The Ancient Order of Foresters Friendly Society Limited

Solvency and Financial Condition Report

Disclosures

31 December

2019

(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 - article 73 (2)
GB
en
31 December 2019
GBP
Local GAAP
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.05.01.02 Premiums, claims and expenses by line of business
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- S.28.02.01 Minimum Capital Requirement Both life and non-life insurance activity

S.02.01.02

Balance sheet

		value
	Assets	C0010
R0030	Intangible assets	0
R0040	Deferred tax assets	0
R0050	Pension benefit surplus	335
R0060	Property, plant & equipment held for own use	1,665
R0070	Investments (other than assets held for index-linked and unit-linked contracts)	229,535
R0080	Property (other than for own use)	58,071
R0090	Holdings in related undertakings, including participations	10
R0100	Equities	0
R0110	Equities - listed	
R0120	Equities - unlisted	0
R0130	Bonds	40,296
R0140	Government Bonds	40,096
R0150	Corporate Bonds	0
R0160	Structured notes	200
R0170	Collateralised securities	0
R0180	Collective Investments Undertakings	129,616
R0190	Derivatives	0
R0200	Deposits other than cash equivalents	1,541
R0210	Other investments	0
R0220	Assets held for index-linked and unit-linked contracts	35,408
R0230	Loans and mortgages	73
R0240	Loans on policies	50
R0250	Loans and mortgages to individuals	23
R0260	Other loans and mortgages	0
R0270	Reinsurance recoverables from:	-82
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	-82
R0320	Health similar to life	0
R0330	Life excluding health and index-linked and unit-linked	-82
R0340	Life index-linked and unit-linked	0
R0350	Deposits to cedants	0
R0360	Insurance and intermediaries receivables	2,011
R0370	Reinsurance receivables	0
R0380	Receivables (trade, not insurance)	1,807
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	11,941
R0420	Any other assets, not elsewhere shown	-3
R0500	Total assets	282,689

Solvency II

S.02.01.02

Balance sheet

		Solvency II value
	Liabilities	C0010
R0510	Technical provisions - non-life	183
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)	183
R0570	TP calculated as a whole	0
R0580	Best Estimate	155
R0590	Risk margin	28
R0600	Technical provisions - life (excluding index-linked and unit-linked)	116,874
R0610	Technical provisions - health (similar to life)	2,626
R0620	TP calculated as a whole	0
R0630	Best Estimate	1,583
R0640	Risk margin	1,043
R0650	Technical provisions - life (excluding health and index-linked and unit-linked)	114,248
R0660	TP calculated as a whole	0
R0670	Best Estimate	111,493
R0680	Risk margin	2,755
R0690	Technical provisions - index-linked and unit-linked	32,848
R0700	TP calculated as a whole	0
R0710	Best Estimate	32,695
R0720	Risk margin	153
R0740	Contingent liabilities	0
R0750	Provisions other than technical provisions	3,260
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	0
R0830	Reinsurance payables	0
R0840	Payables (trade, not insurance)	3,678
R0850	Subordinated liabilities	0
R0860	Subordinated liabilities not in BOF	0
R0870	Subordinated liabilities in BOF	0
R0880	Any other liabilities, not elsewhere shown	-1
R0900	Total liabilities	156,842
R1000	Excess of assets over liabilities	125,847

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					
	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
Premiums written																	
R0110 Gross - Direct Business	2,475																2,475
R0120 Gross - Proportional reinsurance accepted															,		0
R0130 Gross - Non-proportional reinsurance accepted				,													0
R0140 Reinsurers' share																	0
R0200 Net	2,475																2,475
Premiums earned																	
R0210 Gross - Direct Business	2,475																2,475
R0220 Gross - Proportional reinsurance accepted																	0
R0230 Gross - Non-proportional reinsurance accepted				,													0
R0240 Reinsurers' share																	0
R0300 Net	2,475																2,475
Claims incurred																	
R0310 Gross - Direct Business	2,179																2,179
R0320 Gross - Proportional reinsurance accepted																	0
R0330 Gross - Non-proportional reinsurance accepted																	0
R0340 Reinsurers' share																	0
R0400 Net	2,179																2,179
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
R0550 Expenses incurred	155																155
R1200 Other expenses	133	I.	<u> </u>	1		1			I.	1	I			I	1		.55
R1300 Total expenses																	155
11300 Total expenses																I.	133

