

Pinnacle Insurance

Solvency and Financial Condition Report

Disclosures

31 December

2023

(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 2023
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: Life insurance and reinsurance obligations
- S.05.01.02 - Premiums, claims and expenses by line of business: Non-life insurance and reinsurance obligations
- S.05.02.01 - Premiums, claims and expenses by country: Life insurance and reinsurance obligations
- S.05.02.01 - Premiums, claims and expenses by country: Non-life insurance and reinsurance obligations
- S.12.01.02 - Life and Health SLT Technical Provisions
- 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.28.02.01 - Minimum Capital Requirement - Both life and non-life insurance activity

S.02.01.02

Balance sheet

Solvency II value	
C0010	
	1,175
	0
	149,233
	0
	0
	0
	43,682
	21,562
	22,120
	0
	0
	15,000
	90,551
	0
	0
	0
	38,156
	17,336
	15,719
	1,617
	20,820
	0
	20,820
	0
	0
	17,632
	4,401
	5,183
	0
	0
	7,216
	222,996

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		
R0510	Technical provisions - non-life	40,727
R0520	<i>Technical provisions - non-life (excluding health)</i>	39,102
R0530	<i>TP calculated as a whole</i>	0
R0540	<i>Best Estimate</i>	37,082
R0550	<i>Risk margin</i>	2,020
R0560	<i>Technical provisions - health (similar to non-life)</i>	1,624
R0570	<i>TP calculated as a whole</i>	0
R0580	<i>Best Estimate</i>	1,617
R0590	<i>Risk margin</i>	7
R0600	Technical provisions - life (excluding index-linked and unit-linked)	21,061
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>	21,061
R0660	<i>TP calculated as a whole</i>	0
R0670	<i>Best Estimate</i>	20,820
R0680	<i>Risk margin</i>	241
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	
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	9,051
R0830	Reinsurance payables	6,120
R0840	Payables (trade, not insurance)	5,086
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	1,271
R0900	Total liabilities	83,315
R1000	Excess of assets over liabilities	139,681

S.05.01.02

Premiums, claims and expenses by line of business: Life insurance and reinsurance obligations

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
Premiums written								
R1410	Gross		20		0		0	20
R1420	Reinsurers' share		20		0		0	20
R1500	Net		0		0		0	0
Premiums earned								
R1510	Gross		20		0		0	20
R1520	Reinsurers' share		20		0		0	20
R1600	Net		0		0		0	0
Claims incurred								
R1610	Gross		856		-811		0	45
R1620	Reinsurers' share		856		-811		0	45
R1700	Net		0		0		0	0
Changes in other technical provisions								
R1710	Gross		-544		0		0	-544
R1720	Reinsurers' share		-544		0		0	-544
R1800	Net		0		0		0	0
R1900	Expenses incurred		5		6		0	11
R2500	Other expenses							
R2600	Total expenses							11

S.05.02.01

Premiums, claims and expenses by country: Non-life insurance and reinsurance obligations

	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	136,873					136,873
R0120	Gross - Proportional reinsurance accepted	13,717					13,717
R0130	Gross - Non-proportional reinsurance accepted	0					0
R0140	Reinsurers' share	9,546					9,546
R0200	Net	141,043					141,043
	Premiums earned						
R0210	Gross - Direct Business	122,451					122,451
R0220	Gross - Proportional reinsurance accepted	10,723					10,723
R0230	Gross - Non-proportional reinsurance accepted	0					0
R0240	Reinsurers' share	13,737					13,737
R0300	Net	119,437					119,437
	Claims incurred						
R0310	Gross - Direct Business	79,778					79,778
R0320	Gross - Proportional reinsurance accepted	9,236					9,236
R0330	Gross - Non-proportional reinsurance accepted	0					0
R0340	Reinsurers' share	2,751					2,751
R0400	Net	86,263					86,263
	Changes in other technical provisions						
R0410	Gross - Direct Business	0					0
R0420	Gross - Proportional reinsurance accepted	0					0
R0430	Gross - Non-proportional reinsurance accepted	0					0
R0440	Reinsurers' share	0					0
R0500	Net	0					0
R0550	Expenses incurred	52,865					52,865
R1200	Other expenses						
R1300	Total expenses						52,865

S.05.02.01

Premiums, claims and expenses by country: Life insurance and reinsurance obligations

		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
			C0220	C0230	C0240	C0250	C0260	
R1400								
	Premiums written							
R1410	Gross	20						20
R1420	Reinsurers' share	20						20
R1500	Net	0						0
	Premiums earned							
R1510	Gross	20						20
R1520	Reinsurers' share	20						20
R1600	Net	0						0
	Claims incurred							
R1610	Gross	45						45
R1620	Reinsurers' share	45						45
R1700	Net	0						0
	Changes in other technical provisions							
R1710	Gross	-544						-544
R1720	Reinsurers' share	-544						-544
R1800	Net	0						0
R1900	Expenses incurred	11						11
R2500	Other expenses							
R2600	Total expenses							11

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 Technical provisions calculated as a whole					0			0	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																
R0020					0			0	0	0						
Technical provisions calculated as a sum of BE and RM																
Best estimate																
R0030 Gross Best Estimate						16,858	0	3,962	0	20,820						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																
R0080						16,858	0	3,962	0	20,820						
R0090 Best estimate minus recoverables from reinsurance/SPV and Finite Re						0	0	0	0	0						
R0100 Risk margin					56			185	0	241						
Amount of the transitional on Technical Provisions																
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 Technical provisions - total					16,914			4,147	0	21,061						

