2019

Solvency & Financial
Condition Report

KBC

ANNEX

QRT's
KBC Insurance NV - MVBH

Investor relations contact details
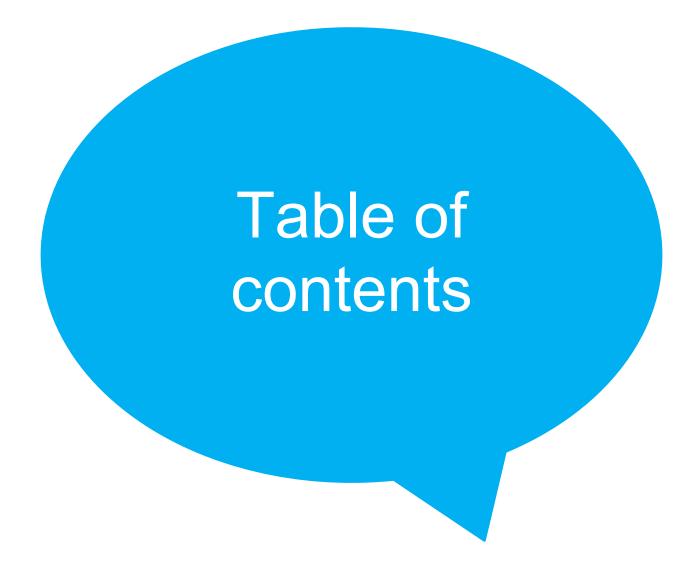
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Table of contents

Contents

S.02.01.02 KBC-V   Balance sheet, Assets

		Solvency II value
Assets		**C0010**
Goodwill	**R0010**	
Deferred acquisition costs	**R0020**	
Intangible assets	**R0030**	0
Deferred tax assets	**R0040**	0
Pension benefit surplus	**R0050**	0
Property, plant & equipment held for own use	**R0060**	0
Investments (other than assets held for index-linked and unit-linked contracts)	**R0070**	20109163
Property (other than for own use)	**R0080**	225790
Holdings in related undertakings, including participations	**R0090**	1206411
Equities	**R0100**	1247434
Equities - listed	**R0110**	1223508
Equities - unlisted	**R0120**	23926
Bonds	**R0130**	16762890
Government Bonds	**R0140**	11037201
Corporate Bonds	**R0150**	5527267
Structured notes	**R0160**	0
Collateralised securities	**R0170**	198422
Collective Investments Undertakings	**R0180**	84150
Derivatives	**R0190**	304
Deposits other than cash equivalents	**R0200**	582184
Other investments	**R0210**	0
Assets held for index-linked and unit-linked contracts	**R0220**	13318739
Loans and mortgages	**R0230**	2503300
Loans on policies	**R0240**	116033
Loans and mortgages to individuals	**R0250**	1204342
Other loans and mortgages	**R0260**	1182925
Reinsurance recoverables from:	**R0270**	87846
Non-life and health similar to non-life	**R0280**	108025
Non-life excluding health	**R0290**	102904
Health similar to non-life	**R0300**	5121
Life and health similar to life, excluding health and index-linked and unit-linked	**R0310**	-20174
Health similar to life	**R0320**	-6501
Life excluding health and index-linked and unit-linked	**R0330**	-13673
Life index-linked and unit-linked	**R0340**	-5
Deposits to cedants	**R0350**	1634
Insurance and intermediaries receivables	**R0360**	81358
Reinsurance receivables	**R0370**	19719
Receivables (trade, not insurance)	**R0380**	27298
Own shares (held directly)	**R0390**	203185
Amounts due in respect of own fund items or initial fund called up but not yet paid in	**R0400**	0
Cash and cash equivalents	**R0410**	69258
Any other assets, not elsewhere shown	**R0420**	67503
Total assets	**R0500**	36489002

