

# Achmea Schade- verzekeringen N.V.

Openbaar te maken QRT's

# 2016

Dit betreft de bijlage bij de SFCR van Achmea Schadeverzekeringen N.V.

## S.02.01.02 - Balance sheet

€1.000

	<b>Solvency II value</b>
Assets	
Intangible assets	279
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	29
Investments (other than assets held for index-linked and unit-linked contracts)	5.657.087
Property (other than for own use)	0
Holdings in related undertakings, including participations	112.782
Equities	189.991
Equities - listed	188.010
Equities - unlisted	1.980
Bonds	5.033.443
Government Bonds	2.957.929
Corporate Bonds	1.876.567
Structured notes	0
Collateralised securities	198.947
Collective Investments Undertakings	315.808
Derivatives	1.469
Deposits other than cash equivalents	3.594
Other investments	0
Assets held for index-linked and unit-linked contracts	2
Loans and mortgages	562.208
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	562.208
Reinsurance recoverables from:	170.234
Non-life and health similar to non-life	102.822
Non-life excluding health	101.716
Health similar to non-life	1.106
Life and health similar to life, excluding health and index-linked and unit-linked	67.412
Health similar to life	67.412
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	347
Insurance and intermediaries receivables	135.775
Reinsurance receivables	113.342
Receivables (trade, not insurance)	388.525
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	64.545
Any other assets, not elsewhere shown	112.991
<b>Total assets</b>	<b>7.205.362</b>

## S.02.01.02 - Balance sheet

€1.000

	<b>Solvency II value</b>
Liabilities	
Technical provisions – non-life	2.726.140
Technical provisions – non-life (excluding health)	2.447.041
TP calculated as a whole	0
Best Estimate	2.376.373
Risk margin	70.668
Technical provisions - health (similar to non-life)	279.099
TP calculated as a whole	0
Best Estimate	270.743
Risk margin	8.355
Technical provisions - life (excluding index-linked and unit-linked)	2.789.160
Technical provisions - health (similar to life)	2.789.160
TP calculated as a whole	0
Best Estimate	2.743.450
Risk margin	45.710
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
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	39.801
Pension benefit obligations	0
Deposits from reinsurers	347
Deferred tax liabilities	225.694
Derivatives	14.972
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	165.112
Reinsurance payables	26.688
Payables (trade, not insurance)	62.700
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	125.707
<b>Total liabilities</b>	<b>6.176.322</b>
Excess of assets over liabilities	<b>1.029.040</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 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
Premiums written									
Gross - Direct Business	0	274.409	0	574.906	468.108	34.139	828.592	241.379	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	19.140	0	0
Reinsurers' share	0	568	0	6.153	8.531	3.294	64.902	4.276	0
Net	0	273.841	0	568.754	459.577	30.845	782.829	237.103	0
Premiums earned									
Gross - Direct Business	0	277.423	0	569.326	463.843	35.152	831.033	247.809	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	19.140	0	0
Reinsurers' share	0	568	0	6.153	8.558	3.444	64.919	4.271	0
Net	0	276.855	0	563.173	455.285	31.708	785.254	243.538	0
Claims incurred									
Gross - Direct Business	0	163.869	0	615.042	331.691	14.163	568.365	199.469	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	7.371	0	0
Reinsurers' share	0	8	0	6.765	33.778	589	46.523	2.038	0
Net	0	163.861	0	608.277	297.913	13.575	529.213	197.431	0
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
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred									
Gross - Direct Business	0	95.312	0	186.017	169.413	11.589	329.049	102.896	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	179.353	129.803	517					2.731.206
Gross - Proportional reinsurance accepted	0	0	0					19.140
Reinsurers' share	18	6	26					87.774
Net	179.335	129.797	491					2.662.572
Premiums earned								
Gross - Direct Business	182.690	129.099	529					2.736.905
Gross - Proportional reinsurance accepted	0	0	0					19.140
Reinsurers' share	18	6	26					87.963
Net	182.672	129.093	503					2.668.082
Claims incurred								
Gross - Direct Business	111.568	63.477	39					2.067.683
Gross - Proportional reinsurance accepted	0	0	0					7.371
Reinsurers' share	-6	0	0					89.695
Net	111.574	63.477	39					1.985.359
Changes in other technical provisions								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					0
Reinsurers' share	0	0	0					0
Net	0	0	0					0
Expenses incurred								
Gross - Direct Business	49.145	43.567	246					987.233
Other expenses								25.850
Total expenses								1.013.084

	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	Health reinsurance	Life-reinsurance	
Premiums written								
Gross	397.863	0	0	0	0	0	0	397.863
Reinsurers' share	19.988	0	0	0	0	0	0	19.988
Net	377.875	0	0	0	0	0	0	377.875
Premiums earned								
Gross	403.729	0	0	0	0	0	0	403.729
Reinsurers' share	19.988	0	0	0	0	0	0	19.988
Net	383.742	0	0	0	0	0	0	383.742
Claims incurred								
Gross	316.961	0	0	0	0	0	0	316.961
Reinsurers' share	17.871	0	0	0	0	0	0	17.871
Net	299.090	0	0	0	0	0	0	299.090
Changes in other technical provisions								
Gross	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Expenses incurred								
Gross	115.381	0	0	0	0	0	0	115.381
Other expenses								0
Total expenses								115.381

