

# Pinnacle Insurance plc

## Solvency and Financial Condition Report

### Disclosures

31 December

**2021**

(Monetary amounts in GBP thousands)

## General information

Undertaking name	Pinnacle Insurance plc
Undertaking identification code	213800EJ677W8HTX3X38
Type of code of undertaking	LEI
Type of undertaking	Undertakings pursuing both life and non-life insurance activity - article 73 (2)
Country of authorisation	GB
Language of reporting	en
Reporting reference date	31 December 2021
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

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## S.02.01.02

## Balance sheet

		Solvency II value
		C0010
<b>Assets</b>		
R0030	Intangible assets	
R0040	Deferred tax assets	1,120
R0050	Pension benefit surplus	0
R0060	Property, plant & equipment held for own use	0
R0070	Investments (other than assets held for index-linked and unit-linked contracts)	133,202
R0080	<i>Property (other than for own use)</i>	0
R0090	<i>Holdings in related undertakings, including participations</i>	0
R0100	<i>Equities</i>	0
R0110	<i>Equities - listed</i>	0
R0120	<i>Equities - unlisted</i>	0
R0130	<i>Bonds</i>	51,494
R0140	<i>Government Bonds</i>	29,627
R0150	<i>Corporate Bonds</i>	21,867
R0160	<i>Structured notes</i>	0
R0170	<i>Collateralised securities</i>	0
R0180	<i>Collective Investments Undertakings</i>	9,900
R0190	<i>Derivatives</i>	0
R0200	<i>Deposits other than cash equivalents</i>	71,809
R0210	<i>Other investments</i>	0
R0220	Assets held for index-linked and unit-linked contracts	0
R0230	Loans and mortgages	0
R0240	<i>Loans on policies</i>	0
R0250	<i>Loans and mortgages to individuals</i>	0
R0260	<i>Other loans and mortgages</i>	0
R0270	Reinsurance recoverables from:	63,061
R0280	<i>Non-life and health similar to non-life</i>	28,676
R0290	<i>Non-life excluding health</i>	24,728
R0300	<i>Health similar to non-life</i>	3,948
R0310	<i>Life and health similar to life, excluding index-linked and unit-linked</i>	34,385
R0320	<i>Health similar to life</i>	0
R0330	<i>Life excluding health and index-linked and unit-linked</i>	34,385
R0340	<i>Life index-linked and unit-linked</i>	0
R0350	Deposits to cedants	0
R0360	Insurance and intermediaries receivables	10,958
R0370	Reinsurance receivables	783
R0380	Receivables (trade, not insurance)	13,464
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	4,797
R0420	Any other assets, not elsewhere shown	0
R0500	<b>Total assets</b>	<b>227,386</b>

## S.02.01.02

## Balance sheet

		Solvency II value
		C0010
	<b>Liabilities</b>	
R0510	Technical provisions - non-life	44,306
R0520	<i>Technical provisions - non-life (excluding health)</i>	40,343
R0530	<i>TP calculated as a whole</i>	0
R0540	<i>Best Estimate</i>	35,872
R0550	<i>Risk margin</i>	4,472
R0560	<i>Technical provisions - health (similar to non-life)</i>	3,963
R0570	<i>TP calculated as a whole</i>	0
R0580	<i>Best Estimate</i>	3,948
R0590	<i>Risk margin</i>	16
R0600	Technical provisions - life (excluding index-linked and unit-linked)	34,832
R0610	<i>Technical provisions - health (similar to life)</i>	0
R0620	<i>TP calculated as a whole</i>	0
R0630	<i>Best Estimate</i>	0
R0640	<i>Risk margin</i>	0
R0650	<i>Technical provisions - life (excluding health and index-linked and unit-linked)</i>	34,832
R0660	<i>TP calculated as a whole</i>	0
R0670	<i>Best Estimate</i>	34,385
R0680	<i>Risk margin</i>	447
R0690	Technical provisions - index-linked and unit-linked	0
R0700	<i>TP calculated as a whole</i>	0
R0710	<i>Best Estimate</i>	0
R0720	<i>Risk margin</i>	0
R0740	Contingent liabilities	0
R0750	Provisions other than technical provisions	0
R0760	Pension benefit obligations	0
R0770	Deposits from reinsurers	0
R0780	Deferred tax liabilities	0
R0790	Derivatives	0
R0800	Debts owed to credit institutions	0
R0810	Financial liabilities other than debts owed to credit institutions	0
R0820	Insurance & intermediaries payables	6,725
R0830	Reinsurance payables	210
R0840	Payables (trade, not insurance)	4,147
R0850	Subordinated liabilities	0
R0860	<i>Subordinated liabilities not in BOF</i>	0
R0870	<i>Subordinated liabilities in BOF</i>	0
R0880	Any other liabilities, not elsewhere shown	443
R0900	<b>Total liabilities</b>	<b>90,662</b>
R1000	<b>Excess of assets over liabilities</b>	<b>136,724</b>



