



**SOLVENCY &  
FINANCIAL  
CONDITION  
REPORT**

**KBC VERZEKERINGEN NV  
BELGIUM**

**2018**



**Contact details: Investor Relations Office**

[investor.relations@kbc.com](mailto:investor.relations@kbc.com)

[www.kbc.com](http://www.kbc.com)

KBC Group NV, Investor Relations Office, Havenlaan 2, 1080 Brussels, Belgium.

**Contact details: Press Office**

Viviane Huybrecht (General Manager, Group Communication).

+ 32 2 429 85 45

[pressofficekbc@kbc.be](mailto:pressofficekbc@kbc.be)

KBC Group NV, Group Communication, Havenlaan 2, 1080 Brussels, Belgium.



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	Solvency II value	
		C0010
<b>Assets</b>		
Goodwill	<b>R0010</b>	
Deferred acquisition costs	<b>R0020</b>	
Intangible assets	<b>R0030</b>	0
Deferred tax assets	<b>R0040</b>	0
Pension benefit surplus	<b>R0050</b>	0
Property, plant & equipment held for own use	<b>R0060</b>	0
Investments (other than assets held for index-linked and unit-linked contracts)	<b>R0070</b>	19179745
Property (other than for own use)	<b>R0080</b>	228655
Holdings in related undertakings, including participations	<b>R0090</b>	1177608
Equities	<b>R0100</b>	1147541
Equities - listed	<b>R0110</b>	1124882
Equities - unlisted	<b>R0120</b>	22659
Bonds	<b>R0130</b>	16000201
Government Bonds	<b>R0140</b>	10450732
Corporate Bonds	<b>R0150</b>	5541247
Structured notes	<b>R0160</b>	0
Collateralised securities	<b>R0170</b>	8221
Collective Investments Undertakings	<b>R0180</b>	40206
Derivatives	<b>R0190</b>	2490
Deposits other than cash equivalents	<b>R0200</b>	583045
Other investments	<b>R0210</b>	0
Assets held for index-linked and unit-linked contracts	<b>R0220</b>	12621885
Loans and mortgages	<b>R0230</b>	2467710
Loans on policies	<b>R0240</b>	90884
Loans and mortgages to individuals	<b>R0250</b>	1208042
Other loans and mortgages	<b>R0260</b>	1168784
Reinsurance recoverables from:	<b>R0270</b>	93793
Non-life and health similar to non-life	<b>R0280</b>	112165
Non-life excluding health	<b>R0290</b>	107614
Health similar to non-life	<b>R0300</b>	4551
Life and health similar to life, excluding health and index-linked and unit-linked	<b>R0310</b>	-18478
Health similar to life	<b>R0320</b>	-4336
Life excluding health and index-linked and unit-linked	<b>R0330</b>	-14141
Life index-linked and unit-linked	<b>R0340</b>	106
Deposits to cedants	<b>R0350</b>	1138
Insurance and intermediaries receivables	<b>R0360</b>	59429
Reinsurance receivables	<b>R0370</b>	16943
Receivables (trade, not insurance)	<b>R0380</b>	74153
Own shares (held directly)	<b>R0390</b>	203185
Amounts due in respect of own fund items or initial fund called up but not yet paid in	<b>R0400</b>	0
Cash and cash equivalents	<b>R0410</b>	212938
Any other assets, not elsewhere shown	<b>R0420</b>	19755
<b>Total assets</b>	<b>R0500</b>	34950674

**Liabilities**

Technical provisions – non-life
Technical provisions – non-life (excluding health)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - health (similar to non-life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - life (excluding index-linked and unit-linked)
Technical provisions - health (similar to life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions – life (excluding health and index-linked and unit-linked)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions – index-linked and unit-linked
Technical provisions calculated as a whole
Best Estimate
Risk margin
Other technical provisions
Contingent liabilities
Provisions other than technical provisions
Pension benefit obligations
Deposits from reinsurers
Deferred tax liabilities
Derivatives
Debts owed to credit institutions
Financial liabilities other than debts owed to credit institutions
Insurance & intermediaries payables
Reinsurance payables
Payables (trade, not insurance)
Subordinated liabilities
Subordinated liabilities not in Basic Own Funds
Subordinated liabilities in Basic Own Funds
Any other liabilities, not elsewhere shown
<b>Total liabilities</b>
<b>Excess of assets over liabilities</b>

