

Royal Crown Insurance Co Ltd

Solvency and Financial Condition Report

Disclosures

31 December

2017

(Monetary amounts in EUR thousands)

General information

| | |
|---|---|
| Undertaking name | Royal Crown Insurance Co Ltd |
| Undertaking identification code | 2138000EXQ1KPSBJXC52 |
| Type of code of undertaking | LEI |
| Type of undertaking | Non-life undertakings |
| Country of authorisation | CY |
| Language of reporting | en |
| Reporting reference date | 31 December 2017 |
| Currency used for reporting | EUR |
| Accounting standards | IFRS |
| Method of Calculation of the SCR | Standard formula |
| Matching adjustment | No use of matching adjustment |
| Volatility adjustment | No use of volatility adjustment |
| Transitional measure on the risk-free interest rate | No use of transitional measure on the risk-free interest rate |
| Transitional measure on technical provisions | No use of transitional measure on technical provisions |

List of reported templates

- S.02.01.02 - Balance sheet
- S.05.01.02 - Premiums, claims and expenses by line of business
- S.05.02.01 - Premiums, claims and expenses by country
- S.17.01.02 - Non-Life Technical Provisions
- S.19.01.21 - Non-Life insurance claims
- S.23.01.01 - Own Funds
- S.25.01.21 - Solvency Capital Requirement - for undertakings on Standard Formula
- S.28.01.01 - Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

S.02.01.02

Balance sheet

| | | Solvency II value |
|---------------|--|----------------------|
| | | C0010 |
| Assets | | |
| R0030 | Intangible assets | |
| R0040 | Deferred tax assets | |
| R0050 | Pension benefit surplus | |
| R0060 | Property, plant & equipment held for own use | 1,973 |
| R0070 | Investments (other than assets held for index-linked and unit-linked contracts) | 9,559 |
| R0080 | <i>Property (other than for own use)</i> | 2,024 |
| R0090 | <i>Holdings in related undertakings, including participations</i> | |
| R0100 | <i>Equities</i> | 208 |
| R0110 | <i>Equities - listed</i> | 208 |
| R0120 | <i>Equities - unlisted</i> | |
| R0130 | <i>Bonds</i> | 0 |
| R0140 | <i>Government Bonds</i> | |
| R0150 | <i>Corporate Bonds</i> | |
| R0160 | <i>Structured notes</i> | |
| R0170 | <i>Collateralised securities</i> | |
| R0180 | <i>Collective Investments Undertakings</i> | |
| R0190 | <i>Derivatives</i> | |
| R0200 | <i>Deposits other than cash equivalents</i> | 7,328 |
| R0210 | <i>Other investments</i> | |
| R0220 | Assets held for index-linked and unit-linked contracts | |
| R0230 | Loans and mortgages | 0 |
| R0240 | <i>Loans on policies</i> | |
| R0250 | <i>Loans and mortgages to individuals</i> | |
| R0260 | <i>Other loans and mortgages</i> | |
| R0270 | Reinsurance recoverables from: | 1,394 |
| R0280 | <i>Non-life and health similar to non-life</i> | 1,394 |
| R0290 | <i>Non-life excluding health</i> | 1,390 |
| R0300 | <i>Health similar to non-life</i> | 4 |
| R0310 | <i>Life and health similar to life, excluding index-linked and unit-linked</i> | 0 |
| R0320 | <i>Health similar to life</i> | |
| R0330 | <i>Life excluding health and index-linked and unit-linked</i> | |
| R0340 | <i>Life index-linked and unit-linked</i> | |
| R0350 | Deposits to cedants | |
| R0360 | Insurance and intermediaries receivables | 5,256 |
| R0370 | Reinsurance receivables | 308 |
| R0380 | Receivables (trade, not insurance) | 441 |
| R0390 | Own shares (held directly) | 0 |
| R0400 | Amounts due in respect of own fund items or initial fund called up but not yet paid in | 0 |
| R0410 | Cash and cash equivalents | 1,749 |
| R0420 | Any other assets, not elsewhere shown | |
| R0500 | Total assets | 20,680 |

