The Ancient Order of Foresters Friendly Society Limited

Solvency and Financial Condition Report

Disclosures

31 December

2016

(Monetary amounts in GBP thousands)

General information

Undertaking name

Undertaking identification code

Type of code of undertaking

Type of undertaking

Country of authorisation

Language of reporting

Reporting reference date

Currency used for reporting

Accounting standards

Method of Calculation of the SCR

Matching adjustment

Volatility adjustment

Transitional measure on the risk-free interest rate

Transitional measure on technical provisions

The Ancient Order of Foresters Friendly Society Limited
2138009NEAMYWZUSGL81
LEI
Undertakings pursuing both life and non-life insurance activity
GB
en
31 December 2016
GBP
The undertaking is using local GAAP (other than IFRS)
Standard formula
No use of matching adjustment
No use of volatility adjustment
No use of transitional measure on the risk-free interest rate
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
Ass	ets	C0010
R0030 Int	angible assets	
R0040 Det	erred tax assets	
R0050 Per	nsion benefit surplus	77
R0060 Pro	perty, plant & equipment held for own use	151
R0070 Inv	estments (other than assets held for index-linked and unit-linked contracts)	208,521
R0080	Property (other than for own use)	68,475
R0090	Holdings in related undertakings, including participations	10
R0100	Equities	35,066
R0110	Equities - listed	35,066
R0120	Equities - unlisted	0
R0130	Bonds	94,004
R0140	Government Bonds	51,280
R0150	Corporate Bonds	42,725
R0160	Structured notes	0
R0170	Collateralised securities	0
R0180	Collective Investments Undertakings	9,511
R0190	Derivatives	
R0200	Deposits other than cash equivalents	1,455
R0210	Other investments	0
R0220 Ass	ets held for index-linked and unit-linked contracts	36,698
R0230 Loa	ins and mortgages	213
R0240	Loans on policies	64
R0250	Loans and mortgages to individuals	99
R0260	Other loans and mortgages	51
R0270 Rei	nsurance recoverables from:	120
R0280	Non-life and health similar to non-life	0
R0290	Non-life excluding health	0
R0300	Health similar to non-life	0
R0310	Life and health similar to life, excluding index-linked and unit-linked	120
R0320	Health similar to life	0
R0330	Life excluding health and index-linked and unit-linked	120
R0340	Life index-linked and unit-linked	0
R0350 Dep	posits to cedants	0
R0360 Ins	urance and intermediaries receivables	698
R0370 Rei	nsurance receivables	
R0380 Red	reivables (trade, not insurance)	1,175
R0390 Ow	n shares (held directly)	0
R0400 Am	ounts due in respect of own fund items or initial fund called up but not yet paid in	0
R0410 Cas	h and cash equivalents	26,811
R0420 Any	other assets, not elsewhere shown	62
R0500 Tot	al assets	274,527

S.02.01.02

Balance sheet

		Solvency II value
	Liabilities	C0010
R0510	Technical provisions - non-life	369
R0520	Technical provisions - non-life (excluding health)	0
R0530	TP calculated as a whole	0
R0540	Best Estimate	0
R0550	Risk margin	0
R0560	Technical provisions - health (similar to non-life)	369
R0570	TP calculated as a whole	0
R0580	Best Estimate	342
R0590	Risk margin	27
R0600	Technical provisions - life (excluding index-linked and unit-linked)	116,482
R0610	Technical provisions - health (similar to life)	2,719
R0620	TP calculated as a whole	0
R0630	Best Estimate	2,227
R0640	Risk margin	492
R0650	Technical provisions - life (excluding health and index-linked and unit-linked)	113,763
R0660	TP calculated as a whole	0
R0670	Best Estimate	111,756
R0680	Risk margin	2,007
R0690	Technical provisions - index-linked and unit-linked	34,385
R0700	TP calculated as a whole	0
R0710	Best Estimate	34,292
R0720	Risk margin	93
R0740	Contingent liabilities	
R0750	Provisions other than technical provisions	1,805
R0760	Pension benefit obligations	86
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	
R0830	Reinsurance payables	
R0840	Payables (trade, not insurance)	2,017
R0850	Subordinated liabilities	0
R0860	Subordinated liabilities not in BOF	
R0870	Subordinated liabilities in BOF	0
R0880	Any other liabilities, not elsewhere shown	0
R0900	Total liabilities	155,144
R1000	Excess of assets over liabilities	119,383

