

# **OHRA Ziektekostenverzekeringen N.V.**

Solvency and Financial Condition Report 2017 disclosure templates

(Amount x € 1.000)

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## s.02.01 Balance Sheet

Solvency II value

C0010

### Assets

|  |              |                |
|--|--------------|----------------|
| Intangible assets  | R0030        |                |
| Deferred tax assets  | R0040        |                |
| Pension benefit surplus  | R0050        |                |
| Property, plant & equipment held for own use   | R0060        |                |
| <b>Investments (other than assets held for index-linked and unit-linked contracts)</b> | <b>R0070</b> | <b>332.050</b> |
| Property (other than for own use)  | R0080        |                |
| Holdings in related undertakings, including participations                             | R0090        |                |
| <i>Equities</i>  | <i>R0100</i> |                |
| Equities - listed  | R0110        |                |
| Equities - unlisted  | R0120        |                |
| <i>Bonds</i>   | <i>R0130</i> |                |
| Government Bonds   | R0140        |                |
| Corporate Bonds  | R0150        |                |
| Structured notes   | R0160        |                |
| Collateralised securities  | R0170        |                |
| Collective Investments Undertakings  | R0180        | 332.082        |
| Derivatives  | R0190        |                |
| Deposits other than cash equivalents   | R0200        | -33            |
| Other investments  | R0210        |                |
| Assets held for index-linked and unit-linked contracts                                 | R0220        |                |
| <b>Loans and mortgages</b>   | <b>R0230</b> | <b>0</b>       |
| Loans on policies  | R0240        |                |
| Loans and mortgages to individuals   | R0250        |                |
| Other loans and mortgages  | R0260        | 0              |
| <b>Reinsurance recoverables from:</b>  | <b>R0270</b> |                |
| 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        | 14.311         |
| Reinsurance receivables  | R0370        |                |
| Receivables (trade, not insurance)   | R0380        | 286.130        |
| Own shares (held directly)   | R0390        |                |
| in   | R0400        |                |
| Cash and cash equivalents  | R0410        | 464            |
| Any other assets, not elsewhere shown  | R0420        |                |
| <b>Total assets</b>  | <b>R0500</b> | <b>632.956</b> |

## s.02.01 Balance Sheet

Solvency II value

C0010

### Liabilities

|  |              |                |
|--|--------------|----------------|
| <b>Technical provisions - non-life</b>                               | <b>R0510</b> | <b>408.011</b> |
| <b>Technical provisions - non-life (excluding health)</b>            | <b>R0520</b> |                |
| TP calculated as a whole   | R0530        |                |
| Best estimate  | R0540        |                |
| Risk margin  | R0550        |                |
| <b>Technical provisions - health (similar to non-life)</b>           | <b>R0560</b> | <b>408.011</b> |
| TP calculated as a whole   | R0570        | 0              |
| Best estimate  | R0580        | 394.411        |
| Risk margin  | R0590        | 13.600         |
| <b>TP - life (excluding index-linked and unit-linked)</b>            | <b>R0600</b> |                |
| <b>Technical provisions - health (similar to life)</b>               | <b>R0610</b> |                |
| TP calculated as a whole   | R0620        |                |
| Best estimate  | R0630        |                |
| Risk margin  | R0640        |                |
| <b>TP - life (excluding health and index-linked and unit-linked)</b> | <b>R0650</b> |                |
| TP calculated as a whole   | R0660        |                |
| Best estimate  | R0670        |                |
| Risk margin  | R0680        |                |
| <b>TP - index-linked and unit-linked</b>                             | <b>R0690</b> |                |
| TP calculated as a whole   | R0700        |                |
| Best estimate  | R0710        |                |
| Risk margin  | R0720        |                |
| Contingent liabilities   | R0740        |                |
| Provisions other than technical provisions                           | R0750        |                |
| 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        | 0              |
| Reinsurance payables   | R0830        |                |
| Payables (trade, not insurance)                                      | R0840        | 3.457          |
| <b>Subordinated liabilities</b>                                      | <b>R0850</b> |                |
| Subordinated liabilities not in BOF                                  | R0860        |                |
| Subordinated liabilities in BOF                                      | R0870        |                |
| Any other liabilities, not elsewhere shown                           | R0880        | 0              |
| <b>Total liabilities</b>   | <b>R0900</b> | <b>411.469</b> |
| <b>Excess of assets over liabilities</b>                             | <b>R1000</b> | <b>221.487</b> |