S.02.01.02
Balance sheet

| Solvency II value | |
|--------------------------|--------|
| C0010 | |
| R0510 | 10,949 |
| R0520 | 10,929 |
| R0530 | 0 |
| R0540 | 10,202 |
| R0550 | 727 |
| R0560 | 20 |
| R0570 | 0 |
| R0580 | 18 |
| R0590 | 1 |
| R0600 | 0 |
| R0610 | 0 |
| R0620 | |
| R0630 | |
| R0640 | |
| R0650 | 0 |
| R0660 | |
| R0670 | |
| R0680 | |
| R0690 | 0 |
| R0700 | |
| R0710 | |
| R0720 | |
| R0740 | |
| R0750 | |
| R0760 | |
| R0770 | |
| R0780 | 486 |
| R0790 | |
| R0800 | 0 |
| R0810 | 67 |
| R0820 | 551 |
| R0830 | 11 |
| R0840 | 1,394 |
| R0850 | 0 |
| R0860 | |
| R0870 | 0 |
| R0880 | |
| R0900 | 13,457 |
| R1000 | 7,223 |

Liabilities

| | |
|-------|--|
| R0510 | Technical provisions - non-life |
| R0520 | <i>Technical provisions - non-life (excluding health)</i> |
| R0530 | <i>TP calculated as a whole</i> |
| R0540 | <i>Best Estimate</i> |
| R0550 | <i>Risk margin</i> |
| R0560 | <i>Technical provisions - health (similar to non-life)</i> |
| R0570 | <i>TP calculated as a whole</i> |
| R0580 | <i>Best Estimate</i> |
| R0590 | <i>Risk margin</i> |
| R0600 | Technical provisions - life (excluding index-linked and unit-linked) |
| R0610 | <i>Technical provisions - health (similar to life)</i> |
| R0620 | <i>TP calculated as a whole</i> |
| R0630 | <i>Best Estimate</i> |
| R0640 | <i>Risk margin</i> |
| R0650 | <i>Technical provisions - life (excluding health and index-linked and unit-linked)</i> |
| R0660 | <i>TP calculated as a whole</i> |
| R0670 | <i>Best Estimate</i> |
| R0680 | <i>Risk margin</i> |
| R0690 | Technical provisions - index-linked and unit-linked |
| R0700 | <i>TP calculated as a whole</i> |
| R0710 | <i>Best Estimate</i> |
| R0720 | <i>Risk margin</i> |
| R0740 | Contingent liabilities |
| R0750 | Provisions other than technical provisions |
| R0760 | Pension benefit obligations |
| R0770 | Deposits from reinsurers |
| R0780 | Deferred tax liabilities |
| R0790 | Derivatives |
| R0800 | Debts owed to credit institutions |
| R0810 | Financial liabilities other than debts owed to credit institutions |
| R0820 | Insurance & intermediaries payables |
| R0830 | Reinsurance payables |
| R0840 | Payables (trade, not insurance) |
| R0850 | Subordinated liabilities |
| R0860 | <i>Subordinated liabilities not in BOF</i> |
| R0870 | <i>Subordinated liabilities in BOF</i> |
| R0880 | Any other liabilities, not elsewhere shown |
| R0900 | Total liabilities |
| R1000 | Excess of assets over liabilities |

