# **OWM CZ groep Zorgverzekeraar U.A.**

Solvency and Financial Condition Report 2018 disclosure templates

(Amount x € 1.000)

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# s.02.01 Balance Sheet

Solvency II value

C0010

|  |                | C0010     |
|--|----------------|-----------|
| Assets   |                |           |
| Intangible assets  | R0030          |           |
| Deferred tax assets  | R0040          |           |
| Pension benefit surplus  | R0050          |           |
| Property, plant & equipment held for own use                                       | R0060          | 16.998    |
| Investments (other than assets held for index-linked and unit-linked               |                |           |
| contracts)   | R0070          | 2.166.782 |
| Property (other than for own use)  | R0080          |           |
| Holdings in related undertakings, including participations                         | R0090          | 6.908     |
| Equities   | R0100          |           |
| Equities - listed  | R0110          |           |
| Equities - unlisted  | R0120          | C         |
| Bonds  | R0130          |           |
| Government Bonds   | R0140          |           |
| Corporate Bonds  | R0150          |           |
| Structured notes   | R0160          |           |
| Collateralised securities  | R0170          |           |
| Collective Investments Undertakings  | R0180          | 2.160.017 |
| Derivatives  | R0190          | 211001017 |
| Deposits other than cash equivalents   | R0200          | -143      |
| Other investments  | R0210          | 110       |
| Assets held for index-linked and unit-linked contracts                             | R0220          |           |
| Loans and mortgages  | R0230          | 5.784     |
| Loans on policies  | R0240          | 51704     |
| Loans and mortgages to individuals   | R0250          |           |
| Other loans and mortgages  | R0260          | 5.784     |
| Reinsurance recoverables from:   | R0270          | 5.704     |
| Non-life and health similar to non-life  | R0280          |           |
| Non-life excluding health  | R0200          |           |
| Health similar to non-life   | R0300          |           |
| Life and health similar to life, excluding health and index-linked and unit-linked | i i            |           |
| Health similar to life   | R0310          |           |
| Life excluding health and index-linked and unit-linked                             | R0330          |           |
| Life index-linked and unit-linked  | R0330<br>R0340 |           |
| Deposits to cedants  | R0340          |           |
| Insurance and intermediaries receivables   |                |           |
|  | R0360          | 94.662    |
| Reinsurance receivables  | R0370          |           |
| Receivables (trade, not insurance)   | R0380          | 2.144.578 |
| Own shares (held directly)   | R0390          |           |
| in   | R0400          |           |
| Cash and cash equivalents  | R0410          | 110.963   |
| Any other assets, not elsewhere shown  | R0420          | 23.449    |
| Total assets   | R0500          | 4.563.216 |

| Technical provisions - non-life                                    | R0510 | 2.368.284 |
|--|-------|-----------|
| Technical provisions - non-life (excluding health)                 | R0520 |           |
| TP calculated as a whole   | R0530 |           |
| Best estimate  | R0540 |           |
| Risk margin  | R0550 |           |
| Technical provisions - health (similar to non-life)                | R0560 | 2.368.284 |
| TP calculated as a whole   | R0570 | (         |
| Best estimate  | R0580 | 2.285.837 |
| Risk margin  | R0590 | 82.44     |
| TP - life (excluding index-linked and unit-linked)                 | R0600 |           |
| Technical provisions - health (similar to life)                    | R0610 |           |
| TP calculated as a whole   | R0620 |           |
| Best estimate  | R0630 |           |
| Risk margin  | R0640 |           |
|  |       |           |
| TP - life (excluding health and index-linked and unit-linked)      | R0650 |           |
| TP calculated as a whole   | R0660 |           |
| Best estimate  | R0670 |           |
| Risk margin  | R0680 |           |
| TP - index-linked and unit-linked                                  | R0690 |           |
| 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 | 53.434    |
| 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 | 243.663   |
| Reinsurance payables   | R0830 |           |
| Payables (trade, not insurance)                                    | R0840 | 72.72     |
| Subordinated liabilities   | R0850 |           |
| Subordinated liabilities not in BOF                                | R0860 |           |
| Subordinated liabilities in BOF                                    | R0870 |           |
| Any other liabilities, not elsewhere shown                         | R0880 | 41.617    |
| Total liabilities  | R0900 | 2.779.726 |
| Excess of assets over liabilities                                  | R1000 | 1.783.491 |

