19.01 Non-life Insurance Claims Information





			Develop	ment y	ear (abs	solute a	mount)			
0	1	2	3	4	5	6	7	8	9	10 & +

Year end (discounted data)

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360
Prior	R0100	><	><	><	><	><	><	><	><	><	><		R0100	
2011	R0120	232.361	17.555										R0120	
2012	R0130	305.859	17.292										R0130	
2013	R0140	271.957	8.867	-4.331									R0140	
2014	R0150	262.689											R0150	
2015	R0160	281.436	16.858										R0160	
2016	R0170	358.094											R0170	
2017	R0180	351.244								•			R0180	
2018	R0190	331.905	17.063						•				R0190	
2019	R0200	374.261											R0200	
2020	R0210	382.933					-						R0210	
2021	R0220	309.275	i										R0220	
2022	R0230	394.484	19.595										R0230	
2023	R0240	345.017			_								R0240	21.1
2024	R0250	317.015	<u> </u>										R0250	310.0
												Tota	-	331.20

23.01 Own funds

| Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35 R0010 Store premium account related to ordinary stare capital (most participations of own shares) Store premium account related to ordinary stare capital (most participations or the equivalent basic own fund item for mutual and mutual-type undertakings R0010 Suprilus funds R0050 Suprilus funds R0070 Recordilation reserve R0090 Recordilation reserve R0090 Recordilation reserve R0110 Recordilation reserve R0110 Recordilation reserve R0110 Recordilation reserve R0110 Tier 3 C0050 |
|---|--------------|
| Regulation 2015/35 Ordinary share capital (gross of own shares) Share premium account related to ordinary share capital funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings R0030 Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings R0040 Suprilus funds R0070 Preference shares Share premium account related to preference shares R0110 Reconciliation reserve R0110 An amount equal to the value of net deferred tax assets R0160 Other own fund items approved by the supervisory authority as basic own funds not specified above R0180 Other from the financial statements that should not be represented by the reconciliation reserve and on not meet the criteria to be classified as Solvency II own funds Solvency II own funds R0220 1.489 Deductions R0230 | |
| Regulation 2015/35 Ordinary share capital (gross of own shares) Ordinary share capital (gross of own shares) Share premium account related to ordinary share capital Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings R0030 Subordinated mutual member accounts R0070 Preference shares R0090 Preference shares R0090 Share premium account related to preference shares R0090 Share premium account related to preference shares R0110 Reconciliation reserve R0130 An amount equal to the value of net deferred tax assets R0140 An amount equal to the value of net deferred tax assets R0160 Other own fund items approved by the supervisory authority as basic own funds not specified above R0180 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 Solvency II own funds R0220 1.489 Deductions Deductions for participations in financial and credit institutions | |
| Share premium account related to ordinary share capital Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings R0050 Surplus funds R0070 Surplus funds R0070 R0090 Share premium account related to preference shares R0090 Share premium account related to preference shares R0090 Share premium account related to preference shares R0110 Reconciliation reserve R0130 R0140 Subordinated liabilities R0140 An amount equal to the value of net deferred tax assets R0160 Other own fund items approved by the supervisory authority as basic own funds not specified above R0180 Own Tunds 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 Solvency II own funds R020 Deductions Deductions for participations in financial and credit institutions R0230 | |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings R0050 Surplus funds R0070 Preference shares R0090 Share premium account related to preference shares R0110 Reconciliation reserve R0130 Subordinated liabilities R0140 Subordinated liabilities R0140 Subordinated liabilities R0140 Other own fund items approved by the supervisory authority as basic own funds not specified above Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds Solvency II own funds Deductions Deductions R0220 1.489 | |
| Surplus funds Preference shares R0090 Share premium account related to preference shares R0110 Reconciliation reserve R0130 Subordinated liabilities R0140 Subordinated liabilities R0160 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 on not meet the criteria to be classified as Solvency II own funds Solvency II own funds Deductions Deductions Deductions for participations in financial and credit institutions R0230 | |
| Surplus funds Preference shares R0090 Share premium account related to preference shares R0110 Reconciliation reserve R0130 Subordinated liabilities R0140 Subordinated liabilities R0160 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 on not meet the criteria to be classified as Solvency II own funds Solvency II own funds Deductions Deductions Deductions R0230 R0230 | |
| Surplus funds Preference shares R0090 Share premium account related to preference shares R0110 Subordinated liabilities R0140 An amount equal to the value of net deferred tax assets R0160 Other own fund items approved by the supervisory authority as basic own funds not specified above Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds Own funds from the manacial statements that should not be represented by the reconciliation reserve and on ont meet the criteria to be classified as Solvency II own funds Own funds from the manacial statements that should not be represented by the reconciliation reserve and on ont meet the criteria to be classified as Solvency II own funds Own funds from the manacial statements that should not be represented by the reconciliation reserve and on ont meet the criteria to be classified as Solvency II own funds R0220 1.489 Deductions R0230 | |
| Preference shares R0090 Share premium account related to preference shares R0110 Reconciliation reserve R0130 An amount equal to the value of net deferred tax assets R0140 An amount equal to the value of net deferred tax assets R0160 Other own fund items approved by the supervisory authority as basic own funds not specified above Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds Own runds 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 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 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 R0220 Deductions R0230 | |
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| Reconciliation reserve R0130 424.494 424.494 Subordinated liabilities R0140 An amount equal to the value of net deferred tax assets R0160 Other own fund items approved by the supervisory authority as basic own funds not specified above R0180 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 Solvency II own funds R020 1.489 Deductions R0230 | |
| Subordinated liabilities R0140 An amount equal to the value of net deferred tax assets R0160 Other own fund items approved by the supervisory authority as basic own funds not specified above R0180 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 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 Solvency II own funds R0220 1.489 Deductions Deductions for participations in financial and credit institutions | |
| 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 R0180 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 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 Solvency II own funds Deductions Deductions for participations in financial and credit institutions R0230 | |
| Other own fund items approved by the supervisory authority as basic own funds not specified above R0180 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 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 Solvency II own funds R0220 Deductions Deductions for participations in financial and credit institutions R0230 | |
| 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 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 Solvency II own funds R0220 Deductions Deductions for participations in financial and credit institutions R0230 | |
| the criteria to be classified as Solvency II own funds Own runds 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 Solvency II own funds R0220 1.489 Deductions Deductions for participations in financial and credit institutions R0230 | |
| Solvency II own funds Peductions Deductions for participations in financial and credit institutions R0220 R0220 R0230 | |
| Deductions Deductions for participations in financial and credit institutions R0230 | |
| Deductions for participations in financial and credit institutions | |
| | |
| Total basic own funds after deductions R0290 423.005 423.005 | |
| | |
| | |
| Ancillary own funds | $\geq \leq$ |
| Unpaid and uncalled ordinary share capital callable on demand R0300 | |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand | |
| Unpaid and uncalled preference shares callable on demand R0320 | |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand R0320 R0330 | |
| | |
| | |
| | |
| | |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0370 R0370 | |
| Other ancillary own funds R0390 R0390 | |
| Total ancillary own funds | |
| Available and eligible own funds | |
| Total available own funds to meet the SCR R0500 423.005 423.005 | |
| Total available own funds to meet the MCR R0510 423.005 423.005 423.005 | |
| | |
| Total eligible own funds to meet the SCR 423.005 423.005 | |
| Total eligible own funds to meet the MCR 423.005 423.005 | |
| SCR R0580 315.276 | |
| MCR R0600 125.501 | |
| Ratio of Eligible own funds to SCR | |
| Ratio of Eligible own funds to MCR | |
| C0060 | |
| Reconciliation reserve | |
| Excess of assets over liabilities R0700 424.494 | |
| Own shares (held directly and indirectly) | |
| Foreseeable 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 R0740 | |
| Reconciliation reserve R0760 424.494 | |
| Expected profits | |
| Expected profits Expected profits included in future premiums (EPIFP) - Life Business R0770 | |
| Expected profits included in future premiums (EPIFP) - Non- life business R0770 Expected profits included in future premiums (EPIFP) - Non- life business | |
| | |
| Total Expected profits included in future premiums (EPIFP) | |