S.05.02.01

Premiums, claims and expenses by country

Non-life

| | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 |
|--|---|--|-------|-------|--|-------|------------------------------|
| | Home Country | Top 5 countries (by amount of gross premiums written) - non-life obligations | | | Top 5 countries (by amount of gross premiums written) - non-life obligations | | Total Top 5 and home country |
| R0010 | C0080 | C0090 | C0100 | C0110 | C0120 | C0130 | C0140 |
| Premiums written | | | | | | | |
| R0110 | Gross - Direct Business | 9,730 | | | | | 9,730 |
| R0120 | Gross - Proportional reinsurance accepted | | | | | | 0 |
| R0130 | Gross - Non-proportional reinsurance accepted | | | | | | 0 |
| R0140 | Reinsurers' share | 3,596 | | | | | 3,596 |
| R0200 | Net | 6,135 | 0 | 0 | 0 | 0 | 6,135 |
| Premiums earned | | | | | | | |
| R0210 | Gross - Direct Business | 9,800 | | | | | 9,800 |
| R0220 | Gross - Proportional reinsurance accepted | | | | | | 0 |
| R0230 | Gross - Non-proportional reinsurance accepted | | | | | | 0 |
| R0240 | Reinsurers' share | 3,662 | | | | | 3,662 |
| R0300 | Net | 6,138 | 0 | 0 | 0 | 0 | 6,138 |
| Claims incurred | | | | | | | |
| R0310 | Gross - Direct Business | 3,975 | | | | | 3,975 |
| R0320 | Gross - Proportional reinsurance accepted | | | | | | 0 |
| R0330 | Gross - Non-proportional reinsurance accepted | | | | | | 0 |
| R0340 | Reinsurers' share | 708 | | | | | 708 |
| R0400 | Net | 3,266 | 0 | 0 | 0 | 0 | 3,266 |
| Changes in other technical provisions | | | | | | | |
| R0410 | Gross - Direct Business | -12 | | | | | -12 |
| R0420 | Gross - Proportional reinsurance accepted | | | | | | 0 |
| R0430 | Gross - Non-proportional reinsurance accepted | | | | | | 0 |
| R0440 | Reinsurers' share | | | | | | 0 |
| R0500 | Net | -12 | 0 | 0 | 0 | 0 | -12 |
| R0550 | Expenses incurred | 3,650 | | | | | 3,650 |
| R1200 | Other expenses | | | | | | 64 |
| R1300 | Total expenses | | | | | | 3,715 |

S.17.01.02

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 |
| R0010 | Technical provisions calculated as a whole | | 0 | | 0 | 0 | 0 | 0 | 0 | | | | 0 | | | | | 0 |
| R0050 | 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 |
| Technical provisions calculated as a sum of BE and RM Best estimate | | | | | | | | | | | | | | | | | | |
| Premium provisions | | | | | | | | | | | | | | | | | | |
| R0060 | Gross | | 17 | | 1,352 | 629 | 40 | 514 | 279 | | | | 25 | | | | | 2,857 |
| R0140 | Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | | 4 | | 1 | 6 | 14 | 314 | 8 | | | | 18 | | | | | 364 |
| R0150 | Net Best Estimate of Premium Provisions | | 13 | | 1,351 | 623 | 26 | 201 | 271 | | | | 7 | | | | | 2,493 |
| Claims provisions | | | | | | | | | | | | | | | | | | |
| R0160 | Gross | | 1 | | 5,691 | 368 | 7 | 307 | 990 | | | | 1 | | | | | 7,364 |
| R0240 | Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | | 0 | | 623 | 0 | 3 | 250 | 153 | | | | 0 | | | | | 1,030 |
| R0250 | Net Best Estimate of Claims Provisions | | 1 | | 5,068 | 368 | 3 | 57 | 837 | | | | 0 | | | | | 6,334 |
| R0260 | Total best estimate - gross | | 18 | | 7,043 | 997 | 46 | 821 | 1,270 | | | | 26 | | | | | 10,221 |
| R0270 | Total best estimate - net | | 14 | | 6,419 | 991 | 29 | 257 | 1,109 | | | | 7 | | | | | 8,827 |
| R0280 | Risk margin | | 1 | | 529 | 82 | 2 | 21 | 91 | | | | 1 | | | | | 728 |
| Amount of the transitional on Technical Provisions | | | | | | | | | | | | | | | | | | |
| R0290 | Technical Provisions calculated as a whole | | | | | | | | | | | | | | | | | 0 |
| R0300 | Best estimate | | | | | | | | | | | | | | | | | 0 |
| R0310 | Risk margin | | | | | | | | | | | | | | | | | 0 |
| R0320 | Technical provisions - total | | 20 | | 7,572 | 1,078 | 49 | 842 | 1,361 | | | | 27 | | | | | 10,949 |
| R0330 | Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | | 4 | | 624 | 6 | 17 | 564 | 161 | | | | 19 | | | | | 1,394 |
| R0340 | Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total | | 16 | | 6,948 | 1,073 | 32 | 279 | 1,200 | | | | 8 | | | | | 9,555 |