	Solvency II value
	C0010
<b>R0510</b>	1637470
<b>R0520</b>	1368169
<b>R0530</b>	0
<b>R0540</b>	1156400
<b>R0550</b>	211769
<b>R0560</b>	269301
<b>R0570</b>	0
<b>R0580</b>	219165
<b>R0590</b>	50136
<b>R0600</b>	14924369
<b>R0610</b>	521730
<b>R0620</b>	0
<b>R0630</b>	478826
<b>R0640</b>	42904
<b>R0650</b>	14402639
<b>R0660</b>	0
<b>R0670</b>	14131073
<b>R0680</b>	271566
<b>R0690</b>	12655674
<b>R0700</b>	0
<b>R0710</b>	12568536
<b>R0720</b>	87138
<b>R0730</b>	
<b>R0740</b>	0
<b>R0750</b>	6012
<b>R0760</b>	59045
<b>R0770</b>	102997
<b>R0780</b>	246986
<b>R0790</b>	42784
<b>R0800</b>	1034276
<b>R0810</b>	0
<b>R0820</b>	176689
<b>R0830</b>	21949
<b>R0840</b>	41515
<b>R0850</b>	500327
<b>R0860</b>	0
<b>R0870</b>	500327
<b>R0880</b>	38824
<b>R0900</b>	31488917
<b>R1000</b>	3461757

## Premiums, claims and expenses by line of business

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)												Line of Business for: accepted non-proportional reinsurance				Total	
	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	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		C0200
<b>Premiums written</b>																		
Gross - Direct Business	R0110	47708	106560	76733	234411	138846	958	365611	75878	0	55615	24913	14753					1141988
Gross - Proportional reinsurance accepted	R0120	0	174	618	0	0	0	5749	560	0	21	0	0					7122
Gross - Non-proportional reinsurance accepted	R0130																	570
Reinsurers' share	R0140	0	882	1147	3169	0	0	18662	3924	0	339	0	0	0	0	0	0	28123
Net	R0200	47708	105852	76204	231242	138846	958	352698	72514	0	55297	24913	14753	0	0	0	570	1121556
<b>Premiums earned</b>																		
Gross - Direct Business	R0210	47143	106696	78107	232078	137656	925	362633	75709	0	54900	24767	14580					1135195
Gross - Proportional reinsurance accepted	R0220	0	174	605	0	0	0	5539	510	0	21	0	0					6849
Gross - Non-proportional reinsurance accepted	R0230																	567
Reinsurers' share	R0240	0	882	1147	3170	0	0	18702	3857	0	340	0	0	0	0	0	0	28098
Net	R0300	47143	105988	77565	228909	137656	925	349469	72362	0	54581	24767	14580	0	0	0	567	1114513
<b>Claims incurred</b>																		
Gross - Direct Business	R0310	55510	15191	35370	104457	76354	247	152049	43525	0	21761	10256	9228					523948
Gross - Proportional reinsurance accepted	R0320	0	55	102	1	0	1	1143	6	1	3	0	0					1312
Gross - Non-proportional reinsurance accepted	R0330																	-451
Reinsurers' share	R0340	0	-5	645	-1042	101	-2	2641	-51	0	0	0	0	333	-562	0	-221	2286
Net	R0400	55510	15251	34826	105500	76254	249	150551	43582	1	21764	10256	9228	333	-562	0	-221	522523
<b>Changes in other technical provisions</b>																		
Gross - Direct Business	R0410	13	76	17902	2245	433	8	22757	2397	0	226	66	22					46144
Gross - Proportional reinsurance accepted	R0420	0	0	0	-39	0	6	725	394	0	0	0	0					1086
Gross - Non-proportional reinsurance accepted	R0430																	0
Reinsurers' share	R0440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	R0500	13	76	17901	2206	433	14	23483	2791	0	226	66	22	0	0	0	0	47231
<b>Expenses incurred</b>	R0550	13961	39185	29788	105382	65342	719	189197	41619	0	30142	12504	7320	0	0	0	0	535160
<b>Other expenses</b>	R1200																	0
<b>Total expenses</b>	R1300																	535160

	Line of Business for: life insurance obligations						Life insurance obligations		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	
	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
<b>Premiums written</b>									
Gross	R1410	48518	931940	422862				18251	1421571
Reinsurers' share	R1420	1213	20152	10				0	21375
Net	R1500	47305	911788	422852	0	0	0	18251	1400196
<b>Premiums earned</b>									
Gross	R1510	48374	931940	422862				18251	1421427
Reinsurers' share	R1520	1213	20152	10				0	21375
Net	R1600	47161	911788	422852	0	0	0	18251	1400052
<b>Claims incurred</b>									
Gross	R1610	22003	1031907	736730				4334	1794974
Reinsurers' share	R1620	-35	15200	0				0	15164
Net	R1700	22038	1016707	736730	0	0	0	4334	1779809
<b>Changes in other technical provisions</b>									
Gross	R1710								0
Reinsurers' share	R1720								0
Net	R1800	0	0	0	0	0	0	0	0
<b>Expenses incurred</b>	R1900	15751	114898	43765	0	0	0	14	174428
<b>Other expenses</b>	R2500								0
<b>Total expenses</b>	R2600								174428