## S.05.01.02

## Premiums, claims and expenses by line of business

## Life

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>								
R1410	Gross		409		0			409
R1420	Reinsurers' share		2,831		0			2,831
R1500	Net		-2,422		0		0	-2,422
<b>Premiums earned</b>								
R1510	Gross		409		0			409
R1520	Reinsurers' share		2,831		0			2,831
R1600	Net		-2,422		0		0	-2,422
<b>Claims incurred</b>								
R1610	Gross		1,004		10,526			11,531
R1620	Reinsurers' share		1,305		8,091			9,396
R1700	Net		-300		2,435		0	2,135
<b>Changes in other technical provisions</b>								
R1710	Gross		5,253		0			5,253
R1720	Reinsurers' share		3,308		0			3,308
R1800	Net		1,944		0		0	1,944
R1900	Expenses incurred		-27		142		0	116
R2500	Other expenses							
R2600	Total expenses							116

## 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							
	<b>Premiums written</b>						
R0110	106,941						106,941
R0120	0						0
R0130	0						0
R0140	37,524						37,524
R0200	69,417						69,417
	<b>Premiums earned</b>						
R0210	95,427						95,427
R0220	0						0
R0230	0						0
R0240	25,372						25,372
R0300	70,055						70,055
	<b>Claims incurred</b>						
R0310	46,637						46,637
R0320	0						0
R0330	0						0
R0340	16,073						16,073
R0400	30,564						30,564
	<b>Changes in other technical provisions</b>						
R0410	0						0
R0420	0						0
R0430	0						0
R0440	0						0
R0500	0						0
R0550	43,705						43,705
R1200	<b>Other expenses</b>						
R1300	<b>Total expenses</b>						43,705

## S.05.02.01

## Premiums, claims and expenses by country

## Life

	C0150	C0160	C0170	C0180	C0190	C0200	C0210
	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations			Top 5 countries (by amount of gross premiums written) - life obligations		Total Top 5 and home country
R1400	C0220	C0230	C0240	C0250	C0260	C0270	C0280
<b>Premiums written</b>							
R1410 Gross	409						409
R1420 Reinsurers' share	2,831						2,831
R1500 Net	-2,422						-2,422
<b>Premiums earned</b>							
R1510 Gross	409						409
R1520 Reinsurers' share	2,831						2,831
R1600 Net	-2,422						-2,422
<b>Claims incurred</b>							
R1610 Gross	11,531						11,531
R1620 Reinsurers' share	9,396						9,396
R1700 Net	2,135						2,135
<b>Changes in other technical provisions</b>							
R1710 Gross	5,253						5,253
R1720 Reinsurers' share	3,308						3,308
R1800 Net	1,944						1,944
R1900 Expenses incurred	116						116
R2500 Other expenses							
R2600 Total expenses							116



Life and Health SLT Technical Provisions

	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, including Unit-Linked)	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)	
	Insurance with profit participation	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	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 <b>Technical provisions calculated as a whole</b>									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						
R0020																
<b>Technical provisions calculated as a sum of BE and RM</b>																
<b>Best estimate</b>																
R0030 <b>Gross Best Estimate</b>						25,664	0	8,721	0	34,385						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default						25,664	0	8,721	0	34,385						
R0080																
R0090 Best estimate minus recoverables from reinsurance/SPV and Finite Re						0	0	0	0	0						
R0100 <b>Risk margin</b>					78			368	0	447						
<b>Amount of the transitional on Technical Provisions</b>																
R0110 Technical Provisions calculated as a whole					0			0	0	0						
R0120 Best estimate						0	0	0	0	0						
R0130 Risk margin					0			0	0	0						
R0200 <b>Technical provisions - total</b>					25,742			9,090	0	34,832						