S.02.01.02   KBC-V   Balance sheet, Liabilities

Liabilities		Solvency II value
		C0010
Technical provisions – non-life	R0510	1702277
Technical provisions – non-life (excluding health)	R0520	1398597
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	1162107
Risk margin	R0550	236490
Technical provisions - health (similar to non-life)	R0560	303680
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	248574
Risk margin	R0590	55106
Technical provisions - life (excluding index-linked and unit-linked)	R0600	15925419
Technical provisions - health (similar to life)	R0610	640779
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	567890
Risk margin	R0640	72889
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	15284640
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	14961228
Risk margin	R0680	323412
Technical provisions – index-linked and unit-linked	R0690	13345052
Technical provisions calculated as a whole	R0700	0
Best Estimate	R0710	13281013
Risk margin	R0720	64039
Other technical provisions	R0730	✕
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	5319
Pension benefit obligations	R0760	26542
Deposits from reinsurers	R0770	85643
Deferred tax liabilities	R0780	123014
Derivatives	R0790	40257
Debts owed to credit institutions	R0800	1040036
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	190123
Reinsurance payables	R0830	18335
Payables (trade, not insurance)	R0840	47504
Subordinated liabilities	R0850	500275
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	500275
Any other liabilities, not elsewhere shown	R0880	80732
Total liabilities	R0900	33130529
Excess of assets over liabilities	R1000	3358474

S.05.01.02   KBC-V   Premiums, claims and expenses by line of business

Annex I
S.05.01.02
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**				
		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	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110	26 888	73 471	78 878	236 471	147 654	1 100	386 073	78 791	0	58 415	26 574	15 557	✕	✕	✕	✕	1 129 871
Gross - Proportional reinsurance accepted	R0120	0	172	725	0	0	0	6 240	376	0	24	0	0	✕	✕	✕	✕	7 537
Gross - Non-proportional reinsurance accepted	R0130	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	0	-1	0	640	639
Reinsurers' share	R0140	0	409	1 126	2 847	14	0	21 276	3 975	0	270	0	0	0	0	0	0	29 917
Net	R0200	26 888	73 234	78 477	233 624	147 640	1 100	371 036	75 192	0	58 169	26 574	15 557	0	-1	0	640	1 108 130
Premiums earned																		
Gross - Direct Business	R0210	26 769	73 163	80 202	236 094	145 915	1 065	383 561	79 235	0	57 931	25 935	15 227	✕	✕	✕	✕	1 125 096
Gross - Proportional reinsurance accepted	R0220	0	65	339	0	0	0	6 239	276	0	23	0	0	✕	✕	✕	✕	6 944
Gross - Non-proportional reinsurance accepted	R0230	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	0	-1	0	636	634
Reinsurers' share	R0240	0	409	1 126	2 849	14	0	21 250	4 015	0	274	0	0	0	0	0	0	29 937
Net	R0300	26 769	72 820	79 415	233 244	145 901	1 065	368 550	75 497	0	57 680	25 935	15 227	0	-1	0	636	1 102 737
Claims incurred																		
Gross - Direct Business	R0310	32 353	9 565	62 958	131 498	96 247	343	180 796	26 464	0	21 505	10 720	10 483	✕	✕	✕	✕	582 931
Gross - Proportional reinsurance accepted	R0320	0	106	712	100	0	-1	2 499	-102	-6	13	0	0	✕	✕	✕	✕	3 321
Gross - Non-proportional reinsurance accepted	R0330	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	-214	1 164	0	-1	949
Reinsurers' share	R0340	0	51	1 293	5 232	915	91	21 692	-2 135	0	-2	0	0	0	0	0	0	27 137
Net	R0400	32 353	9 621	62 377	126 366	95 332	251	161 603	28 496	-6	21 520	10 720	10 483	-214	1 164	0	-1	560 065
Changes in other technical provisions																		
Gross - Direct Business	R0410	361	18482	1 184	0	0	0	0	0	0	0	0	0	✕	✕	✕	✕	20 028
Gross - Proportional reinsurance accepted	R0420	0	0	0	0	0	0	0	0	0	0	0	0	✕	✕	✕	✕	0
Gross - Non- proportional reinsurance accepted	R0430	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	0	0	0	0	0
Reinsurers'share	R0440	0	0	-3	0	0	0	0	0	0	0	0	0	0	0	0	0	-3
Net	R0500	361	18482	1 188	0	0	0	0	0	0	0	0	0	0	0	0	0	20 031
Expenses incurred	R0550	8 266	23 661	19 806	71 757	49 951	502	149 590	30 030	1	21 867	11 640	5 144					392 212
Other expenses	R1200	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	0
Total expenses	R1300	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	392 212