S.05.01.02
Premiums, claims and expenses by line of business

Non-life

Premiums written
R0110 Gross - Direct Business

Premiums earned
R0210 Gross - Direct Business

Claims incurred
R0310 Gross - Direct Business

R0140 Reinsurers' share R0200 Net

R0240 Reinsurers' share R0300 Net

R0340 Reinsurers' share R0400 Net

R0440 Reinsurers' share R0500 Net

R0550 Expenses incurred R1200 Other expenses R1300 Total expenses

R0410 Gross - Direct Business

R0120 Gross - Proportional reinsurance accepted
R0130 Gross - Non-proportional reinsurance accepted

R0220 Gross - Proportional reinsurance accepted
R0230 Gross - Non-proportional reinsurance accepted

R0320 Gross - Proportional reinsurance accepted
R0330 Gross - Non-proportional reinsurance accepted

Changes in other technical provisions

R0420 Gross - Proportional reinsurance accepted
R0430 Gross - Non-proportional reinsurance accepted

Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance) Line of business for: accepted non-proportional reinsurance) 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	Legal expenses insurance	Assistance	Misc. financial loss	Health	Casualty	Marine, aviation and transport	Property	Total
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
2,267																2,267
																0
																C
																C
2,267																2,267
2,267												_				2,267
2,207																2,207
																0
																0
2,267																2,267
		I														
1,923																1,923
																0
																0
1,923																1,923
1,723	l				I				l							1,723
																0
																0
																0
																0
0																0
256																256
																256

S.05.01.02
Premiums, claims and expenses by line of business

Life

		Line of Business for: life insurance obligations Life reinsurance obligations								
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
	Premiums written									
R1410	Gross	2,603	7,737	5,410	4,772					20,521
R1420	Reinsurers' share	19			97					116
R1500	Net	2,583	7,737	5,410	4,675					20,405
	Premiums earned									
R1510	Gross	2,603	7,737	5,410	4,772					20,521
R1520	Reinsurers' share	19			97					116
R1600	Net	2,583	7,737	5,410	4,675					20,405
	Claims incurred									-
R1610	Gross	2,268	11,909	6,529	3,657					24,363
R1620	Reinsurers' share		3		58					61
R1700	Net	2,268	11,906	6,529	3,599					24,301
	Changes in other technical provisions									-
R1710	Gross									0
R1720	Reinsurers' share									0
R1800	Net	0	0	0	0					0
R1900	Expenses incurred	342	1,578	1,104	705					3,729
R2500	Other expenses							<u> </u>		
R2600	Total expenses									3,729

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 pr non-life obligations	emiums written) -		y amount of gross ten) - non-life ations	Total Top 5 and home country
R0010			GG					
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
	Premiums written							
R0110	Gross - Direct Business		2,267					2,267
R0120	Gross - Proportional reinsurance accepted							0
R0130	Gross - Non-proportional reinsurance accepted							0
R0140	Reinsurers' share							0
R0200	Net	0	2,267	0	0	0	0	2,267
	Premiums earned							
R0210	Gross - Direct Business		2,267					2,267
R0220	Gross - Proportional reinsurance accepted							0
R0230	Gross - Non-proportional reinsurance accepted							0
R0240	Reinsurers' share							0
R0300	Net	0	2,267	0	0	0	0	2,267
	Claims incurred							
R0310	Gross - Direct Business		1,923					1,923
R0320	Gross - Proportional reinsurance accepted							0
R0330	Gross - Non-proportional reinsurance accepted							0
R0340	Reinsurers' share							0
R0400	Net	0	1,923	0	0	0	0	1,923
	Changes in other technical provisions							
R0410	Gross - Direct Business							0
R0420	Gross - Proportional reinsurance accepted							0
R0430	Gross - Non-proportional reinsurance accepted							0
R0440	Reinsurers' share							0
R0500	Net	0	0	0	0	0	0	0
R0550	Expenses incurred		256					256
R1200	Other expenses							
R1300	Total expenses							256