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
<b>Technical provisions calculated as a sum of BE and RM</b>																		
<b>Best estimate</b>																		
<b>Premium provisions</b>																		
R0060	Gross	0	1,957		0	6,834		0	241				2,030					11,062
R0140	Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	1,957		0	6,834		0	-36				1,973					10,728
R0150	<b>Net Best Estimate of Premium Provisions</b>	0	0		0	0		0	276				58					334
<b>Claims provisions</b>																		
R0160	Gross	0	1,991		12,343	126		1,412	398				12,487					28,757
R0240	Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	1,991		12,343	126		1,412	397				1,678					17,948
R0250	<b>Net Best Estimate of Claims Provisions</b>	0	0		0	0		0	0				10,809					10,809
R0260	<b>Total best estimate - gross</b>	0	3,948		12,343	6,960		1,412	638				14,518					39,819
R0270	<b>Total best estimate - net</b>	0	0		0	0		0	277				10,867					11,143
R0280	<b>Risk margin</b>	0	16		198	10		0	2				4,262					4,487
<b>Amount of the transitional on Technical Provisions</b>																		
R0290	Technical Provisions calculated as a whole	0	0		0	0		0	0				0					0
R0300	Best estimate	0	0		0	0		0	0				0					0
R0310	Risk margin	0	0		0	0		0	0				0					0
R0320	<b>Technical provisions - total</b>	0	3,963		12,541	6,970		1,412	640				18,780					44,306
R0330	<b>Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total</b>	0	3,948		12,343	6,960		1,412	362				3,651					28,676
R0340	<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b>	0	16		198	10		0	278				15,129					15,631

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	0	0	0	0	0	0	0	0	0	0	0	0	0
R0170	13,273	17,509	2,180	758	363	162	83	31	39			39	34,399
R0180	42,382	32,351	8,300	5,094	5,514	3,713	1,925	6,242				6,242	105,522
R0190	50,480	34,653	7,545	4,400	3,788	2,858	933					933	104,656
R0200	28,941	12,992	2,008	1,080	417	336						336	45,773
R0210	13,607	6,916	583	71	30							30	21,207
R0220	11,896	5,486	433	98								98	17,913
R0230	12,118	5,274	541									541	17,933
R0240	19,558	11,293										11,293	30,850
R0250	41,929											41,929	41,929
R0260											<b>Total</b>	61,442	420,184

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	0	0	0	0	0	0	0	0	0	0	0	0
R0170	0	0	0	0	0	0	0	0	852			678
R0180	0	0	0	0	0	0	0	6,526				5,281
R0190	0	0	0	0	0	0	9,146					7,355
R0200	0	0	0	0	0	453						445
R0210	0	0	0	0	33							33
R0220	0	0	0	115								114
R0230	0	0	612									610
R0240	0	6,713										6,681
R0250	7,600											7,561
R0260											<b>Total</b>	28,757

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	<b>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</b>
R0230	<b>Deductions for participations in financial and credit institutions</b>
R0290	<b>Total basic own funds after deductions</b>

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	<b>Total ancillary own funds</b>

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	<b>SCR</b>
R0600	<b>MCR</b>
R0620	<b>Ratio of Eligible own funds to SCR</b>
R0640	<b>Ratio of Eligible own funds to MCR</b>

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	<b>Reconciliation reserve</b>

Expected profits

R0770	Expected profits included in future premiums (EPIFP) - Life business
R0780	Expected profits included in future premiums (EPIFP) - Non- life business
R0790	<b>Total Expected profits included in future premiums (EPIFP)</b>

Total	Tier 1 unrestricted	Tier 1 restricted	Tier 2	Tier 3
C0010	C0020	C0030	C0040	C0050
126,557	126,557		0	
23,323	23,323		0	
0	0		0	
0		0	0	0
0	0			
0		0	0	0
0		0	0	0
-14,276	-14,276			
0		0	0	0
1,120				1,120
0	0	0	0	0
0				
0				
136,724	135,604	0	0	1,120

0				
0				
0				
0				
0				
0				
0				
0				
0				
0				
0			0	0

136,724	135,604	0	0	1,120
135,604	135,604	0	0	
136,724	135,604	0	0	1,120
135,604	135,604	0	0	