		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 obligation	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	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		Contracts without options and guarantees	Contracts with options or guarantees				Contracts without options and guarantees	Contracts with options or guarantees				
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0210	
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>																
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	<b>R0020</b>																
<b>Technical provisions calculated as a sum of BE and RM Best Estimate</b>																	
<b>Gross Best Estimate</b>	<b>R0030</b>	14131073		12568536	0		0	0	0	0	26699609		0	142353	336473	0	478826
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0080</b>	-14141		106							-14036			-4336	0	0	-4336
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	<b>R0090</b>	14145215		12568430	0		0	0	0	0	26713645		0	146689	336473	0	483162
<b>Risk Margin</b>	<b>R0100</b>	271566	87138			0			0	0	358704	34311			8593	0	42904
<b>Amount of the transitional on Technical Provisions</b>																	
Technical Provisions calculated as a whole	<b>R0110</b>	0									0				0	0	0
Best estimate	<b>R0120</b>	0									0				0	0	0
Risk margin	<b>R0130</b>	0									0				0	0	0
<b>Technical provisions - total</b>	<b>R0200</b>	14402639	12655674			0			0	0	27058313	176663			345066	0	521730



	Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				Total Non-Life obligation		
	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	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance		Non-proportional property reinsurance	
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	
<b>Technical provisions calculated as a whole</b>																		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole																		
<b>Technical provisions calculated as a sum of BE and RM</b>																		
<b>Best estimate</b>																		
Premium provisions																		
Gross	R0060	406	-13609	3108	34197	17963	-65	46553	14308	0	1312	1903	3038	0	0	0	3	109117
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	-173	911	2401	1744	0	13010	982	0	-1	0	284	0	0	0	0	19157
Net Best Estimate of Premium Provisions	R0150	406	-13436	2197	31796	16220	-65	33543	13326	0	1313	1903	2754	0	0	0	3	89960
<b>Claims provisions</b>																		
Gross	R0160	11374	23876	193953	519092	5580	499	69001	347667	30	87486	3036	2434	56	2303	0	60	1266448
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	3813	56408	4	75	14777	17384	0	0	0	0	0	548	0	0	93008
Net Best Estimate of Claims Provisions	R0250	11374	23876	190141	462684	5576	424	54225	330283	30	87486	3036	2434	56	1755	0	60	1173440
<b>Total Best estimate - gross</b>	R0260	11781	10267	197061	553289	23543	433	115554	361975	30	88798	4939	5472	56	2303	0	62	1375565
<b>Total Best estimate - net</b>	R0270	11781	10440	192338	494480	21795	359	87768	343609	30	88800	4939	5188	56	1755	0	62	1263400
<b>Risk margin</b>	R0280	2092	10339	37693	55814	15170	401	73145	46604	6	13547	2793	3570	11	359	0	361	261905
<b>Amount of the transitional on Technical Provisions</b>																		
Technical Provisions calculated as a whole	R0290	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Best estimate	R0300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Risk margin	R0310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Technical provisions - total</b>																		
Technical provisions - total	R0320	13873	20606	234755	609104	38713	834	188699	408579	36	102346	7732	9041	67	2662	0	423	1637470
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	-173	4724	58809	1748	75	27786	18366	0	-1	0	284	0	548	0	0	112165
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	13873	20779	230031	550295	36965	759	160913	390213	36	102347	7732	8757	67	2114	0	423	1525305