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

|   |       | Medical expense insurance | Total     |
|---|-------|---------------------------|-----------|
|   |       | C0010                     | C0200     |
| Premiums written                              |       |                           |           |
| Gross - Direct Business                       | R0110 | 7.044.427                 | 7.044.427 |
| Gross - Proportional reinsurance accepted     | R0120 |                           | 0         |
| Gross - Non-proportional reinsurance accepted | R0130 |                           | 0         |
| Reinsurers' share                             | R0140 | 855                       | 855       |
| Net   | R0200 | 7.043.572                 | 7.043.572 |
| Premiums earned                               |       |                           |           |
| Gross - Direct Business                       | R0210 | 7.217.651                 | 7.217.651 |
| Gross - Proportional reinsurance accepted     | R0220 |                           | 0         |
| Gross - Non-proportional reinsurance accepted | R0230 |                           | 0         |
| Reinsurers' share                             | R0240 | 855                       | 855       |
| Net   | R0300 | 7.216.796                 | 7.216.796 |
| Claims incurred                               |       |                           |           |
| Gross - Direct Business                       | R0310 | 6.817.912                 | 6.817.912 |
| Gross - Proportional reinsurance accepted     | R0320 |                           | 0         |
| Gross - Non-proportional reinsurance accepted | R0330 |                           | 0         |
| Reinsurers' share                             | R0340 |                           | 0         |
| Net   | R0400 | 6.817.912                 | 6.817.912 |
| Changes in other technical provisions         |       |                           |           |
| Gross - Direct Business                       | R0410 | Ī                         | 0         |
| Gross - Proportional reinsurance accepted     | R0420 |                           | 0         |
| Gross - Non-proportional reinsurance accepted | R0430 |                           | 0         |
| Reinsurers' share                             | R0440 |                           | 0         |
| Net   | R0500 |                           | 0         |
| Expenses incurred                             | R0550 | 199.390                   | 199.390   |
| Other expenses                                | R1200 |                           |           |
| Total expenses                                | R1300 |                           | 199.390   |

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

|   |       | Home Country | Total Top 5 and home<br>country |
|---|-------|--------------|---------------------------------|
|   |       | C0010        | C0070                           |
|   | R0010 | >><          | $>\!\!<\!\!<$                   |
|   |       | C0080        | C0140                           |
| Premium written                               |       |              |                                 |
| Gross - Direct Business                       | R0110 | 7.006.570    | 7.006.570                       |
| Gross - Proportional reinsurance accepted     | R0120 |              | 0                               |
| Gross - Non-proportional reinsurance accepted | R0130 |              | 0                               |
| Reinsurers' share                             | R0140 | 855          | 855                             |
| Net   | R0200 | 7.005.715    | 7.005.715                       |
| Premium earned                                |       |              |                                 |
| Gross - Direct Business                       | R0210 | 7.179.794    | 7.179.794                       |
| Gross - Proportional reinsurance accepted     | R0220 |              | 0                               |
| Gross - Non-proportional reinsurance accepted | R0230 |              | 0                               |
| Reinsurers' share                             | R0240 | 855          | 855                             |
| Net   | R0300 | 7.178.939    | 7.178.939                       |
| Claims incurred                               |       |              |                                 |
| Gross - Direct Business                       | R0310 | 6.775.775    | 6.775.775                       |
| Gross - Proportional reinsurance accepted     | R0320 |              | 0                               |
| Gross - Non-proportional reinsurance accepted | R0330 |              | 0                               |
| Reinsurers' share                             | R0340 |              | 0                               |
| Net   | R0400 | 6.775.775    | 6.775.775                       |
| Changes in other technical provisions         |       |              |                                 |
| Gross - Direct Business                       | R0410 |              | 0                               |
| Gross - Proportional reinsurance accepted     | R0420 |              | 0                               |
| Gross - Non-proportional reinsurance accepted | R0430 |              | 0                               |
| Reinsurers' share                             | R0440 |              | 0                               |
| Net   | R0500 |              | 0                               |
| Expenses incurred                             | R0550 | 199.189      | 199.189                         |
| Other expenses                                | R1200 |              |                                 |
| Total expenses                                | R1300 |              | 199.189                         |

