

# L'ARDENNE PREVOYANTE

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## SOLVENCY II – QRTs

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**Exercice 2019**



**S.02.01.02**

**Balance sheet**

	Solvency II value	
	C0010	
<b>Assets</b>		
Intangible assets	<b>R0030</b>	-
Deferred tax assets	<b>R0040</b>	3.733.111
Pension benefit surplus	<b>R0050</b>	-
Property, plant & equipment held for own use	<b>R0060</b>	2.019.980
Investments (other than assets held for index-linked and unit-linked contracts)	<b>R0070</b>	138.000.911
Property (other than for own use)	<b>R0080</b>	6.855.949
Holdings in related undertakings, including participations	<b>R0090</b>	-
Equities	<b>R0100</b>	6.621.415
Equities - listed	<b>R0110</b>	6.616.972
Equities - unlisted	<b>R0120</b>	4.443
Bonds	<b>R0130</b>	122.534.301
Government Bonds	<b>R0140</b>	77.817.623
Corporate Bonds	<b>R0150</b>	44.716.678
Structured notes	<b>R0160</b>	-
Collateralised securities	<b>R0170</b>	-
Collective Investments Undertakings	<b>R0180</b>	1.989.246
Derivatives	<b>R0190</b>	-
Deposits other than cash equivalents	<b>R0200</b>	-
Other investments	<b>R0210</b>	-
Assets held for index-linked and unit-linked contracts	<b>R0220</b>	-
Loans and mortgages	<b>R0230</b>	1.726.077
Loans on policies	<b>R0240</b>	458.911
Loans and mortgages to individuals	<b>R0250</b>	159.114
Other loans and mortgages	<b>R0260</b>	1.108.052
Reinsurance recoverables from:	<b>R0270</b>	13.352.253
Non-life and health similar to non-life	<b>R0280</b>	12.969.766
Non-life excluding health	<b>R0290</b>	12.968.040
Health similar to non-life	<b>R0300</b>	1.726
Life and health similar to life, excluding health and index-linked and unit-linked	<b>R0310</b>	382.487
Health similar to life	<b>R0320</b>	382.487
Life excluding health and index-linked and unit-linked	<b>R0330</b>	-
Life index-linked and unit-linked	<b>R0340</b>	-
Deposits to cedants	<b>R0350</b>	-
Insurance and intermediaries receivables	<b>R0360</b>	4.070.951
Reinsurance receivables	<b>R0370</b>	-
Receivables (trade, not insurance)	<b>R0380</b>	6.299.853
Own shares (held directly)	<b>R0390</b>	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	<b>R0400</b>	-
Cash and cash equivalents	<b>R0410</b>	59.144.808
Any other assets, not elsewhere shown	<b>R0420</b>	280.837
<b>Total assets</b>	<b>R0500</b>	<b>228.628.781</b>