S.19.01.21

Non-Life insurance claims

Total Non-life business

Z0020

Accident year / underwriting year

| Gross Claims Paid (non-cumulative) | | | | | | | | | | | | | | |
|------------------------------------|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------------|---------------------------|-------|--------|
| (absolute amount) | | | | | | | | | | | | | | |
| Year | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | C0100 | C0110 | C0170 | C0180 | |
| | Development year | | | | | | | | | | In Current year | Sum of years (cumulative) | | |
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 & + | | | |
| R0100 | Prior | | | | | | | | | | | 52 | 52 | 52 |
| R0160 | 2008 | 2,324 | 1,129 | 791 | 122 | 144 | 162 | 421 | 4 | 79 | 23 | 23 | 5,199 | |
| R0170 | 2009 | 2,294 | 1,244 | 148 | 76 | 16 | 350 | 1 | 42 | 104 | | 104 | 4,275 | |
| R0180 | 2010 | 2,591 | 870 | 345 | 196 | 20 | 363 | 76 | 15 | | | 15 | 4,475 | |
| R0190 | 2011 | 2,487 | 1,213 | 514 | 67 | 78 | 146 | 28 | | | | 28 | 4,533 | |
| R0200 | 2012 | 2,298 | 1,290 | 254 | 99 | 66 | 31 | | | | | 31 | 4,038 | |
| R0210 | 2013 | 1,971 | 841 | 125 | 12 | 15 | | | | | | 15 | 2,963 | |
| R0220 | 2014 | 2,132 | 940 | 229 | 22 | | | | | | | 22 | 3,323 | |
| R0230 | 2015 | 2,028 | 960 | 68 | | | | | | | | 68 | 3,057 | |
| R0240 | 2016 | 2,152 | 860 | | | | | | | | | 860 | 3,011 | |
| R0250 | 2017 | 2,319 | | | | | | | | | | 2,319 | 2,319 | |
| R0260 | | | | | | | | | | | | Total | 3,537 | 37,246 |

| Gross Undiscounted Best Estimate Claims Provisions | | | | | | | | | | | | | |
|--|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|----------------------------|-------|
| (absolute amount) | | | | | | | | | | | | | |
| Year | C0200 | C0210 | C0220 | C0230 | C0240 | C0250 | C0260 | C0270 | C0280 | C0290 | C0300 | C0360 | |
| | Development year | | | | | | | | | | | Year end (discounted data) | |
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 & + | | |
| R0100 | Prior | | | | | | | | | | | 120 | 120 |
| R0160 | 2008 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 101 | 65 | | 64 | |
| R0170 | 2009 | 0 | 0 | 0 | 0 | 0 | 0 | 514 | 354 | | | 351 | |
| R0180 | 2010 | 0 | 0 | 0 | 0 | 0 | 134 | 124 | | | | 123 | |
| R0190 | 2011 | 0 | 0 | 0 | 0 | 705 | 610 | | | | | 607 | |
| R0200 | 2012 | 0 | 0 | 0 | 763 | 736 | | | | | | 732 | |
| R0210 | 2013 | 0 | 0 | 982 | 942 | | | | | | | 937 | |
| R0220 | 2014 | 0 | 678 | 742 | | | | | | | | 738 | |
| R0230 | 2015 | 0 | 917 | 774 | | | | | | | | 770 | |
| R0240 | 2016 | 1,901 | 942 | | | | | | | | | 937 | |
| R0250 | 2017 | 1,995 | | | | | | | | | | 1,984 | |
| R0260 | | | | | | | | | | | | Total | 7,364 |

S.23.01.01

Own Funds

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

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

R0220 **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**R0230 **Deductions for participations in financial and credit institutions**R0290 **Total basic own funds after deductions**