		Line of Business for: **life insurance obligations**						**Life reinsurance 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	C0300
Premiums written										
Gross	R1410	50 397	943 881	491 322	0	0	0	0	3	1 485 603
Reinsurers' share	R1420	1 307	21 714	73	0	0	0	0	0	23 094
Net	R1500	49 090	922 167	491 249	0	0	0	0	3	1 462 509
Premiums earned										
Gross	R1510	50 151	943 817	491 322	0	0	0	0	3	1 485 294
Reinsurers' share	R1520	1 307	21 714	73	0	0	0	0	0	23 094
Net	R1600	48 844	922 104	491 249	0	0	0	0	3	1 462 200
Claims incurred										
Gross	R1610	34 887	886 343	875 236	0	0	0	0	-24	1 796 442
Reinsurers' share	R1620	694	6 588	36	0	0	0	0	0	7 319
Net	R1700	34 192	879 755	875 200	0	0	0	0	-24	1 789 124
Changes in other technical provisions										
Gross	R1710	-6316	-187336	-423475	0	0	0	0	0	-617127
Reinsurers' share	R1720	1034	-48	0	0	0	0	0	0	986
Net	R1800	-7350	-187288	-423475	0	0	0	0	0	-618113
Expenses incurred	R1900	15 361	123 659	42 342	0	0	0	0	44	181 406
Other expenses	R2500	✕	✕	✕	✕	✕	✕	✕	✕	0
Total expenses	R2600	✕	✕	✕	✕	✕	✕	✕	✕	181 406

S.12.01.02   KBC-V   Life and Health SLT Technical Provisions

	Insurance with profit participation	Index-linked and unit-linked insurance	Contracts without options and guarantees	Contracts with options or guarantees	Other life insurance	Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)	Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole — R0010	0	13425595			0			0	0	13425595	0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole — R0020	0	0			0			0	0	0	0			0	0	0
Technical provisions calculated as a sum of BE and RM																
Best Estimate																
Gross Best Estimate — R0030	14961228		-144582	0		0	0	0	0	14816646		0	194487	373403	0	567890
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default — R0080	-13673		-5	0		0	0	0	0	-13677		0	-6501	0	0	-6501
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total — R0090	14974901		-144577	0		0	0	0	0	14830324		0	200989	373403	0	574392
Risk Margin — R0100	323412	64039			0			0	0	387451	62090			10799	0	72889
Amount of the transitional on Technical Provisions																
Technical Provisions calculated as a whole — R0110	0	0			0			0	0	0	0			0	0	0
Best estimate — R0120	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Risk margin — R0130	0	0			0			0	0	0	0			0	0	0
Technical provisions - total — R0200	15284640	13345052			0			0	0	28629692	256578			384201	0	640779

S.17.01.02   KBC-V   Non-life Technical Provisions

		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
Technical provisions calculated as a whole	R0010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM																		
Best estimate																		
Premium provisions																		
Gross	R0060	527	-13546	1813	30931	20039	-45	54917	17759	0	6293	1852	2274	0	0	0	-2	122812
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	-255	1013	2875	1862	0	13728	1749	0	-1	0	302	0	0	0	0	21274
Net Best Estimate of Premium Provisions	R0150	527	-13290	799	28056	18177	-45	41189	16010	0	6294	1852	1972	0	0	0	-2	101538
Claims provisions																		
Gross	R0160	12760	20921	226025	545470	9665	457	68590	305894	24	83718	3854	4405	73	5954	0	58	1287869
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	4363	52192	121	0	13211	17393	0	2	0	0	0	-531	0	0	86751
Net Best Estimate of Claims Provisions	R0250	12760	20921	221662	493279	9544	457	55379	288501	24	83715	3854	4405	73	6485	0	58	1201118
Total Best estimate - gross	R0260	13287	7375	227838	576402	29704	412	123507	323653	24	90010	5706	6679	73	5954	0	56	1410681
Total Best estimate - net	R0270	13287	7630	222462	521335	27721	411	96568	304511	24	90009	5706	6377	73	6485	0	56	1302656
Risk margin	R0280	2458	11104	41529	62834	17622	5061	81706	45611	5	14145	3258	4185	16	1416	0	646	291596
Amount of the transitional on Technical Provisions																		
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
Technical provisions - total																		
Technical provisions - total	R0320	15745	18478	269367	639236	47325	5473	205214	369264	29	104155	8965	10864	90	7371	0	703	1702277
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	-255	5376	55067	1983	0	26940	19142	0	1	0	302	0	-531	0	0	108025
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	15745	18734	263991	584169	45342	5473	178274	350122	29	104154	8965	10561	90	7902	0	703	1594252