## s.05.01 Premiums, claims and expenses by line of business

|   |              | Medical expense insurance |                  | Total |
|---|--------------|---------------------------|------------------|-------|
|   |              | C0010                     | C0200            |       |
| <b>Premiums written</b>                       |              |                           |                  |       |
| Gross - Direct Business                       | R0110        | 1.143.249                 | 1.143.249        |       |
| Gross - Proportional reinsurance accepted     | R0120        |                           | 0                |       |
| Gross - Non-proportional reinsurance accepted | R0130        |                           | 0                |       |
| Reinsurers' share                             | R0140        | 138                       | 138              |       |
| <b>Net</b>                                    | <b>R0200</b> | <b>1.143.111</b>          | <b>1.143.111</b> |       |
| <b>Premiums earned</b>                        |              |                           |                  |       |
| Gross - Direct Business                       | R0210        | 1.191.292                 | 1.191.292        |       |
| Gross - Proportional reinsurance accepted     | R0220        |                           | 0                |       |
| Gross - Non-proportional reinsurance accepted | R0230        |                           | 0                |       |
| Reinsurers' share                             | R0240        | 138                       | 138              |       |
| <b>Net</b>                                    | <b>R0300</b> | <b>1.191.154</b>          | <b>1.191.154</b> |       |
| <b>Claims incurred</b>                        |              |                           |                  |       |
| Gross - Direct Business                       | R0310        | 1.061.100                 | 1.061.100        |       |
| Gross - Proportional reinsurance accepted     | R0320        |                           | 0                |       |
| Gross - Non-proportional reinsurance accepted | R0330        |                           | 0                |       |
| Reinsurers' share                             | R0340        |                           | 0                |       |
| <b>Net</b>                                    | <b>R0400</b> | <b>1.061.100</b>          | <b>1.061.100</b> |       |
| <b>Changes in other technical provisions</b>  |              |                           |                  |       |
| Gross - Direct Business                       | R0410        | 0                         | 0                |       |
| Gross - Proportional reinsurance accepted     | R0420        |                           | 0                |       |
| Gross - Non-proportional reinsurance accepted | R0430        |                           | 0                |       |
| Reinsurers' share                             | R0440        |                           | 0                |       |
| <b>Net</b>                                    | <b>R0500</b> |                           | 0                |       |
| <b>Expenses incurred</b>                      | <b>R0550</b> | <b>107.301</b>            | <b>107.301</b>   |       |
| <b>Other expenses</b>                         | R1200        |                           |                  |       |
| <b>Total expenses</b>                         | <b>R1300</b> |                           | <b>107.301</b>   |       |

## s.05.02 Premiums, claims and expenses by country

|   |              | Home Country     | Total Top 5 and home country |
|---|--------------|------------------|------------------------------|
|   |              | C0010            | C0070                        |
| R0010   |              |                  |                              |
|   |              | C0080            | C0140                        |
| <b>Premium written</b>                        |              |                  |                              |
| Gross - Direct Business                       | R0110        | 1.141.466        | 1.141.466                    |
| Gross - Proportional reinsurance accepted     | R0120        |                  | 0                            |
| Gross - Non-proportional reinsurance accepted | R0130        |                  | 0                            |
| Reinsurers' share                             | R0140        | 138              | 138                          |
| <b>Net</b>                                    | <b>R0200</b> | <b>1.141.328</b> | <b>1.141.328</b>             |
| <b>Premium earned</b>                         |              |                  |                              |
| Gross - Direct Business                       | R0210        | 1.189.509        | 1.189.509                    |
| Gross - Proportional reinsurance accepted     | R0220        |                  | 0                            |
| Gross - Non-proportional reinsurance accepted | R0230        |                  | 0                            |
| Reinsurers' share                             | R0240        | 138              | 138                          |
| <b>Net</b>                                    | <b>R0300</b> | <b>1.189.371</b> | <b>1.189.371</b>             |
| <b>Claims incurred</b>                        |              |                  |                              |
| Gross - Direct Business                       | R0310        | 1.058.907        | 1.058.907                    |
| Gross - Proportional reinsurance accepted     | R0320        |                  | 0                            |
| Gross - Non-proportional reinsurance accepted | R0330        |                  | 0                            |
| Reinsurers' share                             | R0340        |                  | 0                            |
| <b>Net</b>                                    | <b>R0400</b> | <b>1.058.907</b> | <b>1.058.907</b>             |
| <b>Changes in other technical provisions</b>  |              |                  |                              |
| Gross - Direct Business                       | R0410        | 0                | 0                            |
| Gross - Proportional reinsurance accepted     | R0420        |                  | 0                            |
| Gross - Non-proportional reinsurance accepted | R0430        |                  | 0                            |
| Reinsurers' share                             | R0440        |                  | 0                            |
| <b>Net</b>                                    | <b>R0500</b> |                  | <b>0</b>                     |
| <b>Expenses incurred</b>                      | <b>R0550</b> | 107.178          | 107.178                      |
| <b>Other expenses</b>                         | <b>R1200</b> |                  |                              |
| <b>Total expenses</b>                         | <b>R1300</b> |                  | <b>107.178</b>               |

