



Bijlage - Openbare kwantitatieve rapportagestaten Solvency II 2018

Klaverblad Schadeverzekeringsmaatschappij N.V.



Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2018. De bedragen luiden in duizenden euro's.

S.02.01.02 Balans.....	4
S.05.01.02 Premies, schaden en kosten per branche	6
S.12.01.02 Technische voorzieningen voor levens- en SLT-ziekteverzekering	8
S.17.01.02 Technische voorzieningen schadeverzekeringsbedrijf	9
S.19.01.21 Schaden uit hoofde van schadeverzekering.....	11
S.22.01.21 Effect van langetermijngarantiemaatregelen en overgangmaatregelen.....	12
S.23.01.01 Eigen vermogen.....	13
S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste	14
S.28.01.01 Minimumkapitaalvereiste.....	15

S.02.01.02 Balans

Assets		C0010
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	338.398
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
Equities	R0100	102.622
Equities - listed	R0110	102.622
Equities - unlisted	R0120	0
Bonds	R0130	235.776
Government Bonds	R0140	181.838
Corporate Bonds	R0150	53.938
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	0
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	6.350
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	6.350
Reinsurance recoverables from:	R0270	974
Non-life and health similar to non-life	R0280	974
Non-life excluding health	R0290	974
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	1.151
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid i	R0400	
Cash and cash equivalents	R0410	4.528
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	351.401

S.02.01.02 Balans (vervolg)

Liabilities		C0010
Technical provisions - non-life	R0510	67.651
Technical provisions - non-life (excluding health)	R0520	61.561
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	58.093
Risk margin	R0550	3.469
Technical provisions - health (similar to non-life)	R0560	6.090
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	5.859
Risk margin	R0590	231
Technical provisions - life (excluding index-linked and unit-linked)	R0600	86.720
Technical provisions - health (similar to life)	R0610	86.720
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	57.882
Risk margin	R0640	28.838
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
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	24.951
Derivatives	R0790	0
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	8.532
Reinsurance payables	R0830	545
Payables (trade, not insurance)	R0840	14.841
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	0
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	203.240
Excess of assets over liabilities	R1000	148.161

S.05.01.02 Premies, schaden en kosten per branche

	Line of Business for:	Non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Total	
		Medical expense insurance	Income protection insurance	Workers compensation insurance	Motor vehicle liability insurance	Other motor insurance	Fire and other					Miscellaneous financial loss		
							Marine, aviation and transport insurance	damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance			Assistance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0200
Premiums written														
Gross - Direct Business	R0110	0	3.144	0	25.312	16.576	318	51.790	11.986	0	9.836	776	0	119.740
Gross - Proportional reinsurance accepted	R0120	0	0	0	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0130													0
Reinsurers' share	R0140	0	1	0	223	186	1	2.369	4	0	3	0	0	2.786
Net	R0200	0	3.145	0	25.090	16.390	317	49.420	11.982	0	9.833	776	0	116.954
Premiums earned														
Gross - Direct Business	R0210	0	2.851	0	25.458	17.195	350	52.397	12.407	0	10.440	817	0	121.915
Gross - Proportional reinsurance accepted	R0220	0	0	0	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0230													0
Reinsurers' share	R0240	0	1	0	223	186	1	2.369	4	0	3	0	0	2.786
Net	R0300	0	2.850	0	25.235	17.010	349	50.028	12.403	0	10.437	816	0	119.129
Claims incurred														
Gross - Direct Business	R0310	0	8.020	0	13.611	9.322	106	30.858	3.694	0	3.571	209	0	69.391
Gross - Proportional reinsurance accepted	R0320	0	0	0	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0330													0
Reinsurers' share	R0340	0	0	0	0	219	-2	1.779	3	0	0	0	0	1.999
Net	R0400	0	8.020	0	13.611	9.102	109	29.079	3.691	0	3.571	209	0	67.392
Changes in other technical provisions														
Gross - Direct Business	R0410	0	0	0	0	0	0	0	0	0	0	0	0	0
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
Reinsurers' share	R0440	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	R0500	0	0	0	0	0	0	0	0	0	0	0	0	0
Expenses incurred	R1200	0	2.219	0	13.534	7.147	230	25.170	8.214	0	4.546	466	0	61.525
Other expenses	R1300													
Total expenses	R1300													0

S.05.01.02 Premies, schaden en kosten per branche (vervolg)