S.19.01.21 KBC-V Non-life Insurance Claims Information

Total Non-Life Business

year / Underwri	**Z0020**	1

Gross Claims Paid (non-cumulative)
(absolute amount)

	Year	Development year												In Current	Sum of years
		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											12 539	R0100	12 539	12 539
N-9	R0160	213 168	119 347	26 585	16 390	12 644	7 094	8 923	7 825	4 367	2 568		R0160	2 568	418 911
N-8	R0170	216 408	100 418	24 010	14 992	10 077	7 294	4 332	4 773	3 164			R0170	3 164	385 468
N-7	R0180	220 273	102 655	25 734	15 471	8 456	9 878	6 218	6 783				R0180	6 783	395 468
N-6	R0190	223 799	111 171	25 518	16 124	11 130	9 605	7 605					R0190	7 605	404 952
N-5	R0200	307 924	117 559	33 079	14 318	10 843	9 066						R0200	9 066	492 789
N-4	R0210	233 800	109 691	22 893	12 084	12 332							R0210	12 332	390 800
N-3	R0220	259 110	116 001	27 539	14 354								R0220	14 354	417 004
N-2	R0230	242 193	115 841	26 710									R0230	26 710	384 744
N-1	R0240	285 620	119 328										R0240	119 328	404 948
N	R0250	308 330											R0250	308 330	308 330
													Total R0260	522 779	4 015 953

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

	Year	Development year												Year end
		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											337 995	R0100	337 841
N-9	R0160	-	-	-	-	-	66 655	54 038	48 873	41 813	35 132		R0160	35 508
N-8	R0170	-	-	-	-	59 692	55 327	48 347	41 804	42 774			R0170	42 843
N-7	R0180	-	-	-	92 513	86 165	71 966	65 046	51 474				R0180	52 162
N-6	R0190	-	-	90 660	75 449	68 400	56 006	51 510					R0190	51 598
N-5	R0200	-	146 365	109 811	93 585	76 434	54 678						R0200	54 503
N-4	R0210	245 924	131 564	102 236	71 778	74 088							R0210	73 356
N-3	R0220	254 911	145 377	111 216	113 625								R0220	110 665
N-2	R0230	225 527	131 055	112 758									R0230	110 219
N-1	R0240	234 815	121 679										R0240	118 208
N	R0250	257 512											R0250	251 771
													Total R0260	1 238 674

S.22.01.21 KBC-V Impact of long term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	**C0030**	**C0050**	**C0070**	**C0090**
Technical provisions	**R0010**	30972748,05	0	0	98345	0
Basic own funds	**R0020**	3499174,343	0	0	-73462	0
Eligible own funds to meet Solvency Capital Requirement	**R0050**	3499174,343	0	0	-73461,933	0
Solvency Capital Requirement	**R0090**	1629806,653	0	0	3361,031023	0
Eligible own funds to meet Minimum Capital Requirement	**R0100**	3145582,057	0	0	-73159,44	0
Minimum Capital Requirement	**R0110**	733412,9937	0	0	1512,46396	0

S.23.01.01 KBC-V Own funds

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35					
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	0
Surplus funds — R0070	157579	157579			
Preference shares — R0090	0		0	0	0
Share premium account related to preference shares — R0110	0		0	0	0
Reconciliation reserve — R0130	1690559	1690559			
Subordinated liabilities — R0140	500275		0	500275	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	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 — R0220	0				
Deductions					
Deductions for participations in financial and credit institutions — R0230	0	0	0	0	0
Total basic own funds after deductions — R0290	3499174	2998899	0	500275	0
Ancillary own funds					
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	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	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Total ancillary own funds — R0400	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR — R0500	3499174	2998899	0	500275	0
Total available own funds to meet the MCR — R0510	3499174	2998899	0	500275	
Total eligible own funds to meet the SCR — R0540	3499174	2998899	0	500275	0
Total eligible own funds to meet the MCR — R0550	3145582	2998899	0	146683	
SCR — R0580	1629807				
MCR — R0600	733413				
Ratio of Eligible own funds to SCR — R0620	2,15				
Ratio of Eligible own funds to MCR — R0640	4,29				