Ancillary own funds

| | |
|-------|---|
| R0300 | Unpaid and uncalled ordinary share capital callable on demand |
| R0310 | Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand |
| R0320 | Unpaid and uncalled preference shares callable on demand |
| R0330 | A legally binding commitment to subscribe and pay for subordinated liabilities on demand |
| R0340 | Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC |
| R0350 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC |
| R0360 | Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC |
| R0370 | Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC |
| R0390 | Other ancillary own funds |
| R0400 | Total ancillary own funds |

Available and eligible own funds

| | |
|-------|---|
| R0500 | Total available own funds to meet the SCR |
| R0510 | Total available own funds to meet the MCR |
| R0540 | Total eligible own funds to meet the SCR |
| R0550 | Total eligible own funds to meet the MCR |

R0580 **SCR**R0600 **MCR**R0620 **Ratio of Eligible own funds to SCR**R0640 **Ratio of Eligible own funds to MCR**

Reconciliation reserve

| | |
|-------|---|
| R0700 | Excess of assets over liabilities |
| R0710 | Own shares (held directly and indirectly) |
| R0720 | Foreseeable dividends, distributions and charges |
| R0730 | Other basic own fund items |
| R0740 | Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds |
| R0760 | Reconciliation reserve |

Expected profits

| | |
|-------|---|
| R0770 | Expected profits included in future premiums (EPIFP) - Life business |
| R0780 | Expected profits included in future premiums (EPIFP) - Non- life business |
| R0790 | Total Expected profits included in future premiums (EPIFP) |

| Total | Tier 1 unrestricted | Tier 1 restricted | Tier 2 | Tier 3 |
|-------|------------------------|----------------------|--------|--------|
| C0010 | C0020 | C0030 | C0040 | C0050 |
| 5,000 | 5,000 | | 0 | |
| 0 | 0 | | 0 | |
| 0 | 0 | | 0 | |
| 0 | | 0 | 0 | 0 |
| 2,636 | 2,636 | | | |
| 0 | | 0 | 0 | 0 |
| 0 | | 0 | 0 | 0 |
| -413 | -413 | | | |
| 0 | | 0 | 0 | 0 |
| 0 | | | | 0 |
| 0 | 0 | 0 | 0 | 0 |

| | | | | |
|-------|-------|---|---|---|
| 0 | | | | |
| 0 | 0 | 0 | 0 | |
| 7,223 | 7,223 | 0 | 0 | 0 |

| | | | | |
|---|--|--|---|---|
| 0 | | | | |
| 0 | | | | |
| 0 | | | | |
| 0 | | | | |
| 0 | | | | |
| 0 | | | | |
| 0 | | | | |
| 0 | | | | |
| 0 | | | | |
| 0 | | | 0 | 0 |

| | | | | |
|-------|-------|---|---|---|
| 7,223 | 7,223 | 0 | 0 | 0 |
| 7,223 | 7,223 | 0 | 0 | |
| 7,223 | 7,223 | 0 | 0 | 0 |
| 7,223 | 7,223 | 0 | 0 | |

| |
|---------|
| 5,790 |
| 3,700 |
| 124.76% |
| 195.22% |

| C0060 |
|-------|
| 7,223 |
| 0 |
| |
| 7,636 |
| 0 |
| -413 |

| |
|---|
| |
| |
| 0 |

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

| | Gross solvency capital requirement | USP | Simplifications |
|---|------------------------------------|-------|-----------------|
| | C0110 | C0090 | C0120 |
| R0010 Market risk | 2,428 | | |
| R0020 Counterparty default risk | 2,231 | | |
| R0030 Life underwriting risk | 0 | | |
| R0040 Health underwriting risk | 11 | | |
| R0050 Non-life underwriting risk | 2,686 | | |
| R0060 Diversification | -1,871 | | |
| R0070 Intangible asset risk | 0 | | |
| R0100 Basic Solvency Capital Requirement | 5,483 | | |
| Calculation of Solvency Capital Requirement | C0100 | | |
| R0130 Operational risk | 307 | | |
| R0140 Loss-absorbing capacity of technical provisions | 0 | | |
| R0150 Loss-absorbing capacity of deferred taxes | 0 | | |
| R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0 | | |
| R0200 Solvency Capital Requirement excluding capital add-on | 5,790 | | |
| R0210 Capital add-ons already set | 0 | | |
| R0220 Solvency capital requirement | 5,790 | | |
| Other information on SCR | | | |
| R0400 Capital requirement for duration-based equity risk sub-module | 0 | | |
| R0410 Total amount of Notional Solvency Capital Requirements for remaining part | 0 | | |
| R0420 Total amount of Notional Solvency Capital Requirements for ring fenced funds | 0 | | |
| R0430 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | 0 | | |
| R0440 Diversification effects due to RFF nSCR aggregation for article 304 | 0 | | |