		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 relating to health	Annuities other than health	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
Premiums written										
Gross	R1410	45.222	0	0	0	0	0	0	0	45.222
Reinsurers' share	R1420	14	0	0	0	0	0	0	0	14
Net	R1500	45.208	0	0	0	0	0	0	0	45.208
Premiums earned										
Gross	R1510	44.657	0	0	0	0	0	0	0	44.657
Reinsurers' share	R1520	14	0	0	0	0	0	0	0	14
Net	R1600	44.643	0	0	0	0	0	0	0	44.643
Claims incurred										
Gross	R1610	21.144	0	0	0	0	0	0	0	21.144
Reinsurers' share	R1620	0	0	0	0	0	0	0	0	0
Net	R1700	21.144	0	0	0	0	0	0	0	21.144
Changes in other technical provisions										
Gross	R1710	0	0	0	0	0	0	0	0	0
Reinsurers' share	R1720	0	0	0	0	0	0	0	0	0
Net	R1800	0	0	0	0	0	0	0	0	0
Expenses incurred										
Other expenses	R1900	11.032	0	0	0	0	0	0	0	11.032
Total expenses	R2500									
	R2600									11.032

S.12.01.02 Technische voorzieningen voor levens- en SLT-ziekteverzekering

		Health insurance (direct business)					
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities relating to health	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
		C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010	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	R0020	0			0	0	0
Technical provisions calculated as a sum of BE and RM							
Best Estimate							
Gross Best Estimate	R0030		57.882	0	0	0	57.882
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		0	0	0	0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		57.882	0	0	0	57.882
Risk Margin	R0100				0	0	28.838
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110				0	0	0
Best estimate	R0120		0	0	0	0	0
Risk margin	R0130	0			0	0	0
Technical provisions - total	R0200	86.720			0	0	86.720

S.17.01.02 Technische voorzieningen schadeverzekeringsbedrijf

Direct business and accepted proportional reinsurance												
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
	C0020	C0030	C0040	C0050	C0060	C0070	C0090	C0090	C0100	C0110	C0120	C0130
Technical provisions calculated as a whole	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	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	0	-363	0	3.432	789	-8	1.273	42	0	-656	-60	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	-363	0	3.432	789	-8	1.273	42	0	-656	-60	0
Claims provisions												
Gross	0	6.222	0	34.677	720	10	7.499	5.804	0	4.542	28	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	52	0	922	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	6.222	0	34.677	667	10	6.577	5.804	0	4.542	28	0
Total Best estimate - gross	0	5.859	0	38.109	1.509	2	8.772	5.846	0	3.887	-31	0
Total Best estimate - net	0	5.859	0	38.109	1.457	2	7.850	5.846	0	3.887	-31	0
Risk margin	0	231	0	2.301	91	0	496	346	0	235	0	0
Amount of the transitional on Technical Provisions												
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions - total	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions - total	0	6.090	0	40.409	1.600	2	9.268	6.192	0	4.122	-31	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	52	0	922	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	6.090	0	40.409	1.548	2	8.346	6.192	0	4.122	-31	0

S.17.01.02 Technische voorzieningen schadeverzekeringsbedrijf (vervolg)

		Accepted non-proportional reinsurance				
		Non-				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	
Technical provisions calculated as a whole	R0010	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
Technical provisions calculated as a sum of BE and RM						
Best estimate						
Premium provisions						
Gross	R0060	0	0	0	0	4.450
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	0	0	0	0
Net Best Estimate of Premium Provisions	R0150	0	0	0	0	4.450
Claims provisions						
Gross	R0160	0	0	0	0	59.502
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	0	0	974
Net Best Estimate of Claims Provisions	R0250	0	0	0	0	58.528
Total Best estimate - gross	R0260	0	0	0	0	63.952
Total Best estimate - net	R0270	0	0	0	0	62.978
Risk margin	R0280	0	0	0	0	3.699
Amount of the transitional on Technical Provisions						
Technical Provisions calculated as a whole						
Best estimate	R0300	0	0	0	0	0
Risk margin	R0310	0	0	0	0	0
Technical provisions - total						
Technical provisions - total	R0320	0	0	0	0	67.651
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	0	0	0	974
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	0	0	0	0	66.677

S.19.01.21 Schaden uit hoofde van schadeverzekering

Z0020 Accident year / Underwriting year:

Year	Development year										
	0	1	2	3	4	5	6	7	8	9	10 & +
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior											1.947
N-9	51.923	15.680	2.896	2.750	2.349	1.610	1.294	1.986	547	105	
N-8	52.698	16.228	2.708	2.119	978	655	1.470	282	527		
N-7	44.502	13.184	2.227	1.696	1.190	757	169	58			
N-6	42.721	13.724	2.769	1.831	1.794	924	974				
N-5	42.546	14.353	2.755	1.712	2.517	871					
N-4	41.154	13.562	3.499	1.266	1.320						
N-3	38.762	13.928	3.394	1.415							
N-2	44.487	17.752	2.774								
N-1	40.511	15.488									
N	49.622										
Total											

In Current year

Sum of years (cumulative)

	C0170	C0180
R0100	162	162
R0160	105	81141
R0170	527	77.665
R0180	58	63.783
R0190	974	64.738
R0200	871	64.753
R0210	1.320	60.802
R0220	1.415	56.499
R0230	2.774	65.014
R0240	15.488	55.999
R0250	49.622	49.622
R0260	74.260	938.592