S.05.02.01
Premiums, claims and expenses by country

Life

		C0150	C0160	C0170	C0180	C0190	C0200	C0210
		Home Country	Top 5 countries (by a	amount of gross prem obligations	iums written) - life	Top 5 countries (b premiums written		Total Top 5 and
R1400		rionic country						home country
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
	Premiums written							
R1410	Gross	20,521						20,521
R1420	Reinsurers' share	116						116
R1500	Net	20,405	0	0	0	0	0	20,405
	Premiums earned							
R1510	Gross	20,521						20,521
R1520	Reinsurers' share	116						116
R1600	Net	20,405	0	0	0	0	0	20,405
	Claims incurred							
R1610	Gross	24,363						24,363
R1620	Reinsurers' share	61						61
R1700	Net	24,301	0	0	0	0	0	24,301
	Changes in other technical provisions							
R1710	Gross							0
R1720	Reinsurers' share							0
R1800	Net	0	0	0	0	0	0	0
R1900	Expenses incurred	3,350						3,350
R2500	Other expenses							
R2600	Total expenses							3,350

S.12.01.02 Life and Health SLT Technical Provisions

		Index-linke	d and unit-linke	ed insurance	Ot	her life insuran	nce	Annuities stemming from			Health ins	urance (direct	business)	Annuities		
	Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	non-life insurance contracts and	Accepted reinsurance	Total (Life other than health insurance, including Unit-Linked)		Contracts without options and guarantees	Contracts with options or guarantees	stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
-	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
R0010 Technical provisions calculated as a whole Total Recoverables from reinsurance/SPV and Finite Re after			-	-						0						0
the adjustment for expected losses due to counterparty default																
R0020 associated to TP calculated as a whole										0						0
			1													
Technical provisions calculated as a sum of BE and RM																
Best estimate																
R0030 Gross Best Estimate	97,560			34,292		12,007	2,190			146,048		2,227				2,227
Total Recoverables from reinsurance/SPV and Finite Re after R0080 the adjustment for expected losses due to counterparty default						120				120						0
R0090 Best estimate minus recoverables from reinsurance/SPV and Finite Re	97,560		0	34,292		11,886	2,190			145,928		2,227	0			2,227
R0100 Risk margin	1,146	93			860					2,100	492					492
Amount of the transitional on Technical Provisions			_													
R0110 Technical Provisions calculated as a whole										0						0
R0120 Best estimate										0						0
R0130 Risk margin			1	Ĺ						0		<u> </u> 				0
R0200 Technical provisions - total	98,706	34,385	1	L	15,057					148,148	2,719					2,719

	Direct business and accepted proportional reinsurance										Accepted non-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	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	Total Non-Life obligation
	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
Total Recoverables from reinsurance/SPV and Finite Re after the R0050 adjustment for expected losses due to counterparty default associated to TP calculated as a whole																	0
Technical provisions calculated as a sum of BE and RM Best estimate																	
Premium provisions R0060 Gross	3																3
Total recoverable from reinsurance/SPV and Finite R0140 Re after the adjustment for expected losses due to counterparty default																	0
R0150 Net Best Estimate of Premium Provisions	3																3
Claims provisions																	
R0160 Gross Total recoverable from reinsurance/SPV and Finite R0240 Re after the adjustment for expected losses due to counterparty default	339																0
R0250 Net Best Estimate of Claims Provisions	339																339
R0260 Total best estimate - gross	342																342
R0270 Total best estimate - net	342																342
R0280 Risk margin	27																27
Amount of the transitional on Technical Provisions																	
R0290 Technical Provisions calculated as a whole R0300 Best estimate																	0
R0310 Risk margin																	0
R0320 Technical provisions - total	369		<u> </u>														369
Recoverable from reinsurance contract/SPV and R0330 Finite Re after the adjustment for expected losses due to counterparty default - total	0																0
R0340 Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	369																369