Total Non-Life Business																	
Accident year / Underwriting year		Z0020		1													
Gross Claims Paid (non-cumulative) (absolute amount)																	
		Development year															
	Year	0	1	2	3	4	5	6	7	8	9	10 & +		In Current year		Sum of years (cumulative)	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170		C0180	
Prior	R0100											16823		R0100	16823	16823	
N-9	R0160	205623	98528	22245	16431	10845	11179	5354	4695	3904	4702			R0160	4702	383506	
N-8	R0170	213168	119347	26585	16390	12644	7094	8923	7825	4367				R0170	4367	416343	
N-7	R0180	216408	100418	24010	14992	10077	7294	4332	4773					R0180	4773	382304	
N-6	R0190	220273	102655	25734	15471	8456	9878	6218						R0190	6218	388685	
N-5	R0200	223799	111171	25518	16124	11130	9605							R0200	9605	397347	
N-4	R0210	307924	117559	33079	14318	10843								R0210	10843	483723	
N-3	R0220	233800	109691	22893	12084									R0220	12084	378468	
N-2	R0230	259110	116001	27539										R0230	27539	402650	
N-1	R0240	242193	115841											R0240	115841	358034	
N	R0250	285620												R0250	285620	285620	
													Total	R0260	498414	3893503	
Gross undiscounted Best Estimate Claims Provisions (absolute amount)																	
		Development year															
	Year	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											310284		R0100	303071		
N-9	R0160	0	0	0	0	0	0	58414	49574	46404	46098			R0160	45430		
N-8	R0170	0	0	0	0	0	66655	54038	48873	43331				R0170	42718		
N-7	R0180	0	0	0	0	59692	55327	48347	50703					R0180	49714		
N-6	R0190	0	0	0	92513	86165	71966	63977						R0190	62519		
N-5	R0200	0	0	90660	75449	68400	62235							R0200	60601		
N-4	R0210	0	146365	109811	93585	78383								R0210	76457		
N-3	R0220	245924	131564	102236	86537									R0220	84244		
N-2	R0230	254911	145377	127180										R0230	123918		
N-1	R0240	225527	142050											R0240	138130		
N	R0250	226767												R0250	220347		
													Total	R0260	1207151		

		<b>Amount with Long Term Guarantee measures and transitionals</b>	<b>Impact of transitional on technical provisions</b>	<b>Impact of transitional on interest rate</b>	<b>Impact of volatility adjustment set to zero</b>	<b>Impact of matching adjustment set to zero</b>
		<b>C0010</b>	<b>C0030</b>	<b>C0050</b>	<b>C0070</b>	<b>C0090</b>
Technical provisions	<b>R0010</b>	29217513	0	0	305434	0
Basic own funds	<b>R0020</b>	3626472	0	0	-228081	0
Eligible own funds to meet Solvency Capital Requirement	<b>R0050</b>	3626472	0	0	-228081	0
Solvency Capital Requirement	<b>R0090</b>	1575734	0	0	19489	0
Eligible own funds to meet Minimum Capital Requirement	<b>R0100</b>	3267961	0	0	-226327	0
Minimum Capital Requirement	<b>R0110</b>	709080	0	0	8770	0

**Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Ordinary share capital (gross of own shares)	R0010	65156	65156	0	
Share premium account related to ordinary share capital	R0030	1085606	1085606	0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0	0	
Subordinated mutual member accounts	R0050	0		0	0
Surplus funds	R0070	127579	127579		
Preference shares	R0090	0		0	0
Share premium account related to preference shares	R0110	0		0	0
Reconciliation reserve	R0130	1847804	1847804		
Subordinated liabilities	R0140	500327		500327	0
An amount equal to the value of net deferred tax assets	R0160	0			0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0
<b>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</b>					
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				
<b>Deductions</b>					
Deductions for participations in financial and credit institutions	R0230	0	0	0	0
<b>Total basic own funds after deductions</b>	R0290	3626472	3126144	0	500327
<b>Ancillary own funds</b>					
Unpaid and uncalled ordinary share capital callable on demand	R0300	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	R0310	0		0	
Unpaid and uncalled preference shares callable on demand	R0320	0		0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0		0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0		0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0		0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0		0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0		0	0
Other ancillary own funds	R0390	0		0	0

**Total ancillary own funds**

**Available and eligible own funds**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Total available own funds to meet the SCR	R0500	3626472	3126144	0	500327
Total available own funds to meet the MCR	R0510	3626472	3126144	0	500327
Total eligible own funds to meet the SCR	R0540	3626472	3126144	0	500327
Total eligible own funds to meet the MCR	R0550	3267961	3126144	0	141816
<b>SCR</b>	R0580	1575734			
<b>MCR</b>	R0600	709080			
<b>Ratio of Eligible own funds to SCR</b>	R0620	2,3014			
<b>Ratio of Eligible own funds to MCR</b>	R0640	4,6087			

**Reconciliation reserve**

	C0060				
Excess of assets over liabilities	R0700	3461757			
Own shares (held directly and indirectly)	R0710	203185			
Foreseeable dividends, distributions and charges	R0720	132428			
Other basic own fund items	R0730	1278341			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0			
<b>Reconciliation reserve</b>	R0760	1847804			
<b>Expected profits</b>					
Expected profits included in future premiums (EPIFP) - Life business	R0770	544202			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	97288			
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790	641490			