	Index-linked and unit-linked insurance			Other life insurance			Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linkage)
	Insurance with profit participation	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Annulities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations		
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 RMI								
Best Estimate	0	0	0	0	0	0	0	0
Gross Best Estimate	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	0	0	0	0	0	0	0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	0
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	0	0
<b>Health insurance (direct business)</b>								
	Contracts without options and guarantees		Annulities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)		Total (Health similar to life insurance)		
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 RMI								
Best Estimate	2.743.450	0	0	0	0	2.743.450		
Gross Best Estimate	2.743.450	0	0	0	0	2.743.450		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	67.412	0	0	0	0	67.412		
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	2.676.038	0	0	0	0	2.676.038		
Risk Margin	45.710	0	0	0	0	45.710		
Amount of the transitional on Technical Provisions	0	0	0	0	0	0		
Technical Provisions calculated as a whole	0	0	0	0	0	0		
Best estimate	2.743.450	0	0	0	0	2.743.450		
Risk margin	45.710	0	0	0	0	45.710		
Technical provisions - total	2.789.160	0	0	0	0	2.789.160		

	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
<b>Technical provisions calculated as a sum of BE and RM</b>									
<b>Best estimate</b>									
<b>Premium provisions</b>									
Gross	0	16.124	0	83.028	74.672	1.746	49.860	35.716	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	16.124	0	83.028	74.672	1.746	49.860	35.716	0
<b>Claims provisions</b>									
Gross	0	254.620	0	1.064.953	50.259	18.087	282.936	562.825	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	1.106	0	38.726	3.706	3.613	40.296	15.376	0
Net Best Estimate of Claims Provisions	0	253.513	0	1.026.227	46.553	14.474	242.640	547.449	0
Total Best estimate - gross	0	270.743	0	1.147.981	124.931	19.833	332.797	598.541	0
Total Best estimate - net	0	269.637	0	1.109.256	121.225	16.221	292.500	583.165	0
Risk margin	0	8.355	0	22.601	3.417	465	13.250	21.941	0
Amount of the transitional on Technical Provisions									
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
<b>Technical provisions - total</b>									
Technical provisions - total	0	279.099	0	1.170.582	128.348	20.298	346.046	620.482	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	1.106	0	38.726	3.706	3.613	40.296	15.376	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	277.993	0	1.131.856	124.642	16.686	305.750	605.106	0

	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
<b>Technical provisions calculated as a sum of BE and RM</b>								
<b>Best estimate</b>								
<b>Premium provisions</b>								
Gross	17.178	9.127	0	0	0	0	0	287.451
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	17.178	9.127	0	0	0	0	0	287.451
<b>Claims provisions</b>								
Gross	118.492	7.495	0	0	0	0	0	2.359.665
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	102.822
Net Best Estimate of Claims Provisions	118.491	7.495	0	0	0	0	0	2.256.843
Total Best estimate - gross	135.669	16.622	0	0	0	0	0	2.647.117
Total Best estimate - net	135.669	16.622	0	0	0	0	0	2.544.294
Risk margin	8.397	597	0	0	0	0	0	79.023
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	0
Risk margin	0	0	0	0	0	0	0	0
<b>Technical provisions - total</b>								
Technical provisions - total	144.066	17.219	0	0	0	0	0	2.726.140
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	102.822
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	144.066	17.219	0	0	0	0	0	2.623.318

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior	-	-	-	-	-	-	-	-	-	-	-	33.112	33.112
N-9	880.172	364.798	125.318	71.735	58.111	46.025	34.591	18.213	13.169	13.691	-	13.691	1.615.622
N-8	897.877	392.252	114.816	87.797	82.462	31.315	20.600	20.449	15.291	-	-	15.291	1.662.860
N-7	895.186	353.532	109.582	73.384	43.280	30.232	28.036	16.149	-	-	-	16.149	1.549.382
N-6	902.144	367.947	128.490	55.042	37.985	29.296	20.905	-	-	-	-	20.905	1.541.809
N-5	852.189	360.660	98.498	57.543	42.827	32.345	-	-	-	-	-	32.345	1.444.062
N-4	901.394	399.085	114.581	70.363	38.818	-	-	-	-	-	-	38.818	1.524.241
N-3	975.331	485.783	117.635	71.052	-	-	-	-	-	-	-	71.052	1.649.801
N-2	886.943	405.566	114.484	-	-	-	-	-	-	-	-	114.484	1.406.992
N-1	939.608	416.445	-	-	-	-	-	-	-	-	-	416.445	1.355.653
N	1.057.344	-	-	-	-	-	-	-	-	-	-	1.057.344	1.057.344
Total												1.829.635	14.808.166

