

Flood Re Limited

Solvency and Financial Condition Report

Disclosures

31 March

2018

(Monetary amounts in GBP thousands)

General information

| | |
|---|---|
| Undertaking name | Flood Re Limited |
| Undertaking identification code | 2138000T10I8L6FY5G82 |
| Type of code of undertaking | LEI |
| Type of undertaking | Reinsurance undertakings |
| Country of authorisation | GB |
| Language of reporting | en |
| Reporting reference date | 31 March 2018 |
| Currency used for reporting | GBP |
| 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 | |
| | |
| | 4,244 |
| | |
| | 0 |
| | 247,075 |
| | 0 |
| | 0 |
| | 0 |
| | |
| | 0 |
| | 0 |
| | 0 |
| | 0 |
| | 0 |
| | 0 |
| | 0 |
| | 0 |
| | 0 |
| | 0 |
| | 0 |
| | 0 |
| | 0 |
| | 0 |
| | 247,075 |
| | 0 |
| | |
| | 0 |
| | 0 |
| | |
| | 919 |
| | 919 |
| | 919 |
| | 0 |
| | 0 |
| | |
| | |
| | 0 |
| | 31 |
| | |
| | 436 |
| | 0 |
| | |
| | 0 |
| | 9,920 |
| | |
| | 262,625 |

Assets

| | |
|-------|--|
| R0030 | Intangible assets |
| R0040 | Deferred tax assets |
| R0050 | Pension benefit surplus |
| R0060 | Property, plant & equipment held for own use |
| R0070 | Investments (other than assets held for index-linked and unit-linked contracts) |
| R0080 | <i>Property (other than for own use)</i> |
| R0090 | <i>Holdings in related undertakings, including participations</i> |
| R0100 | <i>Equities</i> |
| R0110 | <i>Equities - listed</i> |
| R0120 | <i>Equities - unlisted</i> |
| R0130 | <i>Bonds</i> |
| 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> |
| R0210 | <i>Other investments</i> |
| R0220 | Assets held for index-linked and unit-linked contracts |
| R0230 | Loans and mortgages |
| 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: |
| R0280 | <i>Non-life and health similar to non-life</i> |
| R0290 | <i>Non-life excluding health</i> |
| R0300 | <i>Health similar to non-life</i> |
| R0310 | <i>Life and health similar to life, excluding index-linked and unit-linked</i> |
| 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 |
| R0370 | Reinsurance receivables |
| R0380 | Receivables (trade, not insurance) |
| R0390 | Own shares (held directly) |
| R0400 | Amounts due in respect of own fund items or initial fund called up but not yet paid in |
| R0410 | Cash and cash equivalents |
| R0420 | Any other assets, not elsewhere shown |
| R0500 | Total assets |

S.02.01.02

Balance sheet

| | | Solvency II value |
|-------|--|----------------------|
| | | C0010 |
| | Liabilities | |
| R0510 | Technical provisions - non-life | 28,868 |
| R0520 | <i>Technical provisions - non-life (excluding health)</i> | 28,868 |
| R0530 | <i>TP calculated as a whole</i> | 0 |
| R0540 | <i>Best Estimate</i> | 23,040 |
| R0550 | <i>Risk margin</i> | 5,829 |
| R0560 | <i>Technical provisions - health (similar to non-life)</i> | 0 |
| R0570 | <i>TP calculated as a whole</i> | 0 |
| R0580 | <i>Best Estimate</i> | 0 |
| R0590 | <i>Risk margin</i> | 0 |
| R0600 | Technical provisions - life (excluding index-linked and unit-linked) | 0 |
| R0610 | <i>Technical provisions - health (similar to life)</i> | 0 |
| 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> | 0 |
| 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 | 0 |
| 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 | 53 |
| R0830 | Reinsurance payables | |
| R0840 | Payables (trade, not insurance) | 44,023 |
| R0850 | Subordinated liabilities | 0 |
| R0860 | <i>Subordinated liabilities not in BOF</i> | |
| R0870 | <i>Subordinated liabilities in BOF</i> | 0 |
| R0880 | Any other liabilities, not elsewhere shown | |
| R0900 | Total liabilities | 72,944 |
| R1000 | Excess of assets over liabilities | 189,682 |