### s.17.01 Non - life Technical Provisions

|  |       | Medical expense<br>insurance | Total Non-Life<br>obligations |
|--|-------|------------------------------|-------------------------------|
| waa kata ta sa tata ay kata kata kata kata   | Deede | C0020                        | C0180                         |
| Technical provisions calculated as a whole<br>Total Recoverables from reinsurance/SPV and Finite Re after the                        | R0010 |                              | 0                             |
| adjustment for expected losses due to counterparty default associated to   |       |                              |                               |
| TP as a whole  | R0050 |                              | 0                             |
| Technical Provisions calculated as a sum of BE and RM  |       |                              | >                             |
| Best estimate  | P     |                              |                               |
| Premium provisions   |       |                              | $\sim$                        |
| Gross - Total  | R0060 | 116.117                      | 116.117                       |
| 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 | 116.117                      | 116.117                       |
| Claims provisions  |       |                              |                               |
| Gross - Total  | R0160 | 2.169.720                    | 2.169.720                     |
| 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 | 2.169.720                    | 2.169.720                     |
| Total Best estimate - gross  | R0260 | 2.285.837                    | 2.285.837                     |
| Total Best estimate - net  | R0270 | 2.285.837                    | 2.285.837                     |
| Risk margin  | R0280 | 82.447                       | 82.447                        |
| Amount of the transitional on Technical Provisions   |       |                              | >                             |
| TP as a whole  | R0290 |                              | 0                             |
| Best estimate  | R0300 |                              | 0                             |
| Risk margin  | R0310 |                              | 0                             |
| Technical provisions - total   | ba    |                              | $\sim$                        |
| Technical provisions - total   | R0320 | 2.368.284                    | 2.368.284                     |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | R0330 |                              | 0                             |
| Technical provisions minus recoverables from reinsurance/SPV and<br>Finite Re- total   | R0340 | 2.368.284                    | 2.368.284                     |

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

|   |   |   |   | Developme | nt year (absolu | ite amount) |   |   |   |        | In Cu | irrent | Sum of year  |
|---|---|---|---|-----------|-----------------|-------------|---|---|---|--------|-------|--------|--------------|
| 0 | 1 | 2 | 3 | 4         | 5               | 6           | 7 | 8 | 9 | 10 & + | ye    | year   | (cumulative) |

|       |       | C0010     | C0020     | C0030   | C0040   | C0050 | C0060 | C0070 | C0080 | C0090 | C0100    | C0110 |     | C0170        |    |
|-------|-------|-----------|-----------|---------|---------|-------|-------|-------|-------|-------|----------|-------|-----|--------------|----|
| Prior | R0100 | > <       |           |         | $>\sim$ |       |       |       |       |       | <u> </u> | 0     | R01 |              |    |
| 2009  | R0160 |           |           |         |         |       |       |       |       |       |          |       | R01 | 60           | 11 |
| 2010  | R0170 |           |           |         |         |       |       |       |       |       |          | -     | R01 |              | 11 |
| 2011  | R0180 |           |           |         |         |       |       |       |       |       |          |       | R01 | 80           |    |
| 2012  | R0190 | 2.538.334 | 2.324.750 | 158.089 | 21.298  | 4.254 |       |       |       | -     |          |       | R01 | 90           |    |
| 2013  | R0200 | 2.726.117 | 2.291.680 | 171.526 | 3.135   | 474   |       |       | -     |       |          |       | R02 | 00           |    |
| 2014  | R0210 | 3.120.245 | 2.187.826 | 124.910 | 3.530   |       |       |       |       |       |          |       | R02 | 10 11.614    |    |
| 2015  | R0220 | 3.615.802 | 2.274.612 | 56.777  | -408    |       |       |       |       |       |          |       | R02 | 20 -408      |    |
| 2016  | R0230 | 4.571.064 | 1.674.771 | 36.787  |         |       |       |       |       |       |          |       | R02 | 30 36.787    |    |
| 2017  | R0240 | 4.520.531 | 1.973.695 |         |         |       |       |       |       |       |          |       | R02 |              |    |
| 2018  | R0250 | 4.908.228 |           | -       |         |       |       |       |       |       |          |       | R02 | 50 4.908.228 |    |