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

Life

Health insurance insurance participation profit participation insurance insu				Line	e of Business for:	life insurance	obligations		Life reinsuran		
Premiums written Premiums wr				profit	and unit-linked		stemming from non-life insurance contracts and relating to health insurance	stemming from non-life insurance contracts and relating to insurance obligations other than health insurance			Total
R1410 Gross 6,820 10,101 5,712 8,042 Image: Control of the co			C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
R1420 Reinsurers' share 0 9 0 226 1		Premiums written									
R150 Net	R1410	Gross	6,820	10,101	5,712	8,042					30,675
Premiums earned	R1420	Reinsurers' share	0	9	0	226					235
R1510 Gross Gros	R1500	Net	6,820	10,093	5,712	7,816					30,440
R1520 Reinsurers' share		Premiums earned									
R1600 Net 6,820 10,093 5,712 7,816 9 Claims incurred R1610 Gross 6,337 10,147 7,178 7,223 9 9 R1620 Reinsurers' share 0 3 0 49 9 9 9 R1700 Net 6,337 10,143 7,178 7,174 9	R1510	Gross	6,820	10,101	5,712	8,042					30,675
Claims incurred R1610 Gross 6,337 10,147 7,178 7,223 10 1	R1520	Reinsurers' share	0	9	0	226					235
R1610 Gross 6,337 10,147 7,178 7,223 9 </td <td>R1600</td> <td>Net</td> <td>6,820</td> <td>10,093</td> <td>5,712</td> <td>7,816</td> <td></td> <td></td> <td></td> <td></td> <td>30,440</td>	R1600	Net	6,820	10,093	5,712	7,816					30,440
R1620 Reinsurers' share 0 3 0 49 9		Claims incurred									
R1700 Net	R1610	Gross	6,337	10,147	7,178	7,223					30,885
Changes in other technical provisions R1710 Gross Image: Construction of the cons	R1620	Reinsurers' share	0	3	0	49					52
R1710 Gross	R1700	Net	6,337	10,143	7,178	7,174					30,833
R1720 Reinsurers' share R1800 Net 0<		Changes in other technical provisions									
R1800 Net 0 0 0 0	R1710	Gross									0
	R1720	Reinsurers' share									0
R1900 Expenses incurred 380 2,397 1,505 803	R1800	Net			0						0
	R1900	Expenses incurred	380	2,397	1,505	803					5,085
R2500 Other expenses	R2500	Other expenses									2,414
R2600 Total expenses	R2600	Total expenses									7,499

S.05.02.01

Premiums, claims and expenses by country

Non-life

		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		Home Country		y amount of gross pi non-life obligations		premiums wr	by amount of gross itten) - non-life gations	Total Top 5 and
R0010			GG					nome country
	'	C0080	C0090	C0100	C0110	C0120	C0130	C0140
	Premiums written							
R0110	Gross - Direct Business		2,475					2,475
R0120	Gross - Proportional reinsurance accepted							0
R0130	Gross - Non-proportional reinsurance accepted							0
R0140	Reinsurers' share							0
R0200	Net	0	2,475					2,475
	Premiums earned							
R0210	Gross - Direct Business		2,475					2,475
R0220	Gross - Proportional reinsurance accepted							0
R0230	Gross - Non-proportional reinsurance accepted							0
R0240	Reinsurers' share							0
R0300	Net	0	2,475					2,475
	Claims incurred							
R0310	Gross - Direct Business		2,179					2,179
R0320	Gross - Proportional reinsurance accepted							0
R0330	Gross - Non-proportional reinsurance accepted							0
R0340	Reinsurers' share							0
R0400	Net	0	2,179					2,179
	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
R0550	Expenses incurred		155					155
R1200	Other expenses							
R1300	Total expenses							155
	•							

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 pren obligations	niums written) - life	Top 5 countries (b premiums written		Total Top 5 and
R1400		rionie Country						home country
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
	Premiums written							
R1410	Gross	30,675						30,675
R1420	Reinsurers' share	235						235
R1500	Net	30,440						30,440
	Premiums earned							
R1510	Gross	30,675						30,675
R1520	Reinsurers' share	235						235
R1600	Net	30,440						30,440
	Claims incurred							
R1610	Gross	30,885						30,885
R1620	Reinsurers' share	52						52
R1700	Net	30,833						30,833
	Changes in other technical provisions							
R1710	Gross							0
R1720	Reinsurers' share							0
R1800	Net	0						0
R1900	Expenses incurred	5,085						5,085
R2500	Other expenses							2,414
R2600	Total expenses							7,499