S.19.01.21 Non-Life insurance claims

Total Non-life business

Z0010 Accident year / underwriting year Accident Year

ſ	Gross Claims	Paid (non-cum	nulative)											
	(absolute am	•	,											
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
	Year					Developm	ent year						In Current	Sum of years
		0	1	2	3	4	5	6	7	8	9	10 & +	year	(cumulative)
R0100	Prior											0	0	0
R0160	N-9	0	0	0	0	0	0	0	0	0	0		0	0
R0170	N-8	0	0	0	0	0	0	0	0	0			0	0
R0180	N-7	0	0	0	0	0	0	0	0				0	0
R0190	N-6	0	0	0	0	0	0	0					0	0
R0200	N-5	1,513	260	0	0	0	0						0	1,773
R0210	N-4	1,534	250	0	0	0							0	1,785
R0220	N-3	1,552	270	0	0								0	1,822
R0230	N-2	1,590	290	0									0	1,879
R0240	N-1	1,597	286										286	1,883
R0250	N	1,637											1,637	1,637
R0260												Total	1,923	10,779

Ī	Gross Undisc	ounted Best E	stimate Claim	s Provisions									
	(absolute amo	ount)											
													C0360
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	Year end
	Year					Developm	nent year						(discounted
		0	1	2	3	4	5	6	7	8	9	10 & +	data)
R0100	Prior											0	0
R0160	N-9	0	0	0	0	0	0	0	0	0	0		0
R0170	N-8	0	0	0	0	0	0	0	0	0			0
R0180	N-7	0	0	0	0	0	0	0	0				0
R0190	N-6	0	0	0	0	0	0	0					0
R0200	N-5	0	0	0	0	0	0						0
R0210	N-4	0	0	0	0	0							0
R0220	N-3	0	0	0	0								0
R0230	N-2	0	0	0									0
R0240	N-1	0	0										0
R0250	N	339											339
R0260												Total	339

S.23.01.01

Own Funds

R0780 Expected profits included in future premiums (EPIFP) - Non- life business

R0790 Total Expected profits included in future premiums (EPIFP)

	Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35
	basic own fullus before deduction for participations in other financial sector as foreseen in article do of belegated Regulation 2013/33
R0010	Ordinary share capital (gross of own shares)
R0030	
R0040	Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings
R0050	
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
	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
R0350	
	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
R0370	
R0390	,,
R0400	Total ancillary own funds
	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
R0580	
R0600	
	Ratio of Eligible own funds to SCR
R0640	Ratio of Eligible own funds to MCR
	Reconcilliation reserve
	Excess of assets over liabilities
	Own shares (held directly and indirectly)
	Foreseeable dividends, distributions and charges Other basis over fixed thems
	Other basic own fund items Adjustment for restricted our fund items in respect of matching adjustment partialize and ring forced funds
	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve
	Expected profits
R0770	Expected profits Expected profits included in future premiums (EPIFP) - Life business
	Expected profits included in future premium (LPLP). Line business

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		
3,099	3,099				
0		0	0		
0		0	0		
43,544	43,544				
0		0	0		
0					
0	0	0	0		
741					
0	0	0	0		
45,902	45,902	0	0		
0					
0			_		
0					
0					
0		_			
0					
0					
0					
0					
0			0		
45,902	45,902	0	0		
45,902	45,902	0	0		
45,902	45,902	0	0		
45,902	45,902	0	0		
34,178					
8,545					
134.30%					
537.20%					
C0060					
119,383					
0					