| Year e |        |   |   |   | ite amount) | nt year (absolı | Developme |   |   |   |   |
|--------|--------|---|---|---|-------------|-----------------|-----------|---|---|---|---|
| data   | 10 & + | 9 | 8 | 7 | 6           | 5               | 4         | 3 | 2 | 1 | 0 |

|       |       | C0200     | C0210  | C0220 | C0230 | C0240 | C0250 | C0260 | C0270 | C0280 | C0290 | C0300 |             | C03 |
|-------|-------|-----------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------|-----|
| Prior | R0100 | > < 1     | > <    |       |       |       |       |       |       |       |       |       | R0100       |     |
| 2009  | R0160 |           |        |       |       |       |       |       |       |       |       |       | R0160       |     |
| 2010  | R0170 |           |        |       |       |       |       |       |       |       |       |       | R0170       |     |
| 2011  | R0180 |           |        |       |       |       |       |       |       |       |       |       | R0180       |     |
| 2012  | R0190 | 0         | 0      |       |       |       |       |       |       | -     |       |       | R0190       |     |
| 2013  | R0200 | 0         | 0      |       |       |       |       |       | -     |       |       |       | R0200       |     |
| 2014  | R0210 | 0         | 0      |       |       |       |       |       |       |       |       |       | R0210       |     |
| 2015  | R0220 | 0         | 56.136 |       |       |       |       |       |       |       |       |       | R0220       |     |
| 2016  | R0230 | 1.870.775 | 78.135 |       |       | -     |       |       |       |       |       |       | R0230       |     |
| 2017  | R0240 | 2.233.404 | 53.382 |       |       |       |       |       |       |       |       |       | R0240       |     |
| 2018  | R0250 | 2.109.137 |        |       |       |       |       |       |       |       |       |       | R0250       |     |
|       |       |           |        |       |       |       |       |       |       |       |       |       | Total R0260 |     |