	C0060
Reconciliation reserve	
Excess of assets over liabilities — R0700	3358474
Own shares (held directly and indirectly) — R0710	203185
Foreseeable dividends, distributions and charges — R0720	156389
Other basic own fund items — R0730	1308341
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds — R0740	0
Reconciliation reserve — R0760	1690559
Expected profits	
Expected profits included in future premiums (EPIFP) - Life business — R0770	558075
Expected profits included in future premiums (EPIFP) - Non- life business — R0780	87242
Total Expected profits included in future premiums (EPIFP) — R0790	645317

S.25.01.21   KBC-V   Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	1420657,816		
Counterparty default risk	R0020	89380,591		
Life underwriting risk	R0030	593194,663		
Health underwriting risk	R0040	252620,181		
Non-life underwriting risk	R0050	455045,496		
Diversification	R0060	-864119,99		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	1946778,757		

		C0100
Calculation of Solvency Capital Requirement		
Operational risk	R0130	116203,264
Loss-absorbing capacity of technical provisions	R0140	-79530,744
Loss-absorbing capacity of deferred taxes	R0150	-353644,624
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	1629806,653
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	1629806,653
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

		Yes/No
		C0109
Approach to tax rate		
Approach based on average tax rate	R0590	2

		LAC DT
		C0130
Calculation of loss absorbing capacity of deferred taxes		
LAC DT	R0640	-353644,624
LAC DT justified by reversion of deferred tax liabilities	R0650	-123014,385
LAC DT justified by reference to probable future taxable profit	R0660	-230630,239
LAC DT justified by carry back, current year	R0670	0
LAC DT justified by carry back, future years	R0680	0
Maximum LAC DT	R0690	-445359,8771

S.28.02.01 KBC-V Minimum Capital Requirement - Both life and non-life insurance activity

		Non-life activities	Life activities
		MCR(NL,NL) Result	MCR(NL,L)Result
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010	218 386,00	349,00

		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	13 287,00	26 888,00	-	-
Income protection insurance and proportional reinsurance	R0030	11 825,00	68 406,00	-	4 112,00
Workers' compensation insurance and proportional reinsurance	R0040	222 462,00	78 477,00	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	521 335,00	233 623,00	-	-
Other motor insurance and proportional reinsurance	R0060	27 721,00	147 640,00	-	-
Marine, aviation and transport insurance and proportional reinsurance	R0070	411,00	1 100,00	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	96 568,00	370 396,00	-	-
General liability insurance and proportional reinsurance	R0090	304 511,00	75 192,00	-	-
Credit and suretyship insurance and proportional reinsurance	R0100	24,00	-	-	-
Legal expenses insurance and proportional reinsurance	R0110	90 009,00	58 169,00	-	-
Assistance and proportional reinsurance	R0120	5 706,00	26 574,00	-	-
Miscellaneous financial loss insurance and proportional reinsurance	R0130	6 377,00	15 557,00	-	-
Non-proportional health reinsurance	R0140	73,00	-	-	-
Non-proportional casualty reinsurance	R0150	6 485,00	-	-	-
Non-proportional marine, aviation and transport reinsurance	R0160	-	-	-	-
Non-proportional property reinsurance	R0170	56,00	640,00	-	-

		Non-life activities MCR(L,NL) Result	Life activities MCR(L,L) Result
		C0070	**C0080**
Linear formula component for life insurance and reinsurance obligations	**R0200**	9 028,00	675 775,00

		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
		C0090	**C0100**	**C0110**	**C0120**
Obligations with profit participation - guaranteed benefits	**R0210**	-		14 855 433,00	
Obligations with profit participation - future discretionary benefits	**R0220**	-		119 468,00	
Index-linked and unit-linked insurance obligations	**R0230**	-		13 281 018,00	
Other life (re)insurance and health (re)insurance obligations	**R0240**	429 918,00		144 474,00	
Total capital at risk for all life (re)insurance obligations	**R0250**		-		52 432 303,00