	<b>Solvency II</b>	
	<b>C0010</b>	
<b>Liabilities</b>		
Technical provisions – non-life	<b>R0510</b>	73.883.080
Technical provisions – non-life (excluding health)	<b>R0520</b>	73.744.411
TP calculated as a whole	<b>R0530</b>	-
Best Estimate	<b>R0540</b>	68.613.378
Risk margin	<b>R0550</b>	5.131.033
Technical provisions - health (similar to non-life)	<b>R0560</b>	138.669
TP calculated as a whole	<b>R0570</b>	-
Best Estimate	<b>R0580</b>	129.021
Risk margin	<b>R0590</b>	9.648
Technical provisions - life (excluding index-linked and unit-linked)	<b>R0600</b>	83.944.911
Technical provisions - health (similar to life)	<b>R0610</b>	1.068.031
TP calculated as a whole	<b>R0620</b>	-
Best Estimate	<b>R0630</b>	1.006.704
Risk margin	<b>R0640</b>	61.327
Technical provisions – life (excluding health and index-linked and unit-linked)	<b>R0650</b>	82.876.880
TP calculated as a whole	<b>R0660</b>	-
Best Estimate	<b>R0670</b>	81.202.021
Risk margin	<b>R0680</b>	1.674.859
Technical provisions – index-linked and unit-linked	<b>R0690</b>	-
TP calculated as a whole	<b>R0700</b>	-
Best Estimate	<b>R0710</b>	-
Risk margin	<b>R0720</b>	-
Contingent liabilities	<b>R0740</b>	-
Provisions other than technical provisions	<b>R0750</b>	171.424
Pension benefit obligations	<b>R0760</b>	8.538.153
Deposits from reinsurers	<b>R0770</b>	8.273.402
Deferred tax liabilities	<b>R0780</b>	-
Derivatives	<b>R0790</b>	-
Debts owed to credit institutions	<b>R0800</b>	-
Financial liabilities other than debts owed to credit institutions	<b>R0810</b>	-
Insurance & intermediaries payables	<b>R0820</b>	6.445.162
Reinsurance payables	<b>R0830</b>	445.230
Payables (trade, not insurance)	<b>R0840</b>	2.499.400
Subordinated liabilities	<b>R0850</b>	10.000.000
Subordinated liabilities not in BOF	<b>R0860</b>	-
Subordinated liabilities in BOF	<b>R0870</b>	10.000.000
Any other liabilities, not elsewhere shown	<b>R0880</b>	46.529
<b>Total liabilities</b>	<b>R0900</b>	<b>194.247.291</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>34.381.490</b>







S.05.02.01

Premiums, claims and expenses by country

		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		<del>C0010</del>	<del>C0020</del>	<del>C0030</del>	<del>C0040</del>	<del>C0050</del>	<del>C0060</del>	<del>C0070</del>
	<b>R0010</b>	<del>C0080</del>	<del>C0090</del>	<del>C0100</del>	<del>C0110</del>	<del>C0120</del>	<del>C0130</del>	<del>C0140</del>
		<b>C0080</b>	<b>C0090</b>	<b>C0100</b>	<b>C0110</b>	<b>C0120</b>	<b>C0130</b>	<b>C0140</b>
<b>Premiums written</b>								
Gross - Direct Business	<b>R0110</b>	59.733.951						59.733.951
Gross - Proportional reinsurance accepted	<b>R0120</b>	-						-
Gross - Non-proportional reinsurance accepted	<b>R0130</b>	-						-
Reinsurers' share	<b>R0140</b>	3.658.880						3.658.880
Net	<b>R0200</b>	56.075.071						56.075.071
<b>Premiums earned</b>								
Gross - Direct Business	<b>R0210</b>	59.549.790						59.549.790
Gross - Proportional reinsurance accepted	<b>R0220</b>	-						-
Gross - Non-proportional reinsurance accepted	<b>R0230</b>	-						-
Reinsurers' share	<b>R0240</b>	3.658.880						3.658.880
Net	<b>R0300</b>	55.890.910						55.890.910
<b>Claims incurred</b>								
Gross - Direct Business	<b>R0310</b>	40.594.076						40.594.076
Gross - Proportional reinsurance accepted	<b>R0320</b>	-						-
Gross - Non-proportional reinsurance accepted	<b>R0330</b>	-						-
Reinsurers' share	<b>R0340</b>	5.214.415						5.214.415
Net	<b>R0400</b>	35.379.661						35.379.661
<b>Changes in other technical provisions</b>								
Gross - Direct Business	<b>R0410</b>	266.932						266.932
Gross - Proportional reinsurance accepted	<b>R0420</b>	-						-
Gross - Non- proportional reinsurance accepted	<b>R0430</b>	-						-
Reinsurers'share	<b>R0440</b>	-						-
Net	<b>R0500</b>	266.932						266.932
<b>Expenses incurred</b>	<b>R0550</b>	23.324.982						23.324.982
<b>Other expenses</b>	<b>R1200</b>	<del>C0080</del>	<del>C0090</del>	<del>C0100</del>	<del>C0110</del>	<del>C0120</del>	<del>C0130</del>	-
<b>Total expenses</b>	<b>R1300</b>	<del>C0080</del>	<del>C0090</del>	<del>C0100</del>	<del>C0110</del>	<del>C0120</del>	<del>C0130</del>	23.324.982