S.05.01.02

Premiums, claims and expenses by line of business

Non-life

| 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 | Misc. financial loss | Health | Casualty | Marine, aviation and transport | Property | C0200 | |
| C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | C0100 | C0110 | C0120 | C0130 | C0140 | C0150 | C0160 | | |
| Premiums written | | | | | | | | | | | | | | | | | |
| R0110 | Gross - Direct Business | | | | | | | | | | | | | | | 0 | |
| R0120 | Gross - Proportional reinsurance accepted | | | | | | | | | | | | | | | 32,376 | |
| R0130 | Gross - Non-proportional reinsurance accepted | | | | | | | | | | | | | | | 0 | |
| R0140 | Reinsurers' share | | | | | | | | | | | | | | | 74,678 | |
| R0200 | Net | | | | | | | | | | | | | | | -42,302 | |
| Premiums earned | | | | | | | | | | | | | | | | | |
| R0210 | Gross - Direct Business | | | | | | | | | | | | | | | 0 | |
| R0220 | Gross - Proportional reinsurance accepted | | | | | | | | | | | | | | | 31,056 | |
| R0230 | Gross - Non-proportional reinsurance accepted | | | | | | | | | | | | | | | 0 | |
| R0240 | Reinsurers' share | | | | | | | | | | | | | | | 74,018 | |
| R0300 | Net | | | | | | | | | | | | | | | -42,962 | |
| Claims incurred | | | | | | | | | | | | | | | | | |
| R0310 | Gross - Direct Business | | | | | | | | | | | | | | | 0 | |
| R0320 | Gross - Proportional reinsurance accepted | | | | | | | | | | | | | | | 4,052 | |
| R0330 | Gross - Non-proportional reinsurance accepted | | | | | | | | | | | | | | | 0 | |
| R0340 | Reinsurers' share | | | | | | | | | | | | | | | 2,026 | |
| R0400 | Net | | | | | | | | | | | | | | | 2,026 | |
| Changes in other technical provisions | | | | | | | | | | | | | | | | | |
| R0410 | Gross - Direct Business | | | | | | | | | | | | | | | 0 | |
| R0420 | Gross - Proportional reinsurance accepted | | | | | | | | | | | | | | | 3,508 | |
| R0430 | Gross - Non-proportional reinsurance accepted | | | | | | | | | | | | | | | 0 | |
| R0440 | Reinsurers' share | | | | | | | | | | | | | | | 1,606 | |
| R0500 | Net | | | | | | | | | | | | | | | 1,902 | |
| R0550 | Expenses incurred | | | | | | | | | | | | | | | 411 | |
| R1200 | Other expenses | | | | | | | | | | | | | | | 16,231 | |
| R1300 | Total expenses | | | | | | | | | | | | | | | 16,642 | |

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 |
| | C0080 | C0090 | C0100 | C0110 | C0120 | C0130 | C0140 |
| R0010 | | | | | | | |
| Premiums written | | | | | | | |
| R0110 | Gross - Direct Business | | | | | | 0 |
| R0120 | Gross - Proportional reinsurance accepted | 32,376 | | | | | 32,376 |
| R0130 | Gross - Non-proportional reinsurance accepted | | | | | | 0 |
| R0140 | Reinsurers' share | 74,678 | | | | | 74,678 |
| R0200 | Net | -42,302 | 0 | 0 | 0 | 0 | -42,302 |
| Premiums earned | | | | | | | |
| R0210 | Gross - Direct Business | | | | | | 0 |
| R0220 | Gross - Proportional reinsurance accepted | 31,056 | | | | | 31,056 |
| R0230 | Gross - Non-proportional reinsurance accepted | | | | | | 0 |
| R0240 | Reinsurers' share | 74,018 | | | | | 74,018 |
| R0300 | Net | -42,962 | 0 | 0 | 0 | 0 | -42,962 |
| Claims incurred | | | | | | | |
| R0310 | Gross - Direct Business | | | | | | 0 |
| R0320 | Gross - Proportional reinsurance accepted | 4,052 | | | | | 4,052 |
| R0330 | Gross - Non-proportional reinsurance accepted | | | | | | 0 |
| R0340 | Reinsurers' share | 2,026 | | | | | 2,026 |
| R0400 | Net | 2,026 | 0 | 0 | 0 | 0 | 2,026 |
| Changes in other technical provisions | | | | | | | |
| R0410 | Gross - Direct Business | | | | | | 0 |
| R0420 | Gross - Proportional reinsurance accepted | 3,508 | | | | | 3,508 |
| R0430 | Gross - Non-proportional reinsurance accepted | | | | | | 0 |
| R0440 | Reinsurers' share | 1,606 | | | | | 1,606 |
| R0500 | Net | 1,902 | 0 | 0 | 0 | 0 | 1,902 |
| R0550 | Expenses incurred | 411 | | | | | 411 |
| R1200 | Other expenses | | | | | | 16,231 |
| R1300 | Total expenses | | | | | | 16,642 |