### s.23.01 Own funds

|   |              | Total            | Tier 1 - unrestricted  | Tier 1 - restricted   | Tier 2   | Tier 3              |
|---|--------------|------------------|--|---|--|---------------------|
|   |              | C0010            | C0020  | C0030   | C0040  | C0050               |
|   |              |                  |  |   |  |                     |
|   |              | $\smallsetminus$ |  | $\smallsetminus$  | $\nabla$   | $\smallsetminus$    |
| Basic own funds before deduction for participations in other financial  |              | $\mid$ $\times$  | $\sim$   | $\sim$  |  |                     |
| sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35   |              | $\lor$           |  | $\langle \rangle$   | $\land$  | $\nearrow$          |
| Ordinary share capital (gross of own shares)  | R0010        |                  |  |   |  | $\succ$             |
| Share premium account related to ordinary share capital   | R0030        |                  |  |   |  | $\succ$             |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual<br>and mutual-type undertakings                                      | R0040        |                  |  |   |  | $\succ$             |
| Subordinated mutual member accounts   | R0050        |                  |  |   |  |                     |
| Surplus funds   | R0070        |                  |  |   | $\sim$   | $\sim$              |
| Preference shares   | R0090        |                  |  |   | $\sim$   | $\sim$              |
| Share premium account related to preference shares  | R0110        |                  |  |   |  |                     |
| Reconciliation reserve  | R0130        | 1.783.491        | 1.783.491  |   | ~  | ~                   |
| Subordinated liabilities  | R0140        | 1.705.451        | 1.703.171  | AND DESCRIPTION OF THE OWNER.   |  | $\sim$              |
| An amount equal to the value of net deferred tax assets   | R0160        |                  |  | NAMES AND ADDRESS OF TAXABLE PARTY.   |  |                     |
|   |              |                  | and the local division of the local division | NAMES OF TAXABLE PARTY OF TAXABLE PARTY.  |  |                     |
| Other own fund items approved by the supervisory authority as basic own funds not specified above   | R0180        |                  |  |   |  |                     |
| Own funds from the financial statements that should not be  |              | $\land$          |  | $\sim$  | $\wedge$ /                                       | $\land$ /           |
| represented by the reconciliation reserve and do not meet the criteria  |              | $\mid$ $\times$  | $\sim$   | $\sim$  |  |                     |
| to be classified as Solvency II own funds   |              | $\checkmark$     |  | $\langle \rangle$   | $\langle \  \  \  \  \  \  \  \  \  \  \  \  \ $ | $\langle \ \rangle$ |
| Own funds from the financial statements that should not be represented by the   |              |                  |  |   | $\sim$   | $\smallsetminus$    |
| reconciliation reserve and do not meet the criteria to be classified as Solvency II own   |              |                  | $\sim$   | $\sim$  | $\mathbf{X}$                                     | $\mathbf{X}$        |
| funds   | R0220        | 6.784            |  |   | $\langle - \rangle$                              | $\langle - \rangle$ |
| Deductions  |              |                  |  |   | $\geq$   | $\geq \leq$         |
| Deductions for participations in financial and credit institutions  | R0230        |                  |  |   |  |                     |
| Total basic own funds after deductions  | R0290        | 1.776.706        | 1.776.706  |   |  |                     |
| An allow and funda  |              | No.              |  |   | ~ ~  | ~ ~                 |
| Ancillary own funds   | <b>D0000</b> |                  |  |   | $\geq$   |                     |
| Unpaid and uncalled ordinary share capital callable on demand   | R0300        |                  |  |   |  | $\geq$              |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand | R0310        |                  |  | $\searrow$  |  | $\times$            |
| Unpaid and uncalled preference shares callable on demand  | R0320        |                  |  |   |  | ř                   |
| A legally binding commitment to subscribe and pay for subordinated liabilities on   |              |                  |  |   |  |                     |
| demand  | R0330        |                  |  |   |  |                     |
|   |              |                  |  |   |  | $\sim$              |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC   | R0340        |                  | e  |   |  | $\sim$              |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC  | R0350        |                  |  |   |  |                     |
|   | K0330        |                  |  |   |  | <u> </u>            |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC  | R0360        |                  |  |   |  | $\sim$              |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of   | 10500        |                  |  |   |  |                     |
| the Directive 2009/138/EC   | R0370        |                  |  |   |  |                     |
| Other ancillary own funds   | R0390        |                  |  |   |  |                     |
| Total ancillary own funds   | R0400        |                  |  |   |  |                     |
|   |              | •                | Landson - Constanting  |   |  |                     |
| Available and eligible own funds  |              |                  |  |   | $\geq$   | $\geq$              |
| Total available own funds to meet the SCR   | R0500        | 1.776.706        | 1.776.706  |   |  |                     |
| Total available own funds to meet the MCR   | R0510        | 1.776.706        | 1.776.706  |   |  | $\geq$              |
| Total eligible own funds to meet the SCR  | R0540        | 1.776.706        | 1.776.706  |   |  |                     |
| Total eligible own funds to meet the MCR  | R0550        | 1.776.706        | 1.776.706  |   |  | $\geq$              |
| SCR   | R0580        | 1.077.358        |  |   | $\geq$   | >>                  |
| MCR   | R0600        | 438.482          |  |   | $\sim$   | $\sim$              |
| Ratio of Eligible own funds to SCR  | R0620        | 165%             |  |   | $\sim$   | $\sim$              |
| Ratio of Eligible own funds to MCR  | R0640        | 405%             |  |   |  | $\leq$              |
|   |              |                  | and the local data in the loca | No. of Concession, Name of Street, or other Description, Name of Street, Name | ~  |                     |
|   |              |                  | t i i i i i i i i i i i i i i i i i i i  |   |  |                     |