S.12.01.02

Life and Health SLT Technical Provisions

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			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)	
		Contracts without options and guarantees	Contracts with options or guarantees	C0060	Contracts without options and guarantees	Contracts with options or guarantees				C0080
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150
<b>R0010</b>										
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole										
<b>Technical provisions calculated as a sum of BE and RM</b>										
<b>Best Estimate</b>										
<b>Gross Best Estimate</b>										
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0030	79.556.031					1.645.993			81.202.024
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0080	-					-			-
<b>Risk Margin</b>	R0090	79.556.031					1.645.993			81.202.024
<b>Amount of the transitional on Technical Provisions</b>	R0100	1.371.861			302.998					1.674.859
Technical Provisions calculated as a whole	R0110									
Best estimate	R0120									
Risk margin	R0130									
<b>Technical provisions - total</b>	R0200	80.927.892			1.948.991					82.876.883

**Technical provisions calculated as a whole**  
 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole

**Technical provisions calculated as a sum of BE and RM**

**Best Estimate**

**Gross Best Estimate**  
 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default  
 Best estimate minus recoverables from reinsurance/SPV and Finite Re - total

**Risk Margin**

**Amount of the transitional on Technical Provisions**  
 Technical Provisions calculated as a whole

Best estimate

Risk margin

**Technical provisions - total**

	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
	Contracts without options and guarantees	Contracts with options or guarantees				
	C0160	C0170	C0180	C0190	C0200	C0210
<b>R0210</b>						
<b>R0220</b>						
<b>R0030</b>			1.006.704			1.006.704
<b>R0080</b>			382.487			382.487
<b>R0090</b>			624.217			624.217
<b>R0100</b>	61.327					61.327
<b>R0110</b>						-
<b>R0120</b>						-
<b>R0130</b>						-
<b>R0200</b>	1.068.031					1.068.031



**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
	<b>C0020</b>	<b>C0030</b>	<b>C0040</b>	<b>C0050</b>	<b>C0060</b>	<b>C0070</b>	<b>C0080</b>	<b>C0090</b>	<b>C0100</b>
	<del>-</del>	<del>138.668</del>	<del></del>	<del>49.632.428</del>	<del>4.431.633</del>	<del></del>	<del>9.983.745</del>	<del>4.445.827</del>	<del>-</del>
<b>R0320</b>	-	138.668		49.632.428	4.431.633		9.983.745	4.445.827	-
<b>R0330</b>	-	1.726		11.084.487	3.789		932.246	947.518	-
<b>R0340</b>	-	136.942		38.547.941	4.427.844		9.051.499	3.498.309	-