Overall MCR calculation

		C0130
Linear MCR	**R0300**	902 990,00
SCR	**R0310**	1 629 807,00
MCR cap	**R0320**	733 413,00
MCR floor	**R0330**	407 452,00
Combined MCR	**R0340**	733 413,00
Absolute floor of the MCR	**R0350**	7 400,00

		C0130
Minimum Capital Requirement	**R0400**	733 413,00

Notional non-life and life MCR calculation

		Non-life activities	Life activities
		C0140	**C0150**
Notional linear MCR	**R0500**	227 414,38	676 124,75
Notional SCR excluding add-on (annual or latest calculation)	**R0510**	410 210,75	1 219 595,90
Notional MCR cap	**R0520**	184 594,84	548 818,16
Notional MCR floor	**R0530**	102 552,69	304 898,98
Notional Combined MCR	**R0540**	184 594,84	548 818,16
Absolute floor of the notional MCR	**R0550**	3 700,00	3 700,00
Notional MCR	**R0560**	184 594,84	548 818,16

S.02.01.02   MVBh   Balance sheet, Assets

Assets		Solvency II value
		C0010
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	9883
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
Equities	R0100	1
Equities - listed	R0110	1
Equities - unlisted	R0120	0
Bonds	R0130	7532
Government Bonds	R0140	3095
Corporate Bonds	R0150	4436
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	2350
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	0
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	-14
Non-life and health similar to non-life	R0280	-14
Non-life excluding health	R0290	-14
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	142
Reinsurance receivables	R0370	1227
Receivables (trade, not insurance)	R0380	39
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	1478
Any other assets, not elsewhere shown	R0420	13
Total assets	R0500	12768

S.02.01.02   MVBh   Balance sheet, Liabilities

		Solvency II value
		C0010
Liabilities		
Technical provisions – non-life	**R0510**	395
Technical provisions – non-life (excluding health)	**R0520**	395
Technical provisions calculated as a whole	**R0530**	0
Best Estimate	**R0540**	90
Risk margin	**R0550**	305
Technical provisions - health (similar to non-life)	**R0560**	0
Technical provisions calculated as a whole	**R0570**	0
Best Estimate	**R0580**	0
Risk margin	**R0590**	0
Technical provisions - life (excluding index-linked and unit-linked)	**R0600**	0
Technical provisions - health (similar to life)	**R0610**	0
Technical provisions calculated as a whole	**R0620**	0
Best Estimate	**R0630**	0
Risk margin	**R0640**	0
Technical provisions – life (excluding health and index-linked and unit-linked)	**R0650**	0
Technical provisions calculated as a whole	**R0660**	0
Best Estimate	**R0670**	0
Risk margin	**R0680**	0
Technical provisions – index-linked and unit-linked	**R0690**	0
Technical provisions calculated as a whole	**R0700**	0
Best Estimate	**R0710**	0
Risk margin	**R0720**	0
Other technical provisions	**R0730**	✕
Contingent liabilities	**R0740**	0
Provisions other than technical provisions	**R0750**	0
Pension benefit obligations	**R0760**	0
Deposits from reinsurers	**R0770**	0
Deferred tax liabilities	**R0780**	51
Derivatives	**R0790**	0
Debts owed to credit institutions	**R0800**	0
Financial liabilities other than debts owed to credit institutions	**R0810**	0
Insurance & intermediaries payables	**R0820**	1981
Reinsurance payables	**R0830**	0
Payables (trade, not insurance)	**R0840**	0
Subordinated liabilities	**R0850**	0
Subordinated liabilities not in Basic Own Funds	**R0860**	0
Subordinated liabilities in Basic Own Funds	**R0870**	0
Any other liabilities, not elsewhere shown	**R0880**	167
Total liabilities	**R0900**	2594
Excess of assets over liabilities	**R1000**	10174

