

**APPENDIX 1**  
**PROGRESSIVE INSURANCE CO LTD**  
 QRTs - SFCR 2016

Annex I  
 S.02.01.02

Balance sheet		Solvency II value
<b>Assets</b>		<b>C0010</b>
Intangible assets	R0030	0
Deferred tax assets	R0040	28.125
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	1,406,472
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	3,590,094
Property (other than for own use)	R0080	1,773,000
Holdings in related undertakings, including participations	R0090	524,120
Equities	R0100	6,945
Equities - listed	R0110	6,945
Equities - unlisted	R0120	0
Bonds	R0130	113,451
Government Bonds	R0140	113,451
Corporate Bonds	R0150	0
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	0
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	1,172,578
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	0
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	739,632
Non-life and health similar to non-life	R0280	739,632
Non-life excluding health	R0290	730,576
Health similar to non-life	R0300	9,057
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	1,332,542
Reinsurance receivables	R0370	272,271
Receivables (trade, not insurance)	R0380	0
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	1,118,238
Any other assets, not elsewhere shown	R0420	280,054
<b>Total assets</b>	<b>R0500</b>	<b>8,767,428</b>
		Solvency II value
		C0010
<b>Liabilities</b>		
Technical provisions – non-life	R0510	3,804,335
Technical provisions – non-life (excluding health)	R0520	3,792,710
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	3,473,486
Risk margin	R0550	319,224
Technical provisions - health (similar to non-life)	R0560	11,625
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	11,357
Risk margin	R0590	268
Technical provisions - life (excluding index-linked and unit-linked)	R0600	0
Technical provisions - health (similar to life)	R0610	0
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	0
Risk margin	R0640	0
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	0
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	0
Risk margin	R0680	0
Technical provisions – index-linked and unit-linked	R0690	0
Technical provisions calculated as a whole	R0700	0
Best Estimate	R0710	0
Risk margin	R0720	0
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	344,180
Derivatives	R0790	0
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	0
Reinsurance payables	R0830	386,609
Payables (trade, not insurance)	R0840	0
Subordinated liabilities	R0850	0
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	0
Any other liabilities, not elsewhere shown	R0880	273,056
<b>Total liabilities</b>	<b>R0900</b>	<b>4,808,180</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>3,959,248</b>

## Annex I

## S.05.01.02

## Premiums, claims and expenses by line of business

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)												Line of Business for: accepted non-proportional reinsurance				Total
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	
<b>Premiums written</b>																	
Gross - Direct Business	R0110	17.009	0	2.451.221	407.346	74.486	1.014.561	535.766	17.775	0	0	55.337					
Gross - Proportional reinsurance accepted	R0120																
Gross - Non-proportional reinsurance accepted	R0130																
Reinsurers' share	R0140	14.789	0	214.250	35.604	52.312	954.523	209.106	1.049	0	0	54.778					
Net	R0200	2.220	0	2.236.971	371.742	22.174	60.038	326.660	16.726	0	0	559					
<b>Premiums earned</b>																	
Gross - Direct Business	R0210	16.175	0	2.380.020	395.514	72.614	956.143	529.433	17.075	0	0	64.095					
Gross - Proportional reinsurance accepted	R0220																
Gross - Non-proportional reinsurance accepted	R0230																
Reinsurers' share	R0240	14.042	0	224.280	37.271	50.776	896.625	198.397	1.084	0	0	63.542					
Net	R0300	2.133	0	2.155.740	358.243	21.838	59.518	331.036	15.991	0	0	553					
<b>Claims incurred</b>																	
Gross - Direct Business	R0310	5.014	0	1.054.676	350.172	12.075	124.502	125.450	0	0	0	0					
Gross - Proportional reinsurance accepted	R0320																
Gross - Non-proportional reinsurance accepted	R0330																
Reinsurers' share	R0340	4.568	0	(0)	0	10.264	108.945	11.428	0	0	0	0					
Net	R0400	446	0	1.054.677	350.172	1.811	15.557	114.022	0	0	0	0					
<b>Changes in other technical provisions</b>																	
Gross - Direct Business	R0410	0	0	(12.772)	0	80	607	(2.919)	(8)	0	0	0					
Gross - Proportional reinsurance accepted	R0420																
Gross - Non-proportional reinsurance accepted	R0430																
Reinsurers' share	R0440	0	0	0	0	0	0	0	0	0	0	0					
Net	R0500	0	0	(12.772)	0	80	607	(2.919)	(8)	0	0	0					
<b>Expenses incurred</b>	R0550	3.413	0	498.835	101.307	11.964	196.681	106.144	3.473	0	0	10.480					
<b>Other expenses</b>	R1200																
<b>Total expenses</b>	R1300																