25.01 Solvency Capital Requirement - for undertakings on Standard Formula

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	43.207	43.207	
Counterparty default risk	R0020	12.757	12.757	
Life underwriting risk	R0030			
Health underwriting risk	R0040	227.354	227.354	
Non-life underwriting risk	R0050			
Diversification	R0060	-37.642	-37.642	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	245.677	245.677	

Calculation of Solvency Capital Requirement

		C0100
	20100	
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	69.599
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes Capital requirement for business operated in accordance with Art. 4 of Directive	R0150	
2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	315.276
Capital add-on already set	R0210	
Solvency capital requirement	R0220	315.276
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	

28.01 Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

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	R0020	350.260	2.319.978
Income protection insurance and proportional reinsurance	R0030		
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050		
Other motor insurance and proportional reinsurance	R0060		
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080		
General liability insurance and proportional reinsurance	R0090		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance	R0130		
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

Linear formula component for life insurance and reinsurance obligations

MCR calculation Life		Life activities	
		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	R0210		
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240		
Total capital at risk for all life (re)insurance obligations	R0250		

MCK	comp	ponents	

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	125.501	
MCRL Result	R0200		

Overall MCR calculation

Linear MCR	R0300
SCR	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350
Minimum Capital Requirement	R0400

C0070	
	125.501
	315.276
	141.874
	78.819
	125.501
	2.700
C0070	
	125.501