## s.17.01 Non - life Technical Provisions

|   |              | Medical expense insurance | Total Non-Life obligations |
|---|--------------|---------------------------|----------------------------|
|   |              | C0020                     | C0180                      |
| <b>Technical provisions calculated as a whole</b>   | <b>R0010</b> |                           | <b>0</b>                   |
| <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> | <b>R0050</b> |                           | <b>0</b>                   |
| <b>Technical Provisions calculated as a sum of BE and RM</b>  |              |                           |                            |
| <b>Best estimate</b>  |              |                           |                            |
| <b>Premium provisions</b>   |              |                           |                            |
| Gross - Total   | R0060        | 42.294                    | 42.294                     |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                                     | R0140        |                           | 0                          |
| Net Best Estimate of Premium Provisions   | R0150        | 42.294                    | 42.294                     |
| <b>Claims provisions</b>  |              |                           |                            |
| Gross - Total   | R0160        | 352.117                   | 352.117                    |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                                     | R0240        |                           | 0                          |
| Net Best Estimate of Claims Provisions  | R0250        | 352.117                   | 352.117                    |
| <b>Total Best estimate - gross</b>  | <b>R0260</b> | <b>394.411</b>            | <b>394.411</b>             |
| <b>Total Best estimate - net</b>  | <b>R0270</b> | <b>394.411</b>            | <b>394.411</b>             |
| <b>Risk margin</b>  | <b>R0280</b> | 13.600                    | <b>13.600</b>              |
| <b>Amount of the transitional on Technical Provisions</b>   |              |                           |                            |
| TP as a whole   | R0290        |                           | 0                          |
| Best estimate   | R0300        |                           | 0                          |
| Risk margin   | R0310        |                           | 0                          |
| <b>Technical provisions - total</b>   |              |                           |                            |
| <b>Technical provisions - total</b>   | <b>R0320</b> | <b>408.011</b>            | <b>408.011</b>             |
| <b>Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total</b>                   | <b>R0330</b> |                           | <b>0</b>                   |
| <b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total</b>  | <b>R0340</b> | <b>408.011</b>            | <b>408.011</b>             |

**s.19.01 Non-life Insurance Claims Information**

| Development year (absolute amount) |   |   |   |   |   |   |   |   |   |        |
|------------------------------------|---|---|---|---|---|---|---|---|---|--------|
| 0                                  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 & + |

| In Current year | Sum of years (cumulative) |
|-----------------|---------------------------|
|-----------------|---------------------------|

**Gross Claims Paid (non-cumulative)**

|       |       | C0010   | C0020   | C0030  | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | C0100 | C0110 |
|-------|-------|---------|---------|--------|-------|-------|-------|-------|-------|-------|-------|-------|
| Prior | R0100 |         |         |        |       |       |       |       |       |       |       |       |
| 2008  | R0160 |         |         |        |       |       |       |       |       |       |       |       |
| 2009  | R0170 |         |         |        |       |       |       |       |       |       |       |       |
| 2010  | R0180 |         |         |        |       |       |       |       |       |       |       |       |
| 2011  | R0190 |         |         |        |       |       |       |       |       |       |       |       |
| 2012  | R0200 | 408,054 | 379,561 | 18,906 | 450   | 1,440 |       |       |       |       |       |       |
| 2013  | R0210 | 424,519 | 384,966 | 17,483 | 567   | 774   |       |       |       |       |       |       |
| 2014  | R0220 | 514,504 | 346,111 | 12,539 | 477   |       |       |       |       |       |       |       |
| 2015  | R0230 | 584,829 | 361,445 | 2,534  |       |       |       |       |       |       |       |       |
| 2016  | R0240 | 708,264 | 277,190 |        |       |       |       |       |       |       |       |       |
| 2017  | R0250 | 754,502 |         |        |       |       |       |       |       |       |       |       |

|              | C0170            | C0180            |
|--------------|------------------|------------------|
| R0100        |                  |                  |
| R0160        |                  |                  |
| R0170        |                  |                  |
| R0180        |                  |                  |
| R0190        |                  |                  |
| R0200        |                  | 808,411          |
| R0210        | 774              | 828,310          |
| R0220        | 477              | 873,630          |
| R0230        | 2,534            | 948,808          |
| R0240        | 277,190          | 985,453          |
| R0250        | 754,502          | 754,502          |
| <b>Total</b> | <b>1,035,477</b> | <b>5,199,114</b> |

| Development year (absolute amount) |   |   |   |   |   |   |   |   |   |        |
|------------------------------------|---|---|---|---|---|---|---|---|---|--------|
| 0                                  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 & + |

| Year end (discounted data) |
|----------------------------|
|----------------------------|