		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
<b>Premiums written</b>										
Gross	R1410									
Reinsurers' share	R1420									
Net	R1500									
<b>Premiums earned</b>										
Gross	R1510									
Reinsurers' share	R1520									
Net	R1600									
<b>Claims incurred</b>										
Gross	R1610									
Reinsurers' share	R1620									
Net	R1700									
<b>Changes in other technical provisions</b>										
Gross	R1710									
Reinsurers' share	R1720									
Net	R1800									
<b>Expenses incurred</b>	R1900									
<b>Other expenses</b>	R2500									
<b>Total expenses</b>	R2600									

**Annex I**
**S.05.02.01**
**Premiums, claims and expenses by country**

		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010	C0080	C0090	C0100	C0110	C0120	C0130	C0140
<b>Premiums written</b>								
Gross - Direct Business	R0110	4.573.501						4.573.501
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140	1.536.411						1.536.411
Net	R0200	3.037.090						3.037.090
<b>Premiums earned</b>								
Gross - Direct Business	R0210	4.431.069						4.431.069
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240	1.486.017						1.486.017
Net	R0300	2.945.052						2.945.052
<b>Claims incurred</b>								
Gross - Direct Business	R0310	1.671.890						1.671.890
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340	135.204						135.204
Net	R0400	1.536.686						1.536.686
<b>Changes in other technical provisions</b>								
Gross - Direct Business	R0410	(15.012)						(15.012)
Gross - Proportional reinsurance accepted	R0420							
Gross - Non- proportional reinsurance accepted	R0430							
Reinsurers' share	R0440	-						0
Net	R0500	(15.012)						(15.012)
<b>Expenses incurred</b>	R0550	932.297						932.297
<b>Other expenses</b>	R1200							0
<b>Total expenses</b>	R1300	932.297						932.297

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

**Annex I**  
**S.12.01.02**  
**Life and Health SLT Technical Provisions**

	Insurance with profit participation	Index-linked and unit-linked		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, incl. 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)	
		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
<b>Technical provisions calculated as a whole</b>	R0010															
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															
<b>Technical provisions calculated as a sum of BE and RM</b>																
<b>Best Estimate</b>																
<b>Gross Best Estimate</b>	R0030															
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080															
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090															
<b>Risk Margin</b>	R0100															
<b>Amount of the transitional on Technical Provisions</b>																
Technical Provisions calculated as a whole	R0110															
Best estimate	R0120															
Risk margin	R0130															
<b>Technical provisions - total</b>	R0200															

Annex I  
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
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>																
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	<b>R0050</b>																
<b>Technical provisions calculated as a sum of BE and RM</b>																	
<b>Best estimate</b>																	
Premium provisions																	
Gross	<b>R0060</b>		4.743	0	619.619	249.726	1.407	222.175	102.568	3.943	0	0	8.830				1.213.010
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0140</b>		3.250	0	0	0	840	150.601	25.193	0	0	0	6.474				186.357
Net Best Estimate of Premium Provisions	<b>R0150</b>		1.493	0	619.619	249.726	567	71.574	77.375	3.943	0	0	2.356				1.026.653
<b>Claims provisions</b>																	
Gross	<b>R0160</b>		6.615	0	1.457.293	170.952	7.437	130.632	298.300	200.606	0	0	0				2.271.834
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	<b>R0240</b>		5.807	0	221.414	0	5.874	101.692	72.699	145.789	0	0	0				553.275
Net Best Estimate of Claims Provisions	<b>R0250</b>		807	0	1.235.879	170.952	1.563	28.939	225.602	54.816	0	0	0				1.718.559
<b>Total Best estimate - gross</b>	<b>R0260</b>		11.357	0	2.076.912	420.678	8.844	352.806	400.868	204.549	0	0	8.830				3.484.844
<b>Total Best estimate - net</b>	<b>R0270</b>		2.301	0	1.855.498	420.678	2.130	100.513	302.976	58.759	0	0	2.356				2.745.212
<b>Risk margin</b>	<b>R0280</b>		268	0	215.946	48.959	248	11.698	35.261	6.838	0	0	274				319.492
<b>Amount of the transitional on Technical Provisions</b>																	
Technical Provisions calculated as a whole	<b>R0290</b>																
Best estimate	<b>R0300</b>																
Risk margin	<b>R0310</b>																
<b>Technical provisions - total</b>																	
Technical provisions - total	<b>R0320</b>		11.625	0	2.292.857	469.637	9.092	364.504	436.129	211.387	0	0	9.104				3.804.335
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	<b>R0330</b>		9.057	0	221.414	0	6.714	252.293	97.892	145.789	0	0	6.474				739.632
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	<b>R0340</b>		2.569	0	2.071.443	469.637	2.378	112.211	338.237	65.598	0	0	2.630				3.064.703