73,032
18,258
187.21%
742.71%

C0060
136,724
0
151,000
-14,276

0
4,098
4,098

## S.25.01.21

## Solvency Capital Requirement - for undertakings on Standard Formula

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
R0010 Market risk	1,744		
R0020 Counterparty default risk	7,757		
R0030 Life underwriting risk	0		
R0040 Health underwriting risk	0		
R0050 Non-life underwriting risk	64,682		
R0060 Diversification	-4,816		
R0070 Intangible asset risk	0		
R0100 <b>Basic Solvency Capital Requirement</b>	69,368		
	<b>Calculation of Solvency Capital Requirement</b>		
R0130 Operational risk	3,664		
R0140 Loss-absorbing capacity of technical provisions	0		
R0150 Loss-absorbing capacity of deferred taxes			
R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0		
R0200 <b>Solvency Capital Requirement excluding capital add-on</b>	73,032		
R0210 Capital add-ons already set	0		
R0220 <b>Solvency capital requirement</b>	73,032		
	<b>Other information on SCR</b>		
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		
	<b>Approach to tax rate</b>		
R0590 Approach based on average tax rate	Not applicable		
	<b>Calculation of loss absorbing capacity of deferred taxes</b>		
R0640 LAC DT			
R0650 LAC DT justified by reversion of deferred tax liabilities	0		
R0660 LAC DT justified by reference to probable future taxable economic profit	0		
R0670 LAC DT justified by carry back, current year	0		
R0680 LAC DT justified by carry back, future years	0		
R0690 Maximum LAC DT	0		

## USP Key

## For life underwriting risk:

- 1 - Increase in the amount of annuity benefits
- 9 - None

## For health underwriting risk:

- 1 - Increase in the amount of annuity benefits
- 2 - Standard deviation for NSLT health premium risk
- 3 - Standard deviation for NSLT health gross premium risk
- 4 - Adjustment factor for non-proportional reinsurance
- 5 - Standard deviation for NSLT health reserve risk
- 9 - None

## For non-life underwriting risk:

- 4 - Adjustment factor for non-proportional reinsurance
- 6 - Standard deviation for non-life premium risk
- 7 - Standard deviation for non-life gross premium risk
- 8 - Standard deviation for non-life reserve risk
- 9 - None

S.28.02.01

Minimum Capital Requirement - Both life and non-life insurance activity

		Non-life activities		Life activities	
		MCR <sub>(NL,NL)</sub> Result	MCR <sub>(NL,L)</sub> Result		
		C0010	C0020		
R0010	Linear formula component for non-life insurance and reinsurance obligations	12,110	0		
				Net (of reinsurance/S PV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	Net (of reinsurance/S PV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
R0020	Medical expense insurance and proportional reinsurance	0	0		
R0030	Income protection insurance and proportional reinsurance	0	0		
R0040	Workers' compensation insurance and proportional reinsurance	0	0		
R0050	Motor vehicle liability insurance and proportional reinsurance	0	0		
R0060	Other motor insurance and proportional reinsurance	0	0		
R0070	Marine, aviation and transport insurance and proportional reinsurance	0	0		
R0080	Fire and other damage to property insurance and proportional reinsurance	0	0		
R0090	General liability insurance and proportional reinsurance	277	0		
R0100	Credit and suretyship insurance and proportional reinsurance	0	0		
R0110	Legal expenses insurance and proportional reinsurance	0	0		
R0120	Assistance and proportional reinsurance	0	0		
R0130	Miscellaneous financial loss insurance and proportional reinsurance	10,867	82,462		
R0140	Non-proportional health reinsurance	0	0		
R0150	Non-proportional casualty reinsurance	0	0		
R0160	Non-proportional marine, aviation and transport reinsurance	0	0		
R0170	Non-proportional property reinsurance	0	0		
				Net (of reinsurance/S PV) best estimate and TP calculated as a whole	Net (of reinsurance/S PV) total capital at risk
		C0070	C0080	Net (of reinsurance/S PV) best estimate and TP calculated as a whole	Net (of reinsurance/S PV) total capital at risk
R0200	Linear formula component for life insurance and reinsurance obligations	0	0		
R0210	Obligations with profit participation - guaranteed benefits			0	0
R0220	Obligations with profit participation - future discretionary benefits			0	0
R0230	Index-linked and unit-linked insurance obligations			0	0
R0240	Other life (re)insurance and health (re)insurance obligations			0	0
R0250	Total capital at risk for all life (re)insurance obligations			0	0
<b>Overall MCR calculation</b>		C0130			
R0300	Linear MCR	12,110			
R0310	SCR	73,032			
R0320	MCR cap	32,864			
R0330	MCR floor	18,258			
R0340	Combined MCR	18,258			
R0350	Absolute floor of the MCR	6,252			
R0400	<b>Minimum Capital Requirement</b>	18,258			
<b>Notional non-life and life MCR calculation</b>		C0140	C0150		
R0500	Notional linear MCR	12,110	0		
R0510	Notional SCR excluding add-on (annual or latest calculation)	73,032	0		
R0520	Notional MCR cap	32,864	0		
R0530	Notional MCR floor	18,258	0		
R0540	Notional combined MCR	18,258	0		
R0550	Absolute floor of the notional MCR	3,126	3,126		
R0560	<b>Notional MCR</b>	18,258	3,126		