|  |              | C0060     |  |
|--|--------------|-----------|--|
| Reconciliation reserve   |              |           |  |
| Excess of assets over liabilities  | R0700        | 1.783.491 |  |
| Own shares (held directly and indirectly)  | R0710        |           |  |
| Foreseeable dividends, distributions and charges   | R0720        |           |  |
| Other basic own fund items   | R0730        |           |  |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios<br>and ring fenced funds | R0740        |           |  |
| Reconciliation reserve   | R0760        | 1.783.491 |  |
| Expected profits   |              |           |  |
| Expected profits included in future premiums (EPIFP) - Life Business   | R0770        | 0         |  |
| Expected profits included in future premiums (EPIFP) - Non- life business                                      | R0780        | 0         |  |
| Tabel Free about an office in all day in factors and an interesting (FDIFD)                                    | <b>D0700</b> |           |  |
| Total Expected profits included in future premiums (EPIFP)   | R0790        | 0         |  |

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

|                                    |       | Gross solvency capital<br>requirement | USP     | Simplifications                   |
|------------------------------------|-------|---------------------------------------|---------|-----------------------------------|
|                                    |       | C0110                                 | C0090   | C0120                             |
| Market risk                        | R0010 | 139.937                               |         |                                   |
| Counterparty default risk          | R0020 | 54.419                                | > <     |                                   |
| Life underwriting risk             | R0030 |                                       |         |                                   |
| Health underwriting risk           | R0040 | 803.472                               |         |                                   |
| Non-life underwriting risk         | R0050 |                                       |         |                                   |
| Diversification                    | R0060 | -131.804                              |         |                                   |
| Intangible asset risk              | R0070 |                                       | $>\sim$ |                                   |
| Basic Solvency Capital Requirement | R0100 | 866.025                               | $\succ$ | $>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$ |

#### **Calculation of Solvency Capital Requirement**

|   |        | C0100                 |
|---|--------|-----------------------|
| Operational risk  | R0130  | 211.333               |
| 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  | 1.077.358             |
| Capital add-on already set  | R0210  |                       |
| Solvency capital requirement  | R0220  | 1.077.358             |
| Other information on SCR  | $\sim$ | $>\!\!\!\!>\!\!\!\!>$ |
| Capital requirement for duration-based equity risk sub-module                               | R0400  |                       |
| Total amount of Notional Solvency Capital Requirements for remaining part                   | R0410  |                       |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds                | R0420  |                       |
| Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios   | R0430  |                       |
| Diversification effects due to RFF nSCR aggregation for article 304                         | R0440  |                       |

#### 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<br>reinsurance/SPV) best<br>estimate and TP<br>calculated as a whole | Net (of reinsurance)<br>written premiums in the<br>last 12 months |  |
|  |       | C0020  | C0030   |  |
| Medical expense insurance and proportional reinsurance                   | R0020 | 2.285.837  | 7.043.572   |  |
| 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<br>reinsurance/SPV) best<br>estimate and TP<br>calculated as a whole | Net (of<br>reinsurance/SPV) total<br>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 | 438.482             |                 |
| MCRL Result                 | R0200 |                     |                 |
| Overall MCR calculation     |       |                     | C0070           |
| Linear MCR                  | R0300 |                     | 438.482         |
| SCR                         | R0310 |                     | 1.077.358       |
| MCR cap                     | R0320 |                     | 484.811         |
| MCR floor                   | R0330 |                     | 269.339         |
| Combined MCR                | R0340 |                     | 438.482         |
| Absolute floor of the MCR   | R0350 |                     | 2.500           |
|                             |       |                     | C0070           |
| Minimum Capital Requirement | R0400 |                     | 438.482         |