



# Solvency & Financial Condition Report 2022



Annex : Quantitative Reporting Templates (QRTs) of KBC Insurance NV

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## S.02.01.02 KBC-V Balance sheet, Assets

	<b>Solvency II value</b>
	<b>C0010</b>
<b>Assets</b>	
Goodwill	<b>R0010</b>
Deferred acquisition costs	<b>R0020</b>
Intangible assets	<b>R0030</b>
Deferred tax assets	<b>R0040</b>
Pension benefit surplus	<b>R0050</b>
Property, plant & equipment held for own use	<b>R0060</b>
Investments (other than assets held for index-linked and unit-linked contracts)	<b>R0070</b>
Property (other than for own use)	<b>R0080</b>
Holdings in related undertakings, including participations	<b>R0090</b>
Equities	<b>R0100</b>
Equities - listed	<b>R0110</b>
Equities - unlisted	<b>R0120</b>
Bonds	<b>R0130</b>
Government Bonds	<b>R0140</b>
Corporate Bonds	<b>R0150</b>
Structured notes	<b>R0160</b>
Collateralised securities	<b>R0170</b>
Collective Investments Undertakings	<b>R0180</b>
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>
Loans on policies	<b>R0240</b>
Loans and mortgages to individuals	<b>R0250</b>
Other loans and mortgages	<b>R0260</b>
Reinsurance recoverables from:	<b>R0270</b>
Non-life and health similar to non-life	<b>R0280</b>
Non-life excluding health	<b>R0290</b>
Health similar to non-life	<b>R0300</b>
Life and health similar to life, excluding health and index-linked and unit-linked	<b>R0310</b>
Health similar to life	<b>R0320</b>
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>
Reinsurance receivables	<b>R0370</b>
Receivables (trade, not insurance)	<b>R0380</b>
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>
Any other assets, not elsewhere shown	<b>R0420</b>
<b>Total assets</b>	<b>R0500</b>

## S.02.01.02 KBC-V Balance sheet, Liabilities

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

## 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				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
<b>Premiums written</b>																		
Gross - Direct Business	R0110	28501	80826	91466	241026	173237	1485	466144	90806	0	65637	30601	22942					1292670
Gross - Proportional reinsurance accepted	R0120	0	0	125	0	0	0	6386	223	0	25	0	0					6759
Gross - Non-proportional reinsurance accepted	R0130												0	0	0	664		664
Reinsurers' share	R0140	0	522	1458	3373	0	0	33625	4699	0	326	657	183	0	0	0	0	44843
Net	R0200	28501	80304	90132	237653	173237	1485	438905	86330	0	65336	29944	22759	0	0	664		1255250
<b>Premiums earned</b>																		
Gross - Direct Business	R0210	27777	80735	93537	241084	171569	1451	456937	91497	0	65184	30041	22429					1282241
Gross - Proportional reinsurance accepted	R0220	0	0	271	0	0	0	6228	127	0	27	0	0					6654
Gross - Non-proportional reinsurance accepted	R0230												0	0	0	641		641
Reinsurers' share	R0240	0	522	1458	3373	0	0	31242	4811	0	327	596	166	0	0	0	0	42496
Net	R0300	27777	80213	92350	237711	171569	1451	431924	86813	0	64884	29445	22263	0	0	641		1247040
<b>Claims incurred</b>																		
Gross - Direct Business	R0310	33255	11177	73994	152915	103696	110	260798	32008	0	39007	10517	9764					727239
Gross - Proportional reinsurance accepted	R0320	0	17	38	0	0	177	3663	110	2	22	0	0					3378
Gross - Non-proportional reinsurance accepted	R0330												0	205	0	1638		1844
Reinsurers' share	R0340	0	27	204	2688	465	0	71886	219	0	8	14	120	0	0	0	0	75577
Net	R0400	1	11187	73828	150226	103230	1	192575	31678	1	38978	10503	9644	0	205	0	1638	656884
<b>Changes in other technical provisions</b>																		
Gross - Direct Business	R0410	3	5180	2580	0	0	3	0	0	3	0	0	0					409
Gross - Proportional reinsurance accepted	R0420	4	0	0	0	0	4	0	0	4	0	0	0					0
Gross - Non-proportional reinsurance accepted	R0430												0	0	0	0		0
Reinsurers' share	R0440	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Net	R0500	2191	5180	2579	0	0	0	0	0	0	0	0	0	0	0	0	0	410
<b>Expenses incurred</b>	R0550	9651	20810	19336	74344	57478	580	173480	33460	0	23815	12952	7772	0	0	0	0	433678
<b>Other expenses</b>	R1200																	0
<b>Total expenses</b>	R1300																	22373