**Gross undiscounted Best Estimate Claims Provisions**

|       |       | C0200   | C0210  | C0220 | C0230 | C0240 | C0250 | C0260 | C0270 | C0280 | C0290 | C0300 |
|-------|-------|---------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Prior | R0100 |         |        |       |       |       |       |       |       |       |       |       |
| 2008  | R0160 |         |        |       |       |       |       |       |       |       |       |       |
| 2009  | R0170 |         |        |       |       |       |       |       |       |       |       |       |
| 2010  | R0180 |         |        |       |       |       |       |       |       |       |       |       |
| 2011  | R0190 |         |        |       |       |       |       |       |       |       |       |       |
| 2012  | R0200 | 0       | 0      |       |       |       |       |       |       |       |       |       |
| 2013  | R0210 | 0       | 0      |       |       |       |       |       |       |       |       |       |
| 2014  | R0220 | 0       | 0      |       |       |       |       |       |       |       |       |       |
| 2015  | R0230 | 0       | 9,193  |       |       |       |       |       |       |       |       |       |
| 2016  | R0240 | 305,254 | 12,005 |       |       |       |       |       |       |       |       |       |
| 2017  | R0250 | 338,842 |        |       |       |       |       |       |       |       |       |       |

|              | C0360          |
|--------------|----------------|
| R0100        |                |
| R0160        |                |
| R0170        |                |
| R0180        |                |
| R0190        |                |
| R0200        |                |
| R0210        |                |
| R0220        |                |
| R0230        |                |
| R0240        | 12,065         |
| R0250        | 340,052        |
| <b>Total</b> | <b>352,117</b> |



## s.23.01 Own funds

|  |              | Total          | Tier 1 -<br>unrestricted | Tier 1 -<br>restricted | Tier 2 | Tier 3 |
|--|--------------|----------------|--------------------------|------------------------|--------|--------|
|  |              | C0010          | C0020                    | C0030                  | C0040  | C0050  |
| <b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35</b>                                |              |                |                          |                        |        |        |
| Ordinary share capital (gross of own shares)   | R0010        | 4.538          | 4.538                    |                        |        |        |
| Share premium account related to ordinary share capital  | R0030        | 74.422         | 74.422                   |                        |        |        |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings  | R0040        |                |                          |                        |        |        |
| Subordinated mutual member accounts  | R0050        |                |                          |                        |        |        |
| Surplus funds  | R0070        |                |                          |                        |        |        |
| Preference shares  | R0090        |                |                          |                        |        |        |
| Share premium account related to preference shares   | R0110        |                |                          |                        |        |        |
| Reconciliation reserve   | R0130        | 142.527        | 142.527                  |                        |        |        |
| 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        |                |                          |                        |        |        |
| <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        |                |                          |                        |        |        |
| <b>Total basic own funds after deductions</b>  | <b>R0290</b> | <b>221.487</b> | <b>221.487</b>           |                        |        |        |

| <b>Ancillary own funds</b>  |              |  |  |  |  |  |
|---|--------------|--|--|--|--|--|
| 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 | R0310        |  |  |  |  |  |
| Unpaid and uncalled preference shares callable on demand  | R0320        |  |  |  |  |  |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand  | R0330        |  |  |  |  |  |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC   | R0340        |  |  |  |  |  |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC  | R0350        |  |  |  |  |  |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC  | R0360        |  |  |  |  |  |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC   | R0370        |  |  |  |  |  |
| Other ancillary own funds   | R0390        |  |  |  |  |  |
| <b>Total ancillary own funds</b>  | <b>R0400</b> |  |  |  |  |  |