S.12.01.02 Life and Health SLT Technical Provisions

		Index-linke	d and unit-linke	d insurance	Ot	her life insurar	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
Technical provisions calculated as a sum of BE and RM																
Best estimate																
R0030 Gross Best Estimate	99,144		2,234	30,461		12,349	0			144,187		1,583	0			1,583
Total Recoverables from reinsurance/SPV and Finite Re after R0080 the adjustment for expected losses due to counterparty default	0		0	0		-82	2 0			-82		0	0			0
R0090 Best estimate minus recoverables from reinsurance/SPV and Finite Re	99,144		2,234	30,461		12,431	0			144,269		1,583	0			1,583
R0100 Risk margin	1,165	153			1,591					2,909	1,043					1,043
Amount of the transitional on Technical Provisions																
R0110 Technical Provisions calculated as a whole										0						0
R0120 Best estimate										0						0
R0130 Risk margin										0						0
R0200 Technical provisions - total	100,308	32,848			13,940					147,096	2,626					2,626

Non-Life Technical Provisions

	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
5000 - 1 · 1 · 1 · 1 · 1 · 1 · 1	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 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			ı														
R0060 Gross	-123																-123
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	-123																-123
Claims provisions																	
R0160 Gross	277																277
Total recoverable from reinsurance/SPV and Finite R0240 Re after the adjustment for expected losses due to counterparty default																	0
R0250 Net Best Estimate of Claims Provisions	277																277
R0260 Total best estimate - gross	155																155
R0270 Total best estimate - net	155																155
R0280 Risk margin	28																28
Amount of the transitional on Technical Provisions																	
R0290 Technical Provisions calculated as a whole																	0
R0300 Best estimate																	0
R0310 Risk margin																	0
R0320 Technical provisions - total	183																183
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0																0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	183																183

S.19.01.21 Non-Life insurance claims

Total Non-life business

Z0020 Accident year / underwriting year Accident Year

ſ	Gross Claims	Paid (non-cun	nulative)											
	(absolute am	ount)												
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
	Year	00010	C0020	C0030	C0040	Developm		00070	00000	C0070	C0100	COTTO	In Current	Sum of years
		0	1	2	3	4	5	6	7	8	9	10 & +	year	(cumulative)
R0100	Prior											0	0	0
R0160	2010	0	0	0	0	0	0	0	0	0	0		0	0
R0170	2011	1,513	260	0	0	0	0	0	0	0			0	1,773
R0180	2012	1,534	250	0	0	0	0	0	0	<u> </u>			0	1,785
R0190	2013	1,552	270	0	0	0	0	0					0	1,822
R0200	2014	1,590	290	0	0	0	0						0	1,879
R0210	2015	1,597	286	0	0	0							0	1,883
R0220	2016	1,637	308	0	0								0	1,944
R0230	2017	1,698	279	0									0	1,978
R0240	2018	1,846	317										317	2,163
R0250	2019	1,654											1,654	1,654
R0260												Total	1,971	16,882

ſ	Gross Undisc	ounted Best E	stimate Clain	ns Provisions									
	(absolute am	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	2010	0	0	0	0	0	0	0	0	0	0		0
R0170	2011	0	0	0	0	0	0	0	0	0			0
R0180	2012	0	0	0	0	0	0	0	0				0
R0190	2013	0	0	0	0	0	0	0					0
R0200	2014	0	0	0	0	0	0						0
R0210	2015	0	0	0	0	0							0
R0220	2016	0	0	0	0								0
R0230	2017	0	0	0									0
R0240	2018	0	0										0
R0250	2019	278											277
R0260												Total	277

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
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
	Subordinated mutual member accounts
	Surplus funds
	Preference shares
	Share premium account related to preference shares
	Reconciliation reserve Subordinated liabilities
	An amount equal to the value of net deferred tax assets
	Other own fund items approved by the supervisory authority as basic own funds not specified above
	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	
	Total basic own funds after deductions
	Ancillary own funds
R0300	Unpaid and uncalled ordinary share capital callable on demand
	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand
	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	
	Other ancillary own funds
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
	Ratio of Eligible own funds to SCK
	Reconcilliation 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
	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

Total	Tier 1 unrestricted	Tier 1 restricted	Tier 2	Tier 3	
0010	C0020	C0030	C0040	C0050	
0	0		0		
0	0		0		
0	0		0		
0		0	0		
6,612	6,612	-	-		
0		0	0		
35,344	35,344	0	U		
0	33,344	0	0		
0	_	0	o o		
0	0	0	0		
0					
0	0	0	0		
41,956	41,956	0	0		
0					
0					
0					
0					
0					
0					
0					
0		_			
0			0		
0			0		
41,956	41,956	0	0		
41,956	41,956	0	0		
41,956	41,956	0	0		
41,956	41,956	0	0		
37,849					
12,857					
110.85%					
326.34%					
125 947					
125,847					
0					