3,099

72,740

43,544

2,484

2,484

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0080	C0090
R0010	Market risk	37,759		
R0020	Counterparty default risk	3,980		
R0030	Life underwriting risk	6,313		
R0040	Health underwriting risk	3,691		
R0050	Non-life underwriting risk	0		
R0060	Diversification	-9,427		
R0070	Intangible asset risk Basic Solvency Capital Requirement	42,316		
B0420	Calculation of Solvency Capital Requirement	C0100		
R0130	Operational risk	1,073		
R0140	Loss-absorbing capacity of technical provisions	-9,211		
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 R0210	Solvency Capital Requirement excluding capital add-on Capital add-ons already set	34,178		
R0210	Solvency capital requirement	34,178		
RUZZU	solvency capital requirement	34,170		
	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	8,124		
R0420	Total amount of Notional Solvency Capital Requirements for ring fenced funds	5,348		
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		

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

	,	Non-life activitic Life activities		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	123	0				
				Net (of reinsurance/S PV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	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	C0050	C0060
R0020	Medical expense insurance and proportional reinsurance			342	2,267		
R0030	Income protection insurance and proportional reinsurance						
R0040	Workers' compensation insurance and proportional reinsurance						
R0050	Motor vehicle liability insurance and proportional reinsurance						
R0060 R0070	Other motor insurance and proportional reinsurance Marine, aviation and transport insurance and proportional reinsu	irance					
R0080	Fire and other damage to property insurance and proportional re-						
R0090	General liability insurance and proportional reinsurance	esara.ree					
R0100	Credit and suretyship insurance and proportional reinsurance						
R0110	Legal expenses insurance and proportional reinsurance						
R0120	Assistance and proportional reinsurance						
R0130	$thm:miscellaneous financial loss insurance and proportional\ reinsurance and proportional\ reinsurance and proportional\ reinsurance and\ proportional\ reinsurance\ pro$	nce					
R0140	Non-proportional health reinsurance						
R0150	Non-proportional casualty reinsurance						
R0160	Non-proportional marine, aviation and transport reinsurance						
R0170	Non-proportional property reinsurance						
		MCR _(L,NL) Result	MCR _(L,L) Result				
R0200	Linear formula component for life insurance and reinsurance obligations		6,683				
				Net (of reinsurance/S PV) best estimate and TP calculated as a whole	Net (of reinsurance/S PV) total capital at risk	Net (of reinsurance/S PV) best estimate and TP calculated as a whole	Net (of reinsurance/S PV) total capital at risk
				C0090	C0100	C0110	C0120
R0210	Obligations with profit participation - guaranteed benefits					73,893	
	Obligations with profit participation - future discretionary benef	fits				23,667	
R0230 R0240	Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations					34,292 16,304	
	Total capital at risk for all life (re)insurance obligations					10,304	6,567,356
		60430			ll		3,337,333
R0300	Overall MCR calculation Linear MCR	C0130 6,806	Ī				
R0310		34,178					
	MCR cap	15,380	1				
	MCR floor	8,545					
R0340	Combined MCR	8,545					
R0350	Absolute floor of the MCR	5,583					
R0400	Minimum Capital Requirement	8,545	[
	Notional non-life and life MCR calculation	C0140	C0150				
R0500	Notional linear MCR	123	6,683				
R0510	Notional SCR excluding add-on (annual or latest calculation)	616	33,563				
R0520	Notional MCR cap	277	15,103				
R0530	Notional MCR floor	154	8,391				
R0540	Notional combined MCR	154	8,391				
R0550	Absolute floor of the notional MCR	2,251	3,332				
R0560	Notional MCR	2,251	8,391				