	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	
<b>Premiums written</b>										
Gross	R1410	55658	811978	875204	0	0	0	0	3	1742842
Reinsurers' share	R1420	1253	27646	26	0	0	0	0	0	28924
Net	R1500	54405	784332	875178	0	0	0	0	3	1713918
<b>Premiums earned</b>										
Gross	R1510	55613	811874	875204	0	0	0	0	3	1742693
Reinsurers' share	R1520	1253	27646	26	0	0	0	0	0	28924
Net	R1600	54360	784228	875178	0	0	0	0	3	1713769
<b>Claims incurred</b>										
Gross	R1610	28082	987696	861096	0	0	0	0	5	1876878
Reinsurers' share	R1620	908	12974	-259	0	0	0	0	0	13623
Net	R1700	27174	974722	861355	0	0	0	0	5	1863254
<b>Changes in other technical provisions</b>										
Gross	R1710	-9139	99656	1897811	0	0	0	0	0	1988328
Reinsurers' share	R1720	1113	82	0	0	0	0	0	0	1194
Net	R1800	-10251	99575	1897811	0	0	0	0	0	1987134
<b>Expenses incurred</b>	R1900	14245	111068	36399	0	0	0	0	0	161712
<b>Other expenses</b>	R2500									0
<b>Total expenses</b>	R2600									161712

## S.12.01.02 KBC-V

## Life and Health SLT Technical Provisions

Annex I  
S.12.01.02  
Life and Health SLT Technical Provisions

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 IP 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

	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and	Accepted reinsurance	Total (Life other than health insurance, incl.	Health insurance (direct		Annuities stemming from non-life insurance contracts and	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)				
	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees				Contracts without options and guarantees	Contracts with options or guarantees							
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
R0010	0	11998416			0			0	0	11998416	0			0	0	0
R0020	0	0			0			0	0	0	0			0	0	0
R0030	10824575		-404063	0		0	0	0	0	10420512		0	99892	249964	0	349856
R0080	-12953		60	0		0	0	0	0	-12892		0	-4806	0	0	-4806
R0090	10837527		-404123	0		0	0	0	0	10433404		0	104759	249964	0	354722
R0100	424941	95829			0			0	0	520769	34617			4321	0	38938
R0110	0	0			0			0	0	0	0			0	0	0
R0120	0		0	0		0	0	0	0	0		0	0	0	0	0
R0130	0	0			0			0	0	0	0			0	0	0
R0200	11249515	11690182			0			0	0	22939697	134509			254285	0	388794