Gross undiscounted Best Estimate Claims Provisions

Year	Development year										Year end (discounted)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior	-	-	-	-	-	-	-	-	-	-	-	199.638	197.510
N-9	0	0	0	0	0	0	0	0	0	0	44.010	42.493	
N-8	0	0	0	0	0	0	0	0	68.423	-	-	67.710	
N-7	0	0	0	0	0	0	0	64.022	-	-	-	63.358	
N-6	0	0	0	0	0	0	59.607	-	-	-	-	59.040	
N-5	0	0	0	0	0	109.305	-	-	-	-	-	108.105	
N-4	0	0	0	0	121.112	-	-	-	-	-	-	119.917	
N-3	0	0	0	183.293	-	-	-	-	-	-	-	181.457	
N-2	0	0	276.202	-	-	-	-	-	-	-	-	273.308	
N-1	0	373.374	-	-	-	-	-	-	-	-	-	369.844	
N	886.899	-	-	-	-	-	-	-	-	-	-	875.924	
Total												2.359.665	

Underwriting year

Gross Claims Paid (non-cumulative)

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
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	0

Gross undiscounted Best Estimate Claims Provisions

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	0

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	5.515.300	0	0	32.569	0
Basic own funds	1.029.040	0	0	-23.802	0
Eligible own funds to meet SCR	1.029.040	0	0	-23.802	0
SCR	750.318	0	0	0	0
Eligible own funds to meet MCR	1.029.040	0	0	-23.802	0
Minimum Capital Requirement	337.643	0	0	0	0

	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)	681	681	0	0	0
Share premium account related to ordinary share capital	165.775	165.775	0	0	0
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0	0	0	0
Subordinated mutual member accounts	0	0	0	0	0
Surplus funds	0	0	0	0	0
Preference shares	0	0	0	0	0
Share premium account related to preference shares	0	0	0	0	0
Reconciliation reserve	862.584	862.584	0	0	0
Subordinated liabilities	0	0	0	0	0
An amount equal to the value of net deferred tax assets	0	0	0	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	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	0	0	0	0
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	0
Total basic own funds after deductions	1.029.040	1.029.040	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0	0	0	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	0	0	0
Unpaid and uncalled preference shares callable on demand	0	0	0	0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0	0	0	0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0	0	0	0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0	0	0	0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0	0	0	0	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0	0	0	0	0
Other ancillary own funds	0	0	0	0	0
Total ancillary own funds	0	0	0	0	0
Available and eligible own funds					
Total available own funds to meet the SCR	1.029.040	1.029.040	0	0	0
Total available own funds to meet the MCR	1.029.040	1.029.040	0	0	0
Total eligible own funds to meet the SCR	1.029.040	1.029.040	0	0	0
Total eligible own funds to meet the MCR	1.029.040	1.029.040	0	0	0
SCR	750.318				
MCR	337.643				
Ratio of Eligible own funds to SCR	137%				
Ratio of Eligible own funds to MCR	305%				
Reconciliation reserve					
Excess of assets over liabilities	1.029.040				
Own shares (held directly and indirectly)	0				
Forseeable dividends, distributions and charges	0				
Other basic own fund items	166.456				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	862.584				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	40.890				
Total Expected profits included in future premiums (EPIFP)	40.890				



Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	486.756	0		
2	Counterparty default risk	94.186	0		
3	Life underwriting risk	0	0	None	
4	Health underwriting risk	270.091	323.380	None	
5	Non-life underwriting risk	554.230	677.088	None	
6	Intangible asset risk	0	0		
7	Operational risk	109.190	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-250.106	0		
10	Loss-absorbing capacity of expected profits	-65.003	-65.003		

## Calculation of Solvency Capital Requirement

Total undiversified components	1.199.345
Diversification	-449.027
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	750.318
Capital add-ons already set	0
Solvency capital requirement	750.318

## 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	-250.106
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

<b>MCR<sub>NL</sub> Result</b>	<b>531.608</b>		
		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		283.911	273.869
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		1.218.802	576.785
Other motor insurance and proportional reinsurance		211.351	469.402
Marine, aviation and transport insurance and proportional reinsurance		20.937	31.246
Fire and other damage to property insurance and proportional reinsurance		527.564	781.706
General liability insurance and proportional reinsurance		632.342	258.175
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		182.765	176.540
Assistance and proportional reinsurance		37.878	108.391
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

<b>MCR<sub>L</sub> Result</b>	<b>57.517</b>		
		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		2.738.915	0
Total capital at risk for all life (re)insurance obligations			0
Overall MCR calculation			
Linear MCR	589.125		
SCR	750.318		
MCR cap	337.643		
MCR floor	187.579		
Combined MCR	337.643		
Absolute floor of the MCR	3.700		
Minimum Capital Requirement	337.643		