S.28.01.01

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

Linear formula component for non-life insurance and reinsurance obligations

R0010 MCR_{NL} Result

C0010

| |
|-------|
| 1,338 |
|-------|

| Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance) written premiums in the last 12 months |
|---|---|
|---|---|

C0020

C0030

| | | | |
|-------|--|-------|-------|
| R0020 | Medical expense insurance and proportional reinsurance | 0 | |
| R0030 | Income protection insurance and proportional reinsurance | 14 | 38 |
| R0040 | Workers' compensation insurance and proportional reinsurance | 0 | |
| R0050 | Motor vehicle liability insurance and proportional reinsurance | 6,419 | 3,141 |
| R0060 | Other motor insurance and proportional reinsurance | 991 | 1,287 |
| R0070 | Marine, aviation and transport insurance and proportional reinsurance | 29 | 52 |
| R0080 | Fire and other damage to property insurance and proportional reinsurance | 257 | 718 |
| R0090 | General liability insurance and proportional reinsurance | 1,109 | 866 |
| R0100 | Credit and suretyship insurance and proportional reinsurance | 0 | |
| R0110 | Legal expenses insurance and proportional reinsurance | 0 | |
| R0120 | Assistance and proportional reinsurance | 0 | |
| R0130 | Miscellaneous financial loss insurance and proportional reinsurance | 7 | 32 |
| R0140 | Non-proportional health reinsurance | 0 | |
| R0150 | Non-proportional casualty reinsurance | 0 | |
| R0160 | Non-proportional marine, aviation and transport reinsurance | 0 | |
| R0170 | Non-proportional property reinsurance | 0 | |

| | |
|-------|-------|
| 0 | |
| 14 | 38 |
| 0 | |
| 6,419 | 3,141 |
| 991 | 1,287 |
| 29 | 52 |
| 257 | 718 |
| 1,109 | 866 |
| 0 | |
| 0 | |
| 0 | |
| 7 | 32 |
| 0 | |
| 0 | |
| 0 | |
| 0 | |

Linear formula component for life insurance and reinsurance obligations

R0200 MCR_L Result

C0040

| |
|---|
| 0 |
|---|

| Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance/SPV) total capital at risk |
|---|--|
|---|--|

C0050

C0060

| | | | |
|-------|---|--|--|
| R0210 | Obligations with profit participation - guaranteed benefits | | |
| R0220 | Obligations with profit participation - future discretionary benefits | | |
| R0230 | Index-linked and unit-linked insurance obligations | | |
| R0240 | Other life (re)insurance and health (re)insurance obligations | | |
| R0250 | Total capital at risk for all life (re)insurance obligations | | |

| | |
|--|--|
| | |
| | |
| | |
| | |

Overall MCR calculation

| | | |
|-------|-----------------------------|-------|
| R0300 | Linear MCR | 1,338 |
| R0310 | SCR | 5,790 |
| R0320 | MCR cap | 2,605 |
| R0330 | MCR floor | 1,447 |
| R0340 | Combined MCR | 1,447 |
| R0350 | Absolute floor of the MCR | 3,700 |
| R0400 | Minimum Capital Requirement | 3,700 |

C0070

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|-------|
| 1,338 |
| 5,790 |
| 2,605 |
| 1,447 |
| 1,447 |
| 3,700 |
| 3,700 |