6,612

83,891

35,344

3,375 123

3,498

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications	
		C0110	C0090	C0120	
R0010	Market risk	43,818			
R0020	Counterparty default risk	2,028			
R0030	Life underwriting risk	9,508			
R0040	Health underwriting risk	5,036			
R0050	Non-life underwriting risk	0			
R0060	Diversification	-10,977			
			USP Key		
R0070	Intangible asset risk	0	For life underw	riting risk;	
				1 - Increase in the amount of annuity	
R0100	Basic Solvency Capital Requirement	49,413	benefits 9 - None		
			For health unde	rwriting rick	
	Calculation of Solvency Capital Requirement	C0100		ne amount of annuity	
R0130	Operational risk	1,271	benefits	iation for NSLT health	
R0140	Loss-absorbing capacity of technical provisions	-12,835	premium risk	(
R0150	Loss-absorbing capacity of deferred taxes	0	3 - Standard dev premium risl	iation for NSLT health gross	
R0160	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0	4 - Adjustment f	actor for non-proportional	
R0200	Solvency Capital Requirement excluding capital add-on	37,849	reinsurance 5 - Standard dev	iation for NSLT health	
R0210	Capital add-ons already set	0	reserve risk		
R0220	Solvency capital requirement	37,849	9 - None		
			For non-life und 4 - Adjustment f	lerwriting risk; actor for non-proportional	
B0 100	Other information on SCR	2	reinsurance		
R0400	Capital requirement for duration-based equity risk sub-module	0	6 - Standard dev premium risl	iation for non-life <	
	Total amount of Notional Solvency Capital Requirements for remaining part	11,182		iation for non-life gross	
	Total amount of Notional Solvency Capital Requirements for ring fenced funds	26,655	premium risl 8 - Standard dev	c iation for non-life	
R0430	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0	reserve risk 9 - None		
R0440	Diversification effects due to RFF nSCR aggregation for article 304	0	9 - None		
	Approach to tax rate	C0109			
R0590	Approach based on average tax rate	Not applicable			
	FF				
	Calculation of loss absorbing capacity of deferred taxes	LAC DT			
		C0130			
R0640	LAC DT	0			
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			

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

	,	Non-life activitic Life activities		Non-life activities		Life activities	
		MCR on an Result	MCR _(NL,L) Result				
		C0010	C0020				
R0010	Linear formula component for non-life insurance and	124	0				
	reinsurance obligations			Net (of reinsurance/S PV) best	Net (of reinsurance) written	Net (of reinsurance/S PV) best	Net (of reinsurance) written
				estimate and TP calculated as a whole	premiums in the last 12 months	estimate and TP calculated as a whole	premiums in the last 12 months
				C0030	C0040	C0050	C0060
				155	2,474		
R0030 R0040	Income protection insurance and proportional reinsurance 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 reinsu						
R0080 R0090	Fire and other damage to property insurance and proportional re General liability insurance and proportional reinsurance	einsurance					
R0100	Credit and suretyship insurance and proportional reinsurance						
R0110	Legal expenses insurance and proportional reinsurance						
R0120	Assistance and proportional reinsurance						
R0130 R0140	Miscellaneous financial loss insurance and proportional reinsurar Non-proportional health reinsurance	nce					
R0150	Non-proportional casualty reinsurance						
R0160							
R0170	Non-proportional property reinsurance						
		MCR Result	MCR _(L,L) Result				
	linear formula component for life insurance and reinsurance	C0070	C0080				
R0200	Linear formula component for life insurance and reinsurance obligations	0	12,733				
				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
D0240	Obligation with a fit a stiring time.			C0090	C0100	C0110	C0120
R0210	Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benef	its				78,207	
R0230	Index-linked and unit-linked insurance obligations	100				32,695	
R0240	Other life (re)insurance and health (re)insurance obligations					14,013	
R0250	Total capital at risk for all life (re)insurance obligations						14,864,494
	Overall MCR calculation	C0130	1				
R0300 R0310	Linear MCR	12,857 37,849					
	MCR cap	17,032					
	MCR floor	9,462					
	Combined MCR	12,857					
R0350	Absolute floor of the MCR	5,340					
R0400	Minimum Capital Requirement	12,857					
	Notional non-life and life MCR calculation	C0140	C0150				
R0500 R0510	Notional linear MCR Notional SCR excluding add-on (annual or latest calculation)	124 364	12,733 37,485				
R0520	Notional MCR cap	164	16,868				
R0530	Notional MCR floor	91	9,371				
R0540	Notional combined MCR	124	12,733				
R0550	Absolute floor of the notional MCR	2,153	3,187				
R0560	Notional MCR	2,153	12,733				