|  |              |                |                |  |  |  |
|--|--------------|----------------|----------------|--|--|--|
| <b>Available and eligible own funds</b>          |              |                |                |  |  |  |
| <b>Total available own funds to meet the SCR</b> | <b>R0500</b> | <b>221.487</b> | <b>221.487</b> |  |  |  |
| <b>Total available own funds to meet the MCR</b> | <b>R0510</b> | <b>221.487</b> | <b>221.487</b> |  |  |  |
| <b>Total eligible own funds to meet the SCR</b>  | <b>R0540</b> | <b>221.487</b> | <b>221.487</b> |  |  |  |
| <b>Total eligible own funds to meet the MCR</b>  | <b>R0550</b> | <b>221.487</b> | <b>221.487</b> |  |  |  |
| <b>SCR</b>                                       | <b>R0580</b> | <b>180.701</b> |                |  |  |  |
| <b>MCR</b>                                       | <b>R0600</b> | <b>69.919</b>  |                |  |  |  |
| <b>Ratio of Eligible own funds to SCR</b>        | <b>R0620</b> | <b>123%</b>    |                |  |  |  |
| <b>Ratio of Eligible own funds to MCR</b>        | <b>R0640</b> | <b>317%</b>    |                |  |  |  |

|   |              | C0060          |  |
|---|--------------|----------------|--|
| <b>Reconciliation reserve</b>   |              |                |  |
| Excess of assets over liabilities   | R0700        | 221.487        |  |
| Own shares (held directly and indirectly)   | R0710        |                |  |
| Foreseeable dividends, distributions and charges  | R0720        |                |  |
| Other basic own fund items  | R0730        | 78.960         |  |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | R0740        |                |  |
| <b>Reconciliation reserve</b>   | <b>R0760</b> | <b>142.527</b> |  |
| <b>Expected profits</b>   |              |                |  |
| Expected profits included in future premiums (EPIFP) - Life Business  | R0770        |                |  |
| Expected profits included in future premiums (EPIFP) - Non- life business                                   | R0780        |                |  |
| <b>Total Expected profits included in future premiums (EPIFP)</b>   | <b>R0790</b> |                |  |

## s.25.01 Solvency Capital Requirement - for undertakings on Standard Formula

|   |              | Gross solvency capital requirement | USP   | Simplifications |
|---|--------------|------------------------------------|-------|-----------------|
|   |              | C0110                              | C0090 | C0120           |
| Market risk                               | R0010        | 25.799                             |       |                 |
| Counterparty default risk                 | R0020        | 6.663                              |       |                 |
| Life underwriting risk                    | R0030        |                                    |       |                 |
| Health underwriting risk                  | R0040        | 137.295                            |       |                 |
| Non-life underwriting risk                | R0050        |                                    |       |                 |
| Diversification                           | R0060        | -21.858                            |       |                 |
| Intangible asset risk                     | R0070        |                                    |       |                 |
| <b>Basic Solvency Capital Requirement</b> | <b>R0100</b> | <b>147.900</b>                     |       |                 |

### Calculation of Solvency Capital Requirement

|   |              | C0100    |
|---|--------------|----------|
| Operational risk  | R0130        | 32.801   |
| Loss-absorbing capacity of technical provisions   | R0140        |          |
| Loss-absorbing capacity of deferred taxes   | R0150        |          |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | R0160        |          |
| Solvency capital requirement excluding capital add-on                                       | R0200        | 180.701  |
| <b>Capital add-on already set</b>   | <b>R0210</b> | <b>0</b> |
| Solvency capital requirement  | R0220        | 180.701  |
| <b>Other information on SCR</b>   |              |          |
| <b>Capital requirement for duration-based equity risk sub-module</b>                        | 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        |          |

## s.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

| MCR calculation Non Life   |       | Non-life activities   |   |
|--|-------|---|---|
|  |       | 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 | 394.411   | 1.093.235   |
| 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 |   |  |

|              |       | Non-life activities | Life activities |
|--------------|-------|---------------------|-----------------|
|              |       | C0010               | C0040           |
| MCRNL Result | R0010 | 69.919              |                 |
| MCRL Result  | R0200 |                     |                 |

### Overall MCR calculation

|                                    |              |  |               |
|------------------------------------|--------------|--|---------------|
| Linear MCR                         | R0300        |  | <b>C0070</b>  |
|                                    |              |  | 69.919        |
| SCR                                | R0310        |  | 180.701       |
| MCR cap                            | R0320        |  | 81.315        |
| MCR floor                          | R0330        |  | 45.175        |
| Combined MCR                       | R0340        |  | 69.919        |
| Absolute floor of the MCR          | R0350        |  | 2.500         |
|                                    |              |  | <b>C0070</b>  |
| <b>Minimum Capital Requirement</b> | <b>R0400</b> |  | <b>69.919</b> |