Annex I

S.19.01.21

Non-life insurance claims

Total Non-Life Business

Accident year / Underwriting year **Z0010**

Gross Claims Paid (non-cumulative)

(absolute amount)

		Development year												
		0	1	2	3	4	5	6	7	8	9	10&+	In Current year	Sum of years (cumulative)
Year		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
Prior	R0100												0	0
N-9	R0160	1,961,329	1,350,424	308,189	198,313	261,768	112,125	178,958	274,168	80,645	60,973		60,973	4,786,892
N-8	R0170	1,083,423	484,348	33,391	14,529	(637)	14,571	(5,900)	75,721	97,582			97,582	1,797,028
N-7	R0180	953,151	648,636	107,142	166,921	87,530	17,275	12,783	1,194				1,194	1,994,632
N-6	R0190	1,586,770	471,628	479,421	(3,725)	51,180	87,550	0					0	2,672,824
N-5	R0200	971,720	1,046,872	370,121	71,066	1,413	4,228						4,228	2,465,420
N-4	R0210	981,635	540,318	108,771	23,539	86,430							86,430	1,740,693
N-3	R0220	818,317	452,464	118,722	52,022								52,022	1,441,525
N-2	R0230	798,131	399,217	86,019									86,019	1,283,367
N-1	R0240	881,526	314,263										314,263	1,195,789
N	R0250	1,010,481											1,010,481	1,010,481
	<b>Total</b>												<b>1,713,192</b>	<b>20,388,651</b>

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

		Development year												
		0	1	2	3	4	5	6	7	8	9	10&+	In Current year	Sum of years (cumulative)
Year		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0260	C0260
Prior	R0100												0	0
N-9	R0160												607,931	608,319
N-8	R0170										387,413		387,413	387,447
N-7	R0180									61,803			61,803	61,780
N-6	R0190									62,361			62,361	62,364
N-5	R0200							65,491					65,491	65,539
N-4	R0210												127,951	127,951
N-3	R0220												166,578	166,532
N-2	R0230												45,046	45,087
N-1	R0240												99,427	99,424
N	R0250	647,057											647,057	647,390
	<b>Total</b>													<b>2,271,834</b>



**Annex I**

**S.22.01.21**

**Impact of long term guarantees measures and transitionals**

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010					
Basic own funds	R0020					
Eligible own funds to meet Solvency Capital Requirement	R0050					
Solvency Capital Requirement	R0090					
Eligible own funds to meet Minimum Capital Requirement	R0100					
Minimum Capital Requirement	R0110					

**Annex I**  
**S.23.01.01**  
**Own funds**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>					
Ordinary share capital (gross of own shares)	R0010	1.710.000	1.710.000		
Share premium account related to ordinary share capital	R0030				
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040				
Subordinated mutual member accounts	R0050				
Surplus funds	R0070				
Preference shares	R0090				
Share premium account related to preference shares	R0110				
Reconciliation reserve	R0130	2.249.248	2.249.248		
Subordinated liabilities	R0140				
An amount equal to the value of net deferred tax assets	R0160				
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180				
<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>					
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	R0220				
<b>Deductions</b>					
Deductions for participations in financial and credit institutions	R0230				
<b>Total basic own funds after deductions</b>	R0290	3.959.248	3.959.248		
<b>Ancillary own funds</b>					
Unpaid and uncalled ordinary share capital callable on demand	R0300				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310				
Unpaid and uncalled preference shares callable on demand	R0320				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340				
Letters of credit and guarantees other than 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	R0360				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370				
Other ancillary own funds	R0390				
<b>Total ancillary own funds</b>	R0400				
<b>Available and eligible own funds</b>					
Total available own funds to meet the SCR	R0500	3.959.248	3.959.248		
Total available own funds to meet the MCR	R0510	3.959.248	3.959.248		
Total eligible own funds to meet the SCR	R0540	3.959.248	3.959.248		
Total eligible own funds to meet the MCR	R0550	3.959.248	3.959.248		
<b>SCR</b>	R0580	2.630.662			
<b>MCR</b>	R0600	3.700.000			
<b>Ratio of Eligible own funds to SCR</b>	R0620	150,50%			
<b>Ratio of Eligible own funds to MCR</b>	R0640	107,01%			