**Technical provisions - total**

Technical provisions - total

Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total

Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total





S.19.01.21

Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	<b>Z0010</b>	AY
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Gross Claims Paid (non-cumulative)  
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9			10 & +	C0170
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110			
Prior	<b>R0100</b>										1.318.111,79	<b>R0100</b>	1.318.111,79	1.318.111,79
N-9	<b>R0160</b>	10.591.519,18	5.473.644,48	782.510,32	431.064,38	252.911,80	296.306,78	228.273,44	207.813,15	166.487,78	319.150,99	<b>R0160</b>	319.150,99	18.749.682,30
N-8	<b>R0170</b>	9.395.331,10	4.897.136,31	625.070,77	398.703,84	337.582,87	193.784,76	381.791,73	239.135,44	255.695,24		<b>R0170</b>	255.695,24	16.724.232,06
N-7	<b>R0180</b>	10.030.367,56	4.148.004,33	720.042,55	357.113,19	345.370,24	282.289,09	272.330,70	604.295,44			<b>R0180</b>	604.295,44	16.759.813,10
N-6	<b>R0190</b>	11.484.548,09	4.341.608,13	593.942,21	277.319,59	420.367,73	234.833,92	172.296,74				<b>R0190</b>	172.296,74	17.524.916,41
N-5	<b>R0200</b>	11.358.894,13	4.926.913,33	707.817,23	529.621,28	453.143,97	387.924,05					<b>R0200</b>	387.924,05	18.364.313,99
N-4	<b>R0210</b>	12.437.647,29	5.395.516,36	832.821,53	755.546,40	711.040,50						<b>R0210</b>	711.040,50	20.132.572,08
N-3	<b>R0220</b>	13.381.685,10	5.286.937,93	762.550,28	484.378,38							<b>R0220</b>	484.378,38	19.915.551,69
N-2	<b>R0230</b>	13.505.060,66	6.171.068,54	1.437.713,57								<b>R0230</b>	1.437.713,57	21.113.842,77
N-1	<b>R0240</b>	19.469.311,87	8.020.441,09									<b>R0240</b>	8.020.441,09	27.489.752,96
N	<b>R0250</b>	18.484.142,91										<b>R0250</b>	18.484.142,91	18.484.142,91
<b>Total</b>	<b>R0260</b>											<b>R0260</b>	32.195.190,70	196.576.932,06

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

Year	Development year											Year end (discounted data)		
	0 C0200	1 C0210	2 C0220	3 C0230	4 C0240	5 C0250	6 C0260	7 C0270	8 C0280	9 C0290	10 & + C0300		C0360	
Prior	R0100										11.674.161,95	R0100	11.536.058,53	
N-9	R0160	5.898.480,82	1.774.836,34	1.242.326,02	751.955,64	954.564,80	788.200,27	673.698,80	1.102.350,27	1.182.538,99	2.430.005,33	R0160	2.401.108,31	
N-8	R0170	4.879.668,90	1.057.532,59	602.689,82	576.439,21	372.764,00	440.477,31	894.026,86	713.136,60	577.899,26		R0170	572.339,93	
N-7	R0180	5.179.632,44	1.158.202,11	908.715,22	647.495,21	754.784,05	1.837.785,58	1.764.036,15	1.706.436,51			R0180	1.689.121,99	
N-6	R0190	4.606.451,91	871.388,66	194.664,67	69.726,79	1.255.616,55	1.232.553,58	1.542.129,70				R0190	1.526.922,49	
N-5	R0200	7.381.027,51	1.321.208,05	925.281,23	2.364.629,88	1.990.282,03	1.971.242,43					R0200	1.960.415,37	
N-4	R0210	7.738.190,69	1.942.267,12	3.954.500,79	3.560.424,83	2.898.003,93						R0210	2.867.870,88	
N-3	R0220	9.871.301,30	4.029.253,05	3.357.871,44	4.878.095,15							R0220	4.829.280,48	
N-2	R0230	15.845.513,88	8.281.328,74	7.319.734,67								R0230	7.253.234,83	
N-1	R0240	14.719.763,64	6.272.649,94									R0240	6.222.556,95	
N	R0250	15.274.873,48										R0250	15.185.033,60	
												Total	R0260	56.043.943,37



S.22.01.21

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	<b>R0010</b>	157.827.991	0	0	883.322	0
Basic own funds	<b>R0020</b>	44.381.490	0	0	-631.311	0
Eligible own funds to meet Solvency Capital Requirement	<b>R0050</b>	44.381.490	0	0	-631.311	0
Solvency Capital Requirement	<b>R0090</b>	28.617.764	0	0	61.207	0
Eligible own funds to meet Minimum Capital Requirement	<b>R0100</b>	33.194.205	0	0	-820.503	0
Minimum Capital Requirement	<b>R0110</b>	12.729.129	0	0	41.648	0

**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 (EU) 2015/35**

Ordinary share capital (gross of own shares)