## S.17.01.02 KBC-V

## Non-Life Technical Provisions

Annex I  
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		Non-proportional property reinsurance	
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	
<b>Technical provisions calculated as a whole</b>																		
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	R0101	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Technical provisions calculated as a sum of BE and RM</b>																		
<b>Best estimate</b>																		
Premium provisions																		
Gross	R0060	1955	-14665	-14060	21404	17344	-113	58047	9052	0	1765	1007	1935	0	0	52	83723	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	-301	-2395	-932	-435	0	6305	-822	0	-62	0	144	0	0	0	1502	
Net Best Estimate of Premium Provisions	R0150	1955	-14364	-11665	22337	17779	-113	51742	9874	0	1827	1007	1791	0	0	52	82221	
<b>Claims provisions</b>																		
Gross	R0160	13322	19085	211002	484244	9320	238	119940	268091	6	83595	3007	1184	65	5180	0	2466	1220745
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	2870	30333	69	0	21749	10222	0	0	0	37	0	237	0	0	65317
Net Best Estimate of Claims Provisions	R0250	13322	19085	208132	453911	9251	238	98192	257870	6	83595	3007	1147	65	4943	0	2466	1153228
<b>Total Best estimate - gross</b>	R0260	15277	4419	196942	505648	26664	125	177987	277143	6	83360	4014	3118	65	5180	0	2518	1304467
<b>Total Best estimate - net</b>	R0270	15277	4720	196467	476248	27030	125	149934	267743	6	85422	4014	2938	65	4943	0	2518	1237449
<b>Risk margin</b>	R0280	1859	10296	38845	48248	16794	4122	104827	36459	1	8399	2189	4099	10	877	0	799	277824
<b>Amount of the transitional on Technical Provisions</b>																		
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
<b>Technical provisions - total</b>																		
Technical provisions - total	R0320	17136	14716	235787	553896	43459	4247	282814	313603	7	93759	6203	7217	74	6057	0	3317	1582291
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	-301	475	29400	-366	0	28054	9400	0	-62	0	180	0	237	0	0	67018
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	17136	15017	235312	524495	43824	4247	254760	304202	7	93821	6203	7037	74	5820	0	3317	1515273

## S.19.01.21 KBC-V Non-Life Insurance Claims Information

Annex I  
S.19.01.21  
Non-life Insurance Claims Information

## Total Non-Life Business

Accident year / Underwriting year	Z0020	1
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Gross Claims Paid (non-cumulative)  
(absolute amount)

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	R0100										17.805
N-9	R0160	223.799	111.171	25.518	16.124	11.130	9.605	7.605	5.590	6.323	2.595
N-8	R0170	307.924	117.559	33.079	14.318	10.843	9.066	9.824	4.944	2.749	
N-7	R0180	233.800	109.691	22.893	12.084	12.332	8.001	5.722	5.034		
N-6	R0190	259.110	116.001	27.539	14.354	11.689	8.958	7.239			
N-5	R0200	242.193	115.841	26.710	15.558	11.816	10.363				
N-4	R0210	285.620	119.328	23.244	16.546	11.346					
N-3	R0220	308.330	124.025	27.432	16.551						
N-2	R0230	263.408	97.598	20.413							
N-1	R0240	341.320	157.823								
N	R0250	361.867									

	In Current year	Sum of years (cumulative)
	C0170	C0180
R0100	17.805	17.805
R0160	2.595	419.460
R0170	2.749	510.306
R0180	5.034	409.557
R0190	7.239	444.890
R0200	10.363	422.481
R0210	11.346	456.084
R0220	16.551	476.338
R0230	20.413	381.419
R0240	157.823	499.143
R0250	361.867	361.867
Total	R0260 613.785	4.399.350

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

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	R0100										256.939
N-9	R0160	-	329	64	8	68.400	56.006	25.779	23.295	35.050	29.813
N-8	R0170	10.488	449	45	93.585	76.434	44.920	40.017	46.303	44.306	
N-7	R0180	9.446	361	102.236	71.778	61.377	58.367	45.763	45.751		
N-6	R0190	9.622	145.377	111.216	97.933	89.260	55.255	61.294			
N-5	R0200	225.527	131.055	88.411	74.838	80.574	55.396				
N-4	R0210	234.815	109.375	86.482	88.201	71.646					
N-3	R0220	264.887	121.880	113.415	104.961						
N-2	R0230	207.439	122.077	101.824							
N-1	R0240	326.197	158.183								
N	R0250	333.987									

	Year end (discounted)
	C0360
R0100	239.454
R0160	27.944
R0170	41.305
R0180	42.716
R0190	56.894
R0200	51.304
R0210	66.629
R0220	97.855
R0230	93.802
R0240	145.366
R0250	296.903
Total	R0260 1.160.172