		C0060
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	R0700	3.959.248
Own shares (held directly and indirectly)	R0710	-
Foreseeable dividends, distributions and charges	R0720	-
Other basic own fund items	R0730	1.710.000
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-
<b>Reconciliation reserve</b>	R0760	2.249.248
<b>Expected profits</b>		
Expected profits included in future premiums (EPIFP) - Life business	R0770	-
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	-
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790	-

**Annex I**

**S.25.01.21**

**Solvency Capital Requirement - for undertakings on Standard Formula**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	1.017.155		
Counterparty default risk	R0020	932.402		
Life underwriting risk	R0030	0		
Health underwriting risk	R0040	12.358		
Non-life underwriting risk	R0050	1.369.339		
Diversification	R0060	(833.524)		
Intangible asset risk	R0070	0		
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>2.497.730</b>		
<b>Calculation of Solvency Capital Requirement</b>		<b>C0100</b>		
Operational risk	R0130	132.932		
Loss-absorbing capacity of technical provisions	R0140	0		
Loss-absorbing capacity of deferred taxes	R0150	0		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0		
<b>Solvency Capital Requirement excluding capital add-on</b>	<b>R0200</b>	<b>2.630.662</b>		
Capital add-on already set	R0210	0		
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>2.630.662</b>		
<b>Other information on SCR</b>				
Capital requirement for duration-based equity risk sub-module	R0400			
Total amount of Notional Solvency Capital Requirements for remaining part	R0410			
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420			
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430			
Diversification effects due to RFF nSCR aggregation for article 304	R0440			

**Annex I**

**S.25.02.21**

**Solvency Capital Requirement - for undertakings using the standard formula and partial internal model**

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	<b>R0110</b>	
Diversification	<b>R0060</b>	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	<b>R0160</b>	
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	
Capital add-ons already set	<b>R0210</b>	
<b>Solvency capital requirement</b>	<b>R0220</b>	
<b>Other information on SCR</b>		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	<b>R0300</b>	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	<b>R0310</b>	
Capital requirement for duration-based equity risk sub-module	<b>R0400</b>	
Total amount of Notional Solvency Capital Requirements for remaining part	<b>R0410</b>	
Total amount of Notional Solvency Capital Requirement for ring fenced funds	<b>R0420</b>	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	<b>R0430</b>	
Diversification effects due to RFF nSCR aggregation for article 304	<b>R0440</b>	

**Annex I**

**S.25.03.21**

**Solvency Capital Requirement - for undertakings on Full Internal Models**

Unique number of component	Components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	<b>R0110</b>	
Diversification	<b>R0060</b>	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	<b>R0160</b>	
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	
Capital add-ons already set	<b>R0210</b>	
<b>Solvency capital requirement</b>	<b>R0220</b>	
<b>Other information on SCR</b>	<b>R0300</b>	
Amount/estimate of the overall loss-absorbing capacity of technical provisions	<b>R0310</b>	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	<b>R0410</b>	
Total amount of Notional Solvency Capital Requirements for remaining part	<b>R0420</b>	
Total amount of Notional Solvency Capital Requirement for ring fenced funds	<b>R0430</b>	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	<b>R0440</b>	
Diversification effects due to RFF nSCR aggregation for article 304	<b>R0440</b>	

**Annex I**
**S.28.01.01**
**Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity**
**Linear formula component for non-life insurance and reinsurance obligations**