Share premium account related to ordinary share capital

Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings

Subordinated mutual member accounts

Surplus funds

Preference shares

Share premium account related to preference shares

Reconciliation reserve

Subordinated liabilities

An amount equal to the value of net deferred tax assets

Other own fund items approved by the supervisory authority as basic own funds not specified above

**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

**Deductions**

Deductions for participations in financial and credit institutions

**Total basic own funds after deductions**

**Ancillary own funds**

Unpaid and uncalled ordinary share capital callable on demand

Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand

Unpaid and uncalled preference shares callable on demand

A legally binding commitment to subscribe and pay for subordinated liabilities on demand

Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC

Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC

Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC

Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC

Other ancillary own funds

**Total ancillary own funds**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	12.500.000	12.500.000			
R0030					
R0040					
R0050					
R0070					
R0090					
R0110					
R0130	18.148.379	18.148.379			
R0140	10.000.000			10.000.000	
R0160	3.733.111				3.733.111
R0180					
R0220					
R0230					
R0290	44.381.490	30.648.379		10.000.000	3.733.111
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390					
R0400					

**Available and eligible own funds**

Total available own funds to meet the SCR  
 Total available own funds to meet the MCR  
 Total eligible own funds to meet the SCR  
 Total eligible own funds to meet the MCR

**SCR****MCR****Ratio of Eligible own funds to SCR****Ratio of Eligible own funds to MCR****Reconciliation reserve**

Excess of assets over liabilities

Own shares (held directly and indirectly)

Foreseeable dividends, distributions and charges

Other basic own fund items

Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

**Reconciliation reserve****Expected profits**

Expected profits included in future premiums (EPIFP) - Life business

Expected profits included in future premiums (EPIFP) - Non- life business

**Total Expected profits included in future premiums (EPIFP)**

<b>R0500</b>	44.381.490	30.648.379	10.000.000	3.733.111
<b>R0510</b>	40.648.379	30.648.379	10.000.000	
<b>R0540</b>	44.381.490	30.648.379	10.000.000	3.733.111
<b>R0550</b>	33.194.205	30.648.379	2.545.826	
<b>R0580</b>	28.617.764			
<b>R0600</b>	12.729.129			
<b>R0620</b>	1,55			
<b>R0640</b>	2,61			

	<b>C0060</b>	
<b>R0700</b>	34.381.490	
<b>R0710</b>		
<b>R0720</b>		
<b>R0730</b>	16.233.111	
<b>R0740</b>		
<b>R0760</b>	18.148.379	
<b>R0770</b>	422.190	
<b>R0780</b>	522.328	
<b>R0790</b>	944.518	

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

Market risk  
 Counterparty default risk  
 Life underwriting risk  
 Health underwriting risk  
 Non-life underwriting risk  
 Diversification  
 Intangible asset risk  
**Basic Solvency Capital Requirement**

**Calculation of Solvency Capital Requirement**

Operational risk  
 Loss-absorbing capacity of technical provisions  
 Loss-absorbing capacity of deferred taxes  
 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

**Solvency capital requirement excluding capital add-on**

Capital add-on already set

**Solvency capital requirement**

**Other information on SCR**

Capital requirement for duration-based equity risk sub-module  
 Total amount of Notional Solvency Capital Requirement for remaining part  
 Total amount of Notional Solvency Capital Requirements for ring fenced funds  
 Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios  
 Diversification effects due to RFF nSCR aggregation for article 304

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0100
R0010	8.312.661,25	<del> </del>	<del> </del>
R0020	3.921.628,37	<del> </del>	<del> </del>
R0030	2.106.046,41	<del> </del>	<del> </del>
R0040	237.258,74	<del> </del>	<del> </del>
R0050	21.120.578,72	<del> </del>	<del> </del>
R0060	-8.558.810,86	<del> </del>	<del> </del>
R0070	-	<del> </del>	<del> </del>
R0100	27.139.362,62	<del> </del>	<del> </del>