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 | | | | | | | | | | | 0 | 0 | |
| R0160 | 2009 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0170 | 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0180 | 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0190 | 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0200 | 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0210 | 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0220 | 2015 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0230 | 2016 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0240 | 2017 | 96 | 1,383 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,383 | 1,480 | |
| R0250 | 2018 | 654 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 654 | 654 | |
| R0260 | | | | | | | | | | | | Total | 2,037 | 2,133 |

| 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 | | | | | | | | | | | 0 | |
| R0160 | 2009 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0170 | 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0180 | 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0190 | 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0200 | 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0210 | 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0220 | 2015 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0230 | 2016 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| R0240 | 2017 | 6,410 | 708 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 705 | |
| R0250 | 2018 | 9,521 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9,477 | |
| R0260 | | | | | | | | | | | | Total | 10,182 |

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 |
| 0 | 0 | | 0 | |
| 0 | 0 | | 0 | |
| 0 | 0 | | 0 | |
| 0 | | 0 | 0 | 0 |
| 0 | 0 | | | |
| 0 | | 0 | 0 | 0 |
| 0 | | 0 | 0 | 0 |
| 185,438 | 185,438 | | | |
| 0 | | 0 | 0 | 0 |
| 4,244 | | | | 4,244 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | | | | |
| 0 | | | | |
| 189,682 | 185,438 | 0 | 0 | 4,244 |

| | | | | |
|--------|--|--|--------|---|
| 0 | | | | |
| 0 | | | | |
| 0 | | | | |
| 0 | | | | |
| 0 | | | | |
| 0 | | | | |
| 0 | | | | |
| 0 | | | | |
| 24,713 | | | 24,713 | |
| 24,713 | | | 24,713 | 0 |

| | | | | |
|---------|---------|---|--------|-------|
| 214,395 | 185,438 | 0 | 24,713 | 4,244 |
| 185,438 | 185,438 | 0 | 0 | |
| 210,151 | 185,438 | 0 | 24,713 | 0 |
| 185,438 | 185,438 | 0 | 0 | |

| |
|----------|
| 49,427 |
| 12,357 |
| 425.18% |
| 1500.71% |

| C0060 |
|---------|
| 189,682 |
| 0 |
| |
| 4,244 |
| 0 |
| 185,438 |

| |
|---|
| |
| |
| 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 | 150 | | |
| R0020 Counterparty default risk | 1,716 | | |
| R0030 Life underwriting risk | 0 | | |
| R0040 Health underwriting risk | 0 | | |
| R0050 Non-life underwriting risk | 19,916 | | |
| R0060 Diversification | -915 | | |
| R0070 Intangible asset risk | 0 | | |
| R0100 Basic Solvency Capital Requirement | 20,867 | | |
| | Calculation of Solvency Capital Requirement | | |
| | C0100 | | |
| R0130 Operational risk | 6,260 | | |
| 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 | 27,127 | | |
| R0210 Capital add-ons already set | 22,300 | | |
| R0220 Solvency capital requirement | 49,427 | | |
| | 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

| |
|-------|
| 2,079 |
|-------|

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

C0020

C0030

| C0020 | C0030 |
|--------|-------|
| 0 | |
| 0 | |
| 0 | |
| 0 | |
| 0 | |
| 0 | |
| 0 | |
| 22,121 | |
| 0 | |
| 0 | |
| 0 | |
| 0 | |
| 0 | |
| 0 | |
| 0 | |
| 0 | |
| 0 | |

- R0020 Medical expense insurance and proportional reinsurance
- R0030 Income protection insurance and proportional reinsurance
- R0040 Workers' compensation insurance and proportional reinsurance
- R0050 Motor vehicle liability insurance and proportional reinsurance
- R0060 Other motor insurance and proportional reinsurance
- R0070 Marine, aviation and transport insurance and proportional reinsurance
- R0080 Fire and other damage to property insurance and proportional reinsurance
- R0090 General liability insurance and proportional reinsurance
- R0100 Credit and suretyship insurance and proportional reinsurance
- R0110 Legal expenses insurance and proportional reinsurance
- R0120 Assistance and proportional reinsurance
- R0130 Miscellaneous financial loss insurance and proportional reinsurance
- R0140 Non-proportional health reinsurance
- R0150 Non-proportional casualty reinsurance
- R0160 Non-proportional marine, aviation and transport reinsurance
- R0170 Non-proportional property reinsurance

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

| 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
- R0310 SCR
- R0320 MCR cap
- R0330 MCR floor
- R0340 Combined MCR
- R0350 Absolute floor of the MCR
- R0400 **Minimum Capital Requirement**

C0070

| |
|--------|
| 2,079 |
| 49,427 |
| 22,242 |
| 12,357 |
| 12,357 |
| 3,163 |
| 12,357 |