MCR <sub>NL</sub> Result	C0010		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	R0010	520.604		
Medical expense insurance and proportional reinsurance	R0020		0	0
Income protection insurance and proportional reinsurance	R0030		2.301	2.220
Workers' compensation insurance and proportional reinsurance	R0040		0	0
Motor vehicle liability insurance and proportional reinsurance	R0050		1.855.498	2.236.971
Other motor insurance and proportional reinsurance	R0060		420.678	371.742
Marine, aviation and transport insurance and proportional reinsurance	R0070		2.130	22.174
Fire and other damage to property insurance and proportional reinsurance	R0080		100.513	60.038
General liability insurance and proportional reinsurance	R0090		302.976	326.660
Credit and suretyship insurance and proportional reinsurance	R0100		58.759	16.726
Legal expenses insurance and proportional reinsurance	R0110		0	0
Assistance and proportional reinsurance	R0120		0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130		2.356	559
Non-proportional health reinsurance	R0140		0	0
Non-proportional casualty reinsurance	R0150		0	0
Non-proportional marine, aviation and transport reinsurance	R0160		0	0
Non-proportional property reinsurance	R0170		0	0

**Linear formula component for life insurance and reinsurance obligations**

MCR <sub>L</sub> Result	C0040		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	R0200			
Obligations with profit participation - guaranteed benefits	R0210			
Obligations with profit participation - future discretionary benefits	R0220			
Index-linked and unit-linked insurance obligations	R0230			
Other life (re)insurance and health (re)insurance obligations	R0240			
Total capital at risk for all life (re)insurance obligations	R0250			

**Overall MCR calculation**

		C0070
Linear MCR	R0300	520.604
SCR	R0310	2.630.662
MCR cap	R0320	1.183.798
MCR floor	R0330	657.666
Combined MCR	R0340	657.666
Absolute floor of the MCR	R0350	3.700.000
		C0070
<b>Minimum Capital Requirement</b>	<b>R0400</b>	<b>3.700.000</b>

Annex I

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		
<b>Linear formula component for non-life insurance and reinsurance obligations</b>	<b>R0010</b>			

- Medical expense insurance and proportional reinsurance
- Income protection insurance and proportional reinsurance
- Workers' compensation insurance and proportional reinsurance
- Motor vehicle liability insurance and proportional reinsurance
- Other motor insurance and proportional reinsurance
- Marine, aviation and transport insurance and proportional reinsurance
- Fire and other damage to property insurance and proportional reinsurance
- General liability insurance and proportional reinsurance
- Credit and suretyship insurance and proportional reinsurance
- Legal expenses insurance and proportional reinsurance
- Assistance and proportional reinsurance
- Miscellaneous financial loss insurance and proportional reinsurance
- Non-proportional health reinsurance
- Non-proportional casualty reinsurance
- Non-proportional marine, aviation and transport reinsurance
- Non-proportional property reinsurance

	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	C0030	C0040	C0050	C0060
<b>R0020</b>				
<b>R0030</b>				
<b>R0040</b>				
<b>R0050</b>				
<b>R0060</b>				
<b>R0070</b>				
<b>R0080</b>				
<b>R0090</b>				
<b>R0100</b>				
<b>R0110</b>				
<b>R0120</b>				
<b>R0130</b>				
<b>R0140</b>				
<b>R0150</b>				
<b>R0160</b>				
<b>R0170</b>				

	Non-life activities		Life activities	
	MCR <sub>(L,NL)</sub> Result		MCR <sub>(L,L)</sub> Result	
	C0070	C0080		
<b>Linear formula component for life insurance and reinsurance obligations</b>	<b>R0200</b>			

- Obligations with profit participation - guaranteed benefits
- Obligations with profit participation - future discretionary benefits
- Index-linked and unit-linked insurance obligations
- Other life (re)insurance and health (re)insurance obligations
- Total capital at risk for all life (re)insurance obligations

	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0090	C0100	C0110	C0120
<b>R0210</b>				
<b>R0220</b>				
<b>R0230</b>				
<b>R0240</b>				
<b>R0250</b>				

Overall MCR calculation

	C0130
Linear MCR	<b>R0300</b>
SCR	<b>R0310</b>
MCR cap	<b>R0320</b>
MCR floor	<b>R0330</b>
Combined MCR	<b>R0340</b>
Absolute floor of the MCR	<b>R0350</b>
<b>Minimum Capital Requirement</b>	<b>R0400</b>

Notional non-life and life MCR calculation

	Non-life activities		Life activities	
	C0140	C0150		
Notional linear MCR	<b>R0500</b>			
Notional SCR excluding add-on (annual or latest calculation)	<b>R0510</b>			
Notional MCR cap	<b>R0520</b>			
Notional MCR floor	<b>R0530</b>			
Notional Combined MCR	<b>R0540</b>			
Absolute floor of the notional MCR	<b>R0550</b>			
Notional MCR	<b>R0560</b>			