	C0100
R0130	2.432.211,19
R0140	-
R0150	-953.809,45
R0160	
R0200	28.617.764,37
R0210	
R0220	28.617.764,37
	<del> </del>
R0400	
R0410	
R0420	
R0430	
R0440	

**S.28.02.01**

**Minimum capital Requirement - Both life and non-life insurance activity**

	Non-life activities MCR <sub>(NL,NL)</sub> Result	Life activities MCR <sub>(NL,L)</sub> R Result
	<b>C0010</b>	<b>C0020</b>
<b>Linear formula component for non-life insurance and reinsurance obligations</b>	9.727.840	

**Non-life activities**

**Life activities**

Medical expense insurance and proportional reinsurance  
Income protection insurance and proportional reinsurance  
Workers' compensation insurance and proportional reinsurance  
Motor vehicle liability insurance and proportional reinsurance  
Other motor insurance and proportional reinsurance  
Marine, aviation and transport insurance and proportional reinsurance  
Fire and other damage to property insurance and proportional reinsurance  
General liability insurance and proportional reinsurance  
Credit and suretyship insurance and proportional reinsurance  
Legal expenses insurance and proportional reinsurance  
Assistance and proportional reinsurance  
Miscellaneous financial loss insurance and proportional reinsurance  
Non-proportional health reinsurance  
Non-proportional casualty reinsurance  
Non-proportional marine, aviation and transport reinsurance  
Non-proportional property reinsurance

	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
	<b>C0030</b>	<b>C0040</b>	<b>C0050</b>	<b>C0060</b>
<b>R0020</b>	-	-		
<b>R0030</b>	127.293	220.939		
<b>R0040</b>	-	-		
<b>R0050</b>	35.094.587	20.890.662		
<b>R0060</b>	4.119.498	14.578.561		
<b>R0070</b>	-	-		
<b>R0080</b>	8.356.844	15.051.181		
<b>R0090</b>	3.188.975	3.020.649		
<b>R0100</b>	-	-		
<b>R0110</b>	4.885.435	2.313.080		
<b>R0120</b>	-	-		
<b>R0130</b>	-	-		
<b>R0140</b>	-	-		
<b>R0150</b>	-	-		
<b>R0160</b>	-	-		
<b>R0170</b>	-	-		

	Non-life activities		Life activities	
	MCR <sub>(L,NL)</sub>		MCR <sub>(L,L)</sub>	
	Result		Result	
	C0070	C0080		
<b>Linear formula component for life insurance and reinsurance obligations</b>	<b>R0200</b>		3.001.289	

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

	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	
	C0090	C0100	C0110	C0120
<b>R0210</b>			79.388.936	
<b>R0220</b>			167.095	
<b>R0230</b>				
<b>R0240</b>			2.270.209	
<b>R0250</b>				35.589.589

**Overall MCR calculation**

	<b>C0130</b>
Linear MCR	<b>R0300</b> 12.729.129
SCR	<b>R0310</b> 28.617.764
MCR cap	<b>R0320</b> 12.877.994
MCR floor	<b>R0330</b> 7.154.441
Combined MCR	<b>R0340</b> 12.729.129
Absolute floor of the MCR	<b>R0350</b> 7.400.000
	<b>C0130</b>
<b>Minimum Capital Requirement</b>	<b>R0400</b> 12.729.129

**Notional non-life and life MCR calculation**

	<b>Non-life activities</b>	<b>Life activities</b>
	<b>C0140</b>	<b>C0150</b>
Notional linear MCR	<b>R0500</b> 9.727.840	3.001.289
Notional SCR excluding add-on (annual or latest calculation)	<b>R0510</b> 21.870.235	6.747.530
Notional MCR cap	<b>R0520</b> 9.841.606	3.036.388
Notional MCR floor	<b>R0530</b> 5.467.559	1.686.882
Notional Combined MCR	<b>R0540</b> 9.727.840	3.001.289
Absolute floor of the notional MCR	<b>R0550</b> 3.700.000	3.700.000
Notional MCR	<b>R0560</b> 9.727.840	3.700.000