S.05.01.02   MVBh   Premiums, claims and expenses by line of business

Annex I
S.05.01.02
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
Premiums written																		
Gross - Direct Business	R0110													✕	✕	✕	✕	
Gross - Proportional reinsurance accepted	R0120							7886	49		24			✕	✕	✕	✕	7959
Gross - Non-proportional reinsurance accepted	R0130	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕					
Reinsurers' share	R0140							6432	49		24							6505
Net	R0200							1454	0		0							1454
Premiums earned																		
Gross - Direct Business	R0210													✕	✕	✕	✕	
Gross - Proportional reinsurance accepted	R0220							7886	49		24			✕	✕	✕	✕	7959
Gross - Non-proportional reinsurance accepted	R0230	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕					
Reinsurers' share	R0240							6432	49		24							6505
Net	R0300							1454	0		0							1454
Claims incurred																		
Gross - Direct Business	R0310													✕	✕	✕	✕	
Gross - Proportional reinsurance accepted	R0320							2518	4		1			✕	✕	✕	✕	2524
Gross - Non-proportional reinsurance accepted	R0330	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕					
Reinsurers' share	R0340							2013	4		1							2019
Net	R0400							505	0		0							505
Changes in other technical provisions																		
Gross - Direct Business	R0410													✕	✕	✕	✕	
Gross - Proportional reinsurance accepted	R0420							0	0		0			✕	✕	✕	✕	0
Gross - Non- proportional reinsurance accepted	R0430	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕					
Reinsurers'share	R0440							0	0		0							0
Net	R0500							0	0		0							0
Expenses incurred	R0550							754	0		0							754
Other expenses	R1200	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	0
Total expenses	R1300	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	754

S.17.01.02   MVBh   Non-life Technical Provisions

	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	Non-proportional property reinsurance	
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole — R0010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole — R0050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM																	
Best estimate																	
Premium provisions																	
Gross — R0060	0	0	0	0	0	0	-1265	-10	0	-6	0	0	0	0	0	0	-1282
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default — R0140	0	0	0	0	0	0	-1250	-21	0	-11	0	0	0	0	0	0	-1282
Net Best Estimate of Premium Provisions — R0150	0	0	0	0	0	0	-14	10	0	5	0	0	0	0	0	0	1
Claims provisions																	
Gross — R0160	0	0	0	0	0	0	1338	10	0	23	0	0	0	0	0	0	1371
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default — R0240	0	0	0	0	0	0	1235	10	0	23	0	0	0	0	0	0	1268
Net Best Estimate of Claims Provisions — R0250	0	0	0	0	0	0	102	0	0	0	0	0	0	0	0	0	103
Total Best estimate - gross — R0260	0	0	0	0	0	0	73	0	0	17	0	0	0	0	0	0	90
Total Best estimate - net — R0270	0	0	0	0	0	0	88	10	0	5	0	0	0	0	0	0	104
Risk margin — R0280	0	0	0	0	0	0	305	0	0	0	0	0	0	0	0	0	305
Amount of the transitional on Technical Provisions																	
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
Technical provisions - total																	
Technical provisions - total — R0320	0	0	0	0	0	0	378	0	0	17	0	0	0	0	0	0	395
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total — R0330	0	0	0	0	0	0	-15	-10	0	12	0	0	0	0	0	0	-14
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total — R0340	0	0	0	0	0	0	393	10	0	5	0	0	0	0	0	0	408

S.19.01.21 MVBh — Non-life Insurance Claims Information

Gross Claims Paid (non-cumulative)
(absolute amount)

Year		0 C0010	1 C0020	2 C0030	3 C0040	4 C0050	5 C0060	6 C0070	7 C0080	8 C0090	9 C0100	10 & + C0110		In Current C0170	Sum of years C0180
Prior	R0100											-	R0100	-	-
N-9	R0160	1 430	616	63	22	3	52	7	5	2	4		R0160	4	2 204
N-8	R0170	1 192	197	62	- 1	-	-	2	- 1	-			R0170	-	1 451
N-7	R0180	1 688	231	106	- 1	30	3	69	-				R0180	-	2 126
N-6	R0190	2 190	486	36	29	1	20	4					R0190	4	2 766
N-5	R0200	2 581	595	96	- 5	5	-						R0200	-	3 272
N-4	R0210	1 497	470	56	9	2							R0210	2	2 034
N-3	R0220	1 188	991	113	- 17								R0220	- 17	2 275
N-2	R0230	658	1 049	73									R0230	73	1 780
N-1	R0240	1 108	330										R0240	330	1 438
N	R0250	1 892											R0250	1 892	1 892
													Total R0260	2 288	21 238