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	0		0	0		0	0				0					0
Technical provisions calculated as a sum of BE and RM Best estimate																		
Premium provisions																		
R0060	Gross	0	548		0	1,509		0	-248				7,923					9,732
R0140	Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	548		0	1,509		0	442				322					2,821
R0150	Net Best Estimate of Premium Provisions	0	0		0	0		0	-690				7,601					6,911
Claims provisions																		
R0160	Gross	0	1,069		9,245	146		344	2,796				15,366					28,967
R0240	Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	1,069		9,245	146		344	2,767				944					14,515
R0250	Net Best Estimate of Claims Provisions	0	0		0	0		0	30				14,422					14,452
R0260	Total best estimate - gross	0	1,617		9,245	1,655		344	2,548				23,290					38,699
R0270	Total best estimate - net	0	0		0	0		0	-661				22,024					21,363
R0280	Risk margin	0	7		120	7		1	6				1,886					2,028
Amount of the transitional on Technical Provisions																		
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	Technical provisions - total	0	1,624		9,365	1,662		345	2,554				25,176					40,727
R0330	Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	1,617		9,245	1,655		344	3,209				1,266					17,336
R0340	Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	7		120	7		1	-654				23,910					23,391

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											11	11	
R0160	-9	42,387	32,355	8,301	5,094	5,512	3,736	1,925	6,242	1,220	352		352	107,124
R0170	-8	50,482	34,654	7,545	4,399	3,788	2,862	933	350	31			31	105,044
R0180	-7	28,942	12,993	2,008	1,080	417	336	90	2				2	45,868
R0190	-6	13,608	6,918	583	71	30	4	3					3	21,218
R0200	-5	11,898	5,489	436	98	-16	8						8	17,912
R0210	-4	12,118	5,274	541	30	7							7	17,970
R0220	-3	19,558	11,293	674	25								25	31,549
R0230	-2	41,939	8,225	473									473	50,637
R0240	-1	49,130	9,420										9,420	58,550
R0250	0	75,028											75,028	75,028
R0260												Total	85,360	530,911

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											1,150	725
R0160	-9	0	0	0	0	0	0	0	0	828			565
R0170	-8	0	0	0	0	0	0	0	12,963				8,206
R0180	-7	0	0	0	0	0	0	90					93
R0190	-6	0	0	0	0	0	7						7
R0200	-5	0	0	0	0	3							3
R0210	-4	0	0	0	92								91
R0220	-3	0	0	19									18
R0230	-2	0	0	566									563
R0240	-1	0	1,912										1,900
R0250	0	16,921											16,795
R0260												Total	28,967

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
151,557	151,557		0	
23,323	23,323		0	
0	0		0	
0		0	0	0
0	0			
0		0	0	0
0		0	0	0
-36,374	-36,374			
0		0	0	0
1,175				1,175
0	0	0	0	0
0				
0				
139,681	138,506	0	0	1,175

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

139,681	138,506	0	0	1,175
138,506	138,506	0	0	
139,681	138,506	0	0	1,175
138,506	138,506	0	0	

50,301
21,236
277.69%
652.23%

C0060
139,681
0
176,055
0
-36,374

0
2,295
2,295

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
R0010 Market risk	2,281		
R0020 Counterparty default risk	8,406		
R0030 Life underwriting risk	0		
R0040 Health underwriting risk	0		
R0050 Non-life underwriting risk	40,686		
R0060 Diversification	-5,230		
R0070 Intangible asset risk	0		
R0100 Basic Solvency Capital Requirement	46,144		
Calculation of Solvency Capital Requirement			
R0130 Operational risk	4,157		
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 Solvency Capital Requirement excluding capital add-on	50,301		
R0210 Capital add-ons already set	0		
R0220 Solvency capital requirement	50,301		
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		
Approach to tax rate			
R0590 Approach based on average tax rate	0		
Calculation of loss absorbing capacity of deferred taxes			
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		

Gross solvency capital requirement	USP	Simplifications
C0110	C0090	C0120
2,281		
8,406		
0		
0		
40,686		
-5,230		

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

C0100
4,157
0
0
50,301
0
50,301

0
0
0
0
0

C0109
0

LAC DT

C0130
0
0
0
0
0

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

		Non-life activities		Life activities	
		MCR _(NL,NL) Result	MCR _(NL,L) Result		
		C0010	C0020		
R0010	Linear formula component for non-life insurance and reinsurance obligations	21,236	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	-661	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	22,024	141,043		
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		
		MCR _(L,NL) Result	MCR _(L,L) Result		
		C0070	C0080		
R0200	Linear formula component for life insurance and reinsurance obligations	0	0		
				Net (of reinsurance/S PV) best estimate and TP calculated as a whole	Net (of reinsurance/S PV) total capital at risk
		C0090	C0100	Net (of reinsurance/S PV) best estimate and TP calculated as a whole	Net (of reinsurance/S PV) total capital at risk
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	0		0	
R0250	Total capital at risk for all life (re)insurance obligations		0		0
Overall MCR calculation		C0130			
R0300	Linear MCR	21,236			
R0310	SCR	50,301			
R0320	MCR cap	22,636			
R0330	MCR floor	12,575			
R0340	Combined MCR	21,236			
R0350	Absolute floor of the MCR	6,989			
R0400	Minimum Capital Requirement	21,236			
Notional non-life and life MCR calculation		C0140		C0150	
R0500	Notional linear MCR	21,236	0		
R0510	Notional SCR excluding add-on (annual or latest calculation)	50,301	0		
R0520	Notional MCR cap	22,636	0		
R0530	Notional MCR floor	12,575	0		
R0540	Notional combined MCR	21,236	0		
R0550	Absolute floor of the notional MCR	3,495	3,495		
R0560	Notional MCR	21,236	3,495		