Z0020 Accident year / Underwriting year:

Year	Development year										
	0	1	2	3	4	5	6	7	8	9	10 & +
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior											8.409
N-9	0	0	0	0	0	0	0	3.197	2.385	1.607	
N-8	0	0	0	0	0	0	2.318	2.974	1.759		
N-7	0	0	0	0	0	2.881	1.892	1.642			
N-6	0	0	0	0	4.698	3.390	1.889				
N-5	0	0	0	4.998	4.068	2.646					
N-4	0	0	8.415	5.603	3.313						
N-3	0	8.154	5.744	3.603							
N-2	28.021	10.863	6.736								
N-1	23.436	9.134									
N	25.241										
Total											

Year end (discounted data)

	C0360
R0100	0
R0160	1.577
R0170	1.760
R0180	1.642
R0190	1.885
R0200	2.616
R0210	3.292
R0220	3.573
R0230	6.683
R0240	9.045
R0250	25.111
R0260	59.389

S.22.01.21 Effect van langetermijngarantiemaatregelen en overgangsmaatregelen

		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	154.371.018	-	-	2.488.265	-
Basic own funds	R0020	148.160.622	-	-	-1.907.106	-
Eligible own funds to meet Solvency Capital Requirement	R0050	148.160.622	-	-	-1.904.644	-
Solvency Capital Requirement	R0090	68.545.093	-	-	679.091	-
Eligible own funds to meet Minimum Capital Requirement	R0100	148.160.622	-	-	-1.904.644	-
Minimum Capital Requirement	R0110	18.156.173	-	-	70.802	-

S.23.01.01 Eigen vermogen

	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	908	908		
Share premium account related to ordinary share capital	R0030	30.000	30.000		
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0			
Subordinated mutual member accounts	R0050	0	0	0	0
Surplus funds	R0070	0			
Preference shares	R0090	0	0	0	0
Share premium account related to preference shares	R0110	0			
Reconciliation reserve	R0130	117.253			
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
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
Total basic own funds after deductions	R0290	148.161	148.161	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 ancillary own funds	R0400	0		0	0
Available and eligible own funds					
Total available own funds to meet the SCR	R0500	148.161	148.161	0	0
Total available own funds to meet the MCR	R0510	148.161	148.161	0	0
Total eligible own funds to meet the SCR	R0540	148.161	148.161	0	0
Total eligible own funds to meet the MCR	R0550	148.161	148.161	0	0
SCR	R0580	68.545			
MCR	R0600	18.156			
Ratio of Eligible own funds to SCR	R0620	216%			
Ratio of Eligible own funds to MCR	R0640	816%			

	C0060
Reconciliation reserve	
Excess of assets over liabilities	R0700
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 and ring fenced funds	R0740
Reconciliation reserve	R0760
Expected profits	
Expected profits included in future premiums (EPIFP) - Life business	R0770
Expected profits included in future premiums (EPIFP) - Non-life business	R0780
Total Expected profits included in future premiums (EPIFP)	R0790

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
		USP	Simplifications	
		C0110	C0090	C0100
Market risk	R0010	31.540		Captives simplifications - spread risk on bonds and loans,
Counterparty default risk	R0020	987		
Life underwriting risk	R0030	0	None	
Health underwriting risk	R0040	51.851	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	39.119	None	
Diversification	R0060	-41.467		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	82.030		

		Value
		C0100
Operational risk	R0130	5.366
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-18.851
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	68.545
Capital add-on already set	R0210	
Solvency capital requirement	R0220	68.545
Other information on SCR		
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.28.01.01 Minimumkapitaalvereiste

		MCR components	
		C0010	
MCRNL Result	R0010	15.646	

Background information			
		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	5.859	3.147
Workers' compensation insurance and proportional reinsurance	R0040	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	38.109	25.088
Other motor insurance and proportional reinsurance	R0060	1.457	15.997
Marine, aviation and transport insurance and proportional reinsurance	R0070	2	316
Fire and other damage to property insurance and proportional reinsurance	R0080	7.850	49.815
General liability insurance and proportional reinsurance	R0090	5.846	9.834
Credit and suretyship insurance and proportional reinsurance	R0100	0	0
Legal expenses insurance and proportional reinsurance	R0110	3.887	11.983
Assistance and proportional reinsurance	R0120	0	776
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

		MCR components	
		C0040	
MCRL Result	R0200	2.510	

		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	57.882	
Total capital at risk for all life (re)insurance obligations	R0250		1.848.950

		C0070
Linear MCR	R0300	18.156
SCR	R0310	68.545
MCR cap	R0320	30.845
MCR floor	R0330	17.136
Combined MCR	R0340	18.156
Absolute floor of the MCR	R0350	3.700
Minimum Capital Requirement	R0400	18.156