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

## Annex I

## 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	R0010	24910782	0	0	180563	0
Basic own funds	R0020	3728335	0	0	-134799	0
Eligible own funds to meet Solvency Capital Requirement	R0050	3728335	0	0	-134799	0
Solvency Capital Requirement	R0090	1658990	0	0	14172	0
Eligible own funds to meet Minimum Capital Requirement	R0100	3374479	0	0	-133524	0
Minimum Capital Requirement	R0110	734866	0	0	6377	0



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

## Annex I

## S.25.01.21

## Solvency Capital Requirement - for undertakings on Standard Formula

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
Market risk	R0010 1279021		
Counterparty default risk	R0020 88330		
Life underwriting risk	R0030 959023	0	0
Health underwriting risk	R0040 220837	0	0
Non-life underwriting risk	R0050 551919	0	0
Diversification	R0060 -1028493		
Intangible asset risk	R0070 0		
<b>Basic Solvency Capital Requirement</b>	<b>R0100 2070637</b>		

## Calculation of Solvency Capital Requirement

	C0100
Operational risk	R0130 95625
Loss-absorbing capacity of technical provisions	R0140 -114628
Loss-absorbing capacity of deferred taxes	R0150 -392645
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160 0
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200 1658990</b>
Capital add-on already set	R0210 0
<b>Solvency capital requirement</b>	<b>R0220 1658990</b>
<b>Other information on SCR</b>	
Capital requirement for duration-based equity risk sub-module	R0400 0
Total amount of Notional Solvency Capital Requirement for remaining part	R0410 0
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420 0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430 0
Diversification effects due to RFF nSCR aggregation for article 304	R0440 0

S.28.02.01 KBC-V  
activity

## Minimum Capital Requirement - Both Life and Non-Life insurance

	Non-life activities	Life activities
	MCR <sub>(NL,NL)</sub> Result	MCR <sub>(NL,L)</sub> Result
	C0010	C0020
<b>Linear formula component for non-life insurance and reinsurance obligations</b>	<b>R0010</b>	3567
	220603	

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

	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
<b>R0020</b>	15277	28501	0	0
<b>R0030</b>	11565	38338	0	41966
<b>R0040</b>	196467	90132	0	0
<b>R0050</b>	476248	237653	0	0
<b>R0060</b>	27030	173155	0	0
<b>R0070</b>	125	1485	0	0
<b>R0080</b>	149934	438241	0	0
<b>R0090</b>	267743	86330	0	0
<b>R0100</b>	6	0	0	0
<b>R0110</b>	85422	65336	0	0
<b>R0120</b>	4014	29944	0	0
<b>R0130</b>	2938	22759	0	0
<b>R0140</b>	65	0	0	0
<b>R0150</b>	4943	0	0	0
<b>R0160</b>	0	0	0	0
<b>R0170</b>	2518	664	0	0

	Non-life activities	Life activities
	MCR <sub>(L,NL)</sub> Result	MCR <sub>(L,L)</sub> Result
	C0070	C0080
<b>Linear formula component for life insurance and reinsurance obligations</b>	<b>R0200</b>	514263
	5242	

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	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>	0		10658188	
<b>R0220</b>	0		179339	
<b>R0230</b>	0		11594293	
<b>R0240</b>	249628		105095	
<b>R0250</b>		0		65526170

**Overall MCR calculation**

	C0130
Linear MCR	R0300 734866
SCR	R0310 1658990
MCR cap	R0320 746545
MCR floor	R0330 414747
Combined MCR	R0340 734866
Absolute floor of the MCR	R0350 8000
	C0130
<b>Minimum Capital Requirement</b>	<b>R0400</b> 734866

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

	Non-life activities	Life activities
	C0140	C0150
Notional linear MCR	R0500 225845,133	517829,775
Notional SCR excluding add-on (annual or latest calculation)	R0510 503815,18	1155174,336
Notional MCR cap	R0520 226716,831	519828,451
Notional MCR floor	R0530 125953,795	288793,584
Notional Combined MCR	R0540 225845,133	517829,775
Absolute floor of the notional MCR	R0550 4000	4000
Notional MCR	R0560 225845,133	517829,775