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	1419033		
Counterparty default risk	R0020	86840		
Life underwriting risk	R0030	580671		
Health underwriting risk	R0040	197514		
Non-life underwriting risk	R0050	439040		
Diversification	R0060	-813999		
Intangible asset risk	R0070	0		
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>1909098</b>		
<b>Calculation of Solvency Capital Requirement</b>		<b>C0100</b>		
Operational risk	R0130	111558		
Loss-absorbing capacity of technical provisions	R0140	-106414		
Loss-absorbing capacity of deferred taxes	R0150	-338508		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160			
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	<b>1575734</b>		
Capital add-on already set	R0210			
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>1575734</b>		
<b>Other information on SCR</b>				
Capital requirement for duration-based equity risk sub-module	R0400			
Total amount of Notional Solvency Capital Requirement for remaining part	R0410			
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420			
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430			
Diversification effects due to RFF nSCR aggregation for article 304	R0440			

	Non-life activities	Life activities	
	$MCR_{(NL,NL)}$	$MCR_{(NL,L)}$ Resu	
	Result	lt	
	C0010	C0020	
Linear formula component for non-life insurance and reinsurance obligations	R0010	210977	374

	Non-life activities		Life activities		
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	
	C0030	C0040	C0050	C0060	
Medical expense insurance and proportional reinsurance	R0020	11781	26907	0	0
Income protection insurance and proportional reinsurance	R0030	13862	65144	0	4406
Workers' compensation insurance and proportional reinsurance	R0040	192338	76204	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	494480	231242	0	0
Other motor insurance and proportional reinsurance	R0060	21795	138846	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	359	958	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	87768	352698	0	0
General liability insurance and proportional reinsurance	R0090	343609	72514	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	30	0	0	0
Legal expenses insurance and proportional reinsurance	R0110	88800	55297	0	0
Assistance and proportional reinsurance	R0120	4939	24913	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	5188	14753	0	0
Non-proportional health reinsurance	R0140	56	0	0	0
Non-proportional casualty reinsurance	R0150	1755	0	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0	0	0
Non-proportional property reinsurance	R0170	62	570	0	0

	Non-life activities		Life activities	
	MCR <sub>(L,NL)</sub>		MCR <sub>(L,L)</sub>	
	Result		Result	
		<b>C0070</b>		<b>C0080</b>
<b>Linear formula component for life insurance and reinsurance obligations</b>	<b>R0200</b>	7539	631292	

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

	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	<b>C0090</b>	<b>C0100</b>	<b>C0110</b>	<b>C0120</b>
<b>R0210</b>	0		13943973	
<b>R0220</b>	0		201241	
<b>R0230</b>	0		12568430	
<b>R0240</b>	358999		124163	
<b>R0250</b>		0		50346851

#### Overall MCR calculation

	<b>C0130</b>
Linear MCR	<b>R0300</b> 849734
SCR	<b>R0310</b> 1575734
MCR cap	<b>R0320</b> 709080
MCR floor	<b>R0330</b> 393934
Combined MCR	<b>R0340</b> 709080
Absolute floor of the MCR	<b>R0350</b> 7400
	<b>C0130</b>
<b>Minimum Capital Requirement</b>	<b>R0400</b> 709080

#### Notional non-life and life MCR calculation

	Non-life activities		Life activities	
	<b>C0140</b>	<b>C0150</b>		
Notional linear MCR	<b>R0500</b> 218516	631666		
Notional SCR excluding add-on (annual or latest calculation)	<b>R0510</b> 404999	1170735		
Notional MCR cap	<b>R0520</b> 182250	526831		
Notional MCR floor	<b>R0530</b> 101250	292684		
Notional Combined MCR	<b>R0540</b> 182250	526831		
Absolute floor of the notional MCR	<b>R0550</b> 3700	3700		
Notional MCR	<b>R0560</b> 182250	526831		