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year		0 C0200	1 C0210	2 C0220	3 C0230	4 C0240	5 C0250	6 C0260	7 C0270	8 C0280	9 C0290	10 & + C0300		Year end C0360
Prior	R0100											-	R0100	-
N-9	R0160	-	-	-	-	-	-	-	4	171	3		R0160	3
N-8	R0170	-	-	-	-	-	-	-	9	7			R0170	7
N-7	R0180	-	-	-	-	-	4	28	11				R0180	11
N-6	R0190	-	-	-	-	46	40	7					R0190	7
N-5	R0200	-	-	-	41	19	6						R0200	6
N-4	R0210	-	-	46	12	16							R0210	17
N-3	R0220	-	260	205	55								R0220	56
N-2	R0230	512	263	220									R0230	221
N-1	R0240	448	267										R0240	268
N	R0250	747											R0250	749
													Total R0260	1 345

S.23.01.01   MVBh   Own funds

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050

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
Ordinary share capital (gross of own shares)	R0010	28	28		0	
Share premium account related to ordinary share capital	R0030	0	0		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	0
Surplus funds	R0070	0	0			
Preference shares	R0090	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Reconciliation reserve	R0130	10144	10144			
Subordinated liabilities	R0140	0		0	0	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	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

		Total	C0020	C0030	C0040	C0050
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	0				

Deductions

Deductions for participations in financial and credit institutions	R0230	0	0	0	0	0
Total basic own funds after deductions	R0290	10172	10172	0	0	0

Ancillary own funds

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	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	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050

		Total	C0020	C0030	C0040	C0050
Total ancillary own funds	R0400	0			0	0

Available and eligible own funds

Total available own funds to meet the SCR	R0500	10172	10172	0	0	0
Total available own funds to meet the MCR	R0510	10172	10172	0	0	
Total eligible own funds to meet the SCR	R0540	10172	10172	0	0	0
Total eligible own funds to meet the MCR	R0550	10172	10172	0	0	
SCR	R0580	2716				
MCR	R0600	3600				
Ratio of Eligible own funds to SCR	R0620	0				
Ratio of Eligible own funds to MCR	R0640	0				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	10174
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	2
Other basic own fund items	R0730	28
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Reconciliation reserve	R0760	10144
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	0
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	1
Total Expected profits included in future premiums (EPIFP)	R0790	1

S.25.01.21   MVBh   Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	1221		
Counterparty default risk	R0020	842		
Life underwriting risk	R0030	0		
Health underwriting risk	R0040	0		
Non-life underwriting risk	R0050	1327		
Diversification	R0060	-860		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	2530		

		C0100
Calculation of Solvency Capital Requirement		
Operational risk	R0130	239
Loss-absorbing capacity of technical provisions	R0140	-1
Loss-absorbing capacity of deferred taxes	R0150	-51
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	2716
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	2716
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

		Yes/No
Approach to tax rate		
		C0109
Approach based on average tax rate	R0590	3

		LAC DT
Calculation of loss absorbing capacity of deferred taxes		
		C0130
LAC DT	R0640	-51
LAC DT justified by reversion of deferred tax liabilities	R0650	-51
LAC DT justified by reference to probable future taxable profit	R0660	0
LAC DT justified by carry back, current year	R0670	0
LAC DT justified by carry back, future years	R0680	0
Maximum LAC DT	R0690	-51

S.28.01.01   MVBh   Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

		C0010
MCRNL Result	R0010	119

		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
Income protection insurance and proportional reinsurance	R0030	0	0
Workers' compensation insurance and proportional reinsurance	R0040	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	0	0
Other motor insurance and proportional reinsurance	R0060	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	88	1454
General liability insurance and proportional reinsurance	R0090	10	0
Credit and suretyship insurance and proportional reinsurance	R0100	0	0
Legal expenses insurance and proportional reinsurance	R0110	5	0
Assistance and proportional reinsurance	R0120	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0	0
Non-proportional health reinsurance	R0140	0	0
Non-proportional casualty reinsurance	R0150	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0
Non-proportional property reinsurance	R0170	0	0

Linear formula component for life insurance and reinsurance obligations

		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

Overall MCR calculation

		C0070
Linear MCR	R0300	119
SCR	R0310	2716
MCR cap	R0320	1222
MCR floor	R0330	679
Combined MCR	R0340	679
Absolute floor of the MCR	R0350	3600

		C0070
Minimum Capital Requirement	R0400	3600