	Solvency II value	
		C0010
<b>Assets</b>		
Goodwill	<b>R0010</b>	
Deferred acquisition costs	<b>R0020</b>	
Intangible assets	<b>R0030</b>	
Deferred tax assets	<b>R0040</b>	
Pension benefit surplus	<b>R0050</b>	
Property, plant & equipment held for own use	<b>R0060</b>	
Investments (other than assets held for index-linked and unit-linked contracts)	<b>R0070</b>	8931
Property (other than for own use)	<b>R0080</b>	
Holdings in related undertakings, including participations	<b>R0090</b>	
Equities	<b>R0100</b>	120
Equities - listed	<b>R0110</b>	120
Equities - unlisted	<b>R0120</b>	
Bonds	<b>R0130</b>	6799
Government Bonds	<b>R0140</b>	2969
Corporate Bonds	<b>R0150</b>	3830
Structured notes	<b>R0160</b>	
Collateralised securities	<b>R0170</b>	
Collective Investments Undertakings	<b>R0180</b>	2012
Derivatives	<b>R0190</b>	
Deposits other than cash equivalents	<b>R0200</b>	
Other investments	<b>R0210</b>	
Assets held for index-linked and unit-linked contracts	<b>R0220</b>	
Loans and mortgages	<b>R0230</b>	
Loans on policies	<b>R0240</b>	
Loans and mortgages to individuals	<b>R0250</b>	
Other loans and mortgages	<b>R0260</b>	
Reinsurance recoverables from:	<b>R0270</b>	-393
Non-life and health similar to non-life	<b>R0280</b>	-393
Non-life excluding health	<b>R0290</b>	-393
Health similar to non-life	<b>R0300</b>	
Life and health similar to life, excluding health and index-linked and unit-linked	<b>R0310</b>	
Health similar to life	<b>R0320</b>	
Life excluding health and index-linked and unit-linked	<b>R0330</b>	
Life index-linked and unit-linked	<b>R0340</b>	
Deposits to cedants	<b>R0350</b>	
Insurance and intermediaries receivables	<b>R0360</b>	172
Reinsurance receivables	<b>R0370</b>	1672
Receivables (trade, not insurance)	<b>R0380</b>	15
Own shares (held directly)	<b>R0390</b>	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	<b>R0400</b>	
Cash and cash equivalents	<b>R0410</b>	1391
Any other assets, not elsewhere shown	<b>R0420</b>	12
<b>Total assets</b>	<b>R0500</b>	11800



**Liabilities**

Technical provisions – non-life
Technical provisions – non-life (excluding health)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - health (similar to non-life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - life (excluding index-linked and unit-linked)
Technical provisions - health (similar to life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions – life (excluding health and index-linked and unit-linked)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions – index-linked and unit-linked
Technical provisions calculated as a whole
Best Estimate
Risk margin
Other technical provisions
Contingent liabilities
Provisions other than technical provisions
Pension benefit obligations
Deposits from reinsurers
Deferred tax liabilities
Derivatives
Debts owed to credit institutions
Financial liabilities other than debts owed to credit institutions
Insurance & intermediaries payables
Reinsurance payables
Payables (trade, not insurance)
Subordinated liabilities
Subordinated liabilities not in Basic Own Funds
Subordinated liabilities in Basic Own Funds
Any other liabilities, not elsewhere shown
<b>Total liabilities</b>
<b>Excess of assets over liabilities</b>

	Solvency II value
	C0010
<b>R0510</b>	-458
<b>R0520</b>	-458
<b>R0530</b>	
<b>R0540</b>	-583
<b>R0550</b>	125
<b>R0560</b>	0
<b>R0570</b>	
<b>R0580</b>	
<b>R0590</b>	
<b>R0600</b>	0
<b>R0610</b>	0
<b>R0620</b>	
<b>R0630</b>	
<b>R0640</b>	
<b>R0650</b>	0
<b>R0660</b>	
<b>R0670</b>	
<b>R0680</b>	
<b>R0690</b>	0
<b>R0700</b>	
<b>R0710</b>	
<b>R0720</b>	
<b>R0730</b>	
<b>R0740</b>	
<b>R0750</b>	
<b>R0760</b>	
<b>R0770</b>	
<b>R0780</b>	125
<b>R0790</b>	
<b>R0800</b>	
<b>R0810</b>	
<b>R0820</b>	2252
<b>R0830</b>	0
<b>R0840</b>	6
<b>R0850</b>	0
<b>R0860</b>	0
<b>R0870</b>	0
<b>R0880</b>	142
<b>R0900</b>	2066
<b>R1000</b>	9734

		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	
		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	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport		Property
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0160
<b>Premiums written</b>																		
Gross - Direct Business	R0110						0											0
Gross - Proportional reinsurance accepted	R0120						7302	42	0	21								7365
Gross - Non-proportional reinsurance accepted	R0130																	0
Reinsurers' share	R0140						5956	42	0	21								6019
Net	R0200						1346	0	0	0								1346
<b>Premiums earned</b>																		
Gross - Direct Business	R0210						0											0
Gross - Proportional reinsurance accepted	R0220						7302	42	0	21								7365
Gross - Non-proportional reinsurance accepted	R0230																	0
Reinsurers' share	R0240						5956	42	0	21								6019
Net	R0300						1346	0	0	0								1346
<b>Claims incurred</b>																		
Gross - Direct Business	R0310						0											0
Gross - Proportional reinsurance accepted	R0320						1913	-3		5								1915
Gross - Non-proportional reinsurance accepted	R0330																	0
Reinsurers' share	R0340						1530	-3		5								1533
Net	R0400						382	0		0								382
<b>Changes in other technical provisions</b>																		
Gross - Direct Business	R0410						0											0
Gross - Proportional reinsurance accepted	R0420						0	0		0								0
Gross - Non-proportional reinsurance accepted	R0430																	0
Reinsurers' share	R0440						0	0		0								0
Net	R0500						0	0		0								0
<b>Expenses incurred</b>	R0550						702	0		0								702
<b>Other expenses</b>	R1200																	0
<b>Total expenses</b>	R1300																	702

	Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				Total Non-Life obligation	
	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	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance		Non-proportional property reinsurance
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>																
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	<b>R0050</b>																
<b>Technical provisions calculated as a sum of BE and RM</b>																	
<b>Best estimate</b>																	
Premium provisions																	
Gross	<b>R0060</b>																
							-1793	-6	0	-2							-1801
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0140</b>																
							-1471	-14	0	-7							-1492
Net Best Estimate of Premium Provisions	<b>R0150</b>																
	0	0	0	0	0	0	-322	9	0	4	0	0	0	0	0	0	-309
<b>Claims provisions</b>																	
Gross	<b>R0160</b>																
							1177	10	0	31							1218
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0240</b>																
							1058	10	0	30							1099
Net Best Estimate of Claims Provisions	<b>R0250</b>																
	0	0	0	0	0	0	119	0	0	0	0	0	0	0	0	0	119
<b>Total Best estimate - gross</b>	<b>R0260</b>																
	0	0	0	0	0	0	-616	4	0	29	0	0	0	0	0	0	-583
<b>Total Best estimate - net</b>	<b>R0270</b>																
	0	0	0	0	0	0	-203	9	0	5	0	0	0	0	0	0	-190
<b>Risk margin</b>	<b>R0280</b>																
	0	0	0	0	0	0	125	0	0	0	0	0	0	0	0	0	125
<b>Amount of the transitional on Technical Provisions</b>																	
Technical Provisions calculated as a whole	<b>R0290</b>																
							0	0	0	0							0
Best estimate	<b>R0300</b>																
							0	0	0	0							0
Risk margin	<b>R0310</b>																
							0	0	0	0							0
<b>Technical provisions - total</b>																	
Technical provisions - total	<b>R0320</b>																
	0	0	0	0	0	0	-491	4	0	29	0	0	0	0	0	0	-458
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	<b>R0330</b>																
	0	0	0	0	0	0	-413	-4	0	24	0	0	0	0	0	0	-393
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	<b>R0340</b>																
	0	0	0	0	0	0	-79	9	0	5	0	0	0	0	0	0	-65

Total Non-Life Business																	
Accident year / Underwriting year		Z0020	1														
Gross Claims Paid (non-cumulative) (absolute amount)																	
		Development year												In Current year	Sum of years (cumulative)		
	Year	0	1	2	3	4	5	6	7	8	9	10 & +					
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180		
Prior	R0100													R0100	0	0	
N-9	R0160	1657	266	34	113	-2	3	0	0	2	-7			R0160	-7	2066	
N-8	R0170	1430	616	63	22	3	52	7	5	2				R0170	2	2200	
N-7	R0180	1192	197	62	-1	0	0	2	-1					R0180	-1	1452	
N-6	R0190	1688	231	106	-1	30	3	69						R0190	69	2126	
N-5	R0200	2190	486	36	29	1	20							R0200	20	2761	
N-4	R0210	2581	595	96	-5	5								R0210	5	3273	
N-3	R0220	1497	470	56	9									R0220	9	2033	
N-2	R0230	1188	991	113										R0230	113	2291	
N-1	R0240	658	1049											R0240	1049	1707	
N	R0250	1108												R0250	1108	1108	
														<b>Total</b>	<b>R0260</b>	<b>2367</b>	
Gross undiscounted Best Estimate Claims Provisions (absolute amount)																	
		Development year												Year end (discounted data)			
	Year	0	1	2	3	4	5	6	7	8	9	10 & +					
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360			
Prior	R0100													R0100	0		
N-9	R0160	0	0	0	0	0	0	0	0	0	0			R0160	0		
N-8	R0170	0	0	0	0	0	0	0	4	3				R0170	3		
N-7	R0180	0	0	0	0	0	0	0	0					R0180	0		
N-6	R0190	0	0	0	0	0	4	0						R0190	0		
N-5	R0200	0	0	0	0	46	3							R0200	3		
N-4	R0210	0	0	0	41	33								R0210	33		
N-3	R0220	0	0	46	58									R0220	57		
N-2	R0230	0	260	281										R0230	281		
N-1	R0240	512	347											R0240	347		
N	R0250	478												R0250	478		
														<b>Total</b>	<b>R0260</b>	<b>1205</b>	

**Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Ordinary share capital (gross of own shares)	R0010	28	28	0	0
Share premium account related to ordinary share capital	R0030	0	0	0	0
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0	0	0
Subordinated mutual member accounts	R0050	0	0	0	0
Surplus funds	R0070	0	0	0	0
Preference shares	R0090	0	0	0	0
Share premium account related to preference shares	R0110	0	0	0	0
Reconciliation reserve	R0130	9704	9704	0	0
Subordinated liabilities	R0140	0	0	0	0
An amount equal to the value of net deferred tax assets	R0160	0	0	0	0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	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**

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
	R0220	0	0	0	0
	R0230	0	0	0	0
	R0290	9732	9732	0	0

**Deductions**

Deductions for participations in financial and credit institutions

**Total basic own funds after deductions****Ancillary own funds**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Unpaid and uncalled ordinary share capital callable on demand	R0300	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	R0310	0	0	0	0
Unpaid and uncalled preference shares callable on demand	R0320	0	0	0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0	0	0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0	0	0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0	0	0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0	0	0	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0	0	0	0
Other ancillary own funds	R0390	0	0	0	0

**Total ancillary own funds****Available and eligible own funds**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Total available own funds to meet the SCR	R0500	9732	9732	0	0
Total available own funds to meet the MCR	R0510	9732	9732	0	0
Total eligible own funds to meet the SCR	R0540	9732	9732	0	0
Total eligible own funds to meet the MCR	R0550	9732	9732	0	0

**SCR****MCR****Ratio of Eligible own funds to SCR****Ratio of Eligible own funds to MCR****Reconciliation reserve**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0060	C0020	C0030	C0040	C0050
Excess of assets over liabilities	R0700	9734	9734	0	0
Own shares (held directly and indirectly)	R0710	0	0	0	0
Foreseeable dividends, distributions and charges	R0720	2	2	0	0
Other basic own fund items	R0730	28	28	0	0
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0	0	0	0
	R0760	9704	9704	0	0

**Reconciliation reserve****Expected profits**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Expected profits included in future premiums (EPIFP) - Life business	R0770	0	0	0	0
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	0	0	0	0
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790	0	0	0	0

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	1646		
Counterparty default risk	R0020	759		
Life underwriting risk	R0030	0		
Health underwriting risk	R0040	0		
Non-life underwriting risk	R0050	1283		
Diversification	R0060	-934		
Intangible asset risk	R0070	0		
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>2754</b>		
<b>Calculation of Solvency Capital Requirement</b>		<b>C0100</b>		
Operational risk	R0130	221		
Loss-absorbing capacity of technical provisions	R0140	-0,826		
Loss-absorbing capacity of deferred taxes	R0150	-125		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160			
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	<b>2849</b>		
Capital add-on already set	R0210			
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>2849</b>		
<b>Other information on SCR</b>				
Capital requirement for duration-based equity risk sub-module	R0400			
Total amount of Notional Solvency Capital Requirement for remaining part	R0410			
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420			
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430			
Diversification effects due to RFF nSCR aggregation for article 304	R0440			

S.28.01.01 MVBh  
reinsurance activity

Minimum Capital Requirement - Only life or only non-life insurance or

		C0010		
MCRNL Result	R0010	102		
			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	0	0	0
Income protection insurance and proportional reinsurance	R0030	0	0	0
Workers' compensation insurance and proportional reinsurance	R0040	0	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	0	0	0
Other motor insurance and proportional reinsurance	R0060	0	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	0	0	1346
General liability insurance and proportional reinsurance	R0090	9	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	0	0	0
Legal expenses insurance and proportional reinsurance	R0110	5	0	0
Assistance and proportional reinsurance	R0120	0	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0	0	0
Non-proportional health reinsurance	R0140	0	0	0
Non-proportional casualty reinsurance	R0150	0	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0	0
Non-proportional property reinsurance	R0170	0	0	0
<b>Linear formula component for life insurance and reinsurance obligations</b>				
		C0040		
MCRL Result	R0200	0		
			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	0		
Obligations with profit participation - future discretionary benefits	R0220	0		
Index-linked and unit-linked insurance obligations	R0230	0		
Other life (re)insurance and health (re)insurance obligations	R0240	0		
Total capital at risk for all life (re)insurance obligations	R0250			0
<b>Overall MCR calculation</b>				
		C0070		
Linear MCR	R0300	102		
SCR	R0310	2849		
MCR cap	R0320	1282		
MCR floor	R0330	712		
Combined MCR	R0340	712		
Absolute floor of the MCR	R0350	3600		
		C0070		
<b>Minimum Capital Requirement</b>	R0400	3600		