

RAPPORT SUR LA SOLVABILITE ET LA SITUATION FINANCIERE

Cardif Assurances Risques Divers

Annexes

Quantitative Reporting Templates - QRT

31 décembre 2016



**BNP PARIBAS
CARDIF**

**L'assureur
d'un monde
qui change**

Balance sheet

S.02.01.21

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	19 673 127
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	3 207 444
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	1 469 861 767
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	7 271 000
Equities	R0100	53 169 560
Equities - listed	R0110	53 168 560
Equities - unlisted	R0120	1 000
Bonds	R0130	1 044 581 875
Government Bonds	R0140	509 945 637
Corporate Bonds	R0150	530 852 238
Structured notes	R0160	3 784 000
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	347 590 000
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	17 249 332
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	90 232 728
Non-life and health similar to non-life	R0280	74 735 906
Non-life excluding health	R0290	57 336 327
Health similar to non-life	R0300	17 399 579
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	15 496 822
Health similar to life	R0320	15 496 822
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	27 080 000
Insurance and intermediaries receivables	R0360	111 247 553
Reinsurance receivables	R0370	54 343 625
Receivables (trade, not insurance)	R0380	78 416 937
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	23 578 497
Any other assets, not elsewhere shown	R0420	2 104 774
Total assets	R0500	1 879 746 452
Liabilities		
Technical provisions – non-life	R0510	547 967 565
Technical provisions – non-life (excluding health)	R0520	442 687 366
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	332 663 395
Risk margin	R0550	110 023 971
Technical provisions - health (similar to non-life)	R0560	105 280 200
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	90 948 549
Risk margin	R0590	14 331 650
Technical provisions - life (excluding index-linked and unit-linked)	R0600	-91 907 120
Technical provisions - health (similar to life)	R0610	-91 907 148
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	-139 056 266
Risk margin	R0640	47 149 118
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	28
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	
Risk margin	R0680	28
Technical provisions – index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	9 067 000
Pension benefit obligations	R0760	5 775 876
Deposits from reinsurers	R0770	32 920 000
Deferred tax liabilities	R0780	81 623 740
Derivatives	R0790	1 112 000
Debts owed to credit institutions	R0800	42 840 000
Debts owed to credit institutions resident domestically	ER0801	42 840 000
Debts owed to credit institutions resident in the euro area other than domestic	ER0802	
Debts owed to credit institutions resident in rest of the world	ER0803	
Financial liabilities other than debts owed to credit institutions	R0810	49 313 000
Debts owed to non-credit institutions	ER0811	
Debts owed to non-credit institutions resident domestically	ER0812	
Debts owed to non-credit institutions resident in the euro area other than domestic	ER0813	
Debts owed to non-credit institutions resident in rest of the world	ER0814	
Other financial liabilities (debt securities issued)	ER0815	49 313 000
Insurance & intermediaries payables	R0820	201 278 004
Reinsurance payables	R0830	23 775 382
Payables (trade, not insurance)	R0840	106 870 325
Subordinated liabilities	R0850	261 513 000
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	261 513 000
Any other liabilities, not elsewhere shown	R0880	1 437 933
Total liabilities	R0900	1 273 586 706
Excess of assets over liabilities	R1000	606 159 745

Cardif Assurances Risques Divers
 Life and Health SLT Technical Provisions
 S.12.01.02

		Insurance with profit participation	Index-linked and unit-linked insurance			Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligations 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)
			Total	Contracts without options and guarantees	Contracts with options or guarantees	Total	Contracts without options and guarantees	Contracts with options or guarantees				Total	Contracts without options and guarantees	Contracts with options or guarantees			
			C0020	C0030	C0040	C0050	C0060	C0070				C0080	C0090	C0100			
Technical provisions calculated as a whole	R0010	0	0			0		0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM																	
Best Estimate																	
Gross Best Estimate	R0030	0		0	0	0	0	0	0	0	0	62 197 488	-226 763 507	0	25 509 754	-139 056 268	
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040	0		0	0	0	0	0	0	0	0	4 299 959	11 218 118	0	0	15 518 077	
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	0		0	0	0	0	0	0	0	0	57 914 055	-237 976 896	0	25 509 754	-154 553 088	
Risk Margin	R0100	0	0			28		0	0	28	-44 476 315			0	2 672 803	47 149 118	
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	R0110	0	0			0		0	0	0	0	0	0	0	0	0	0
Best estimate	R0120																
Risk margin	R0130																
Technical provisions - total	R0200	0	0			28		0	0	28	-120 089 704			0	28 182 556	-91 907 143	

Cardif Assurances Risques Divers
Non-Life Technical Provisions

8.17.01.02

		Segmentation for:																Total Non-Life obligation	
		Direct business and accepted proportional reinsurance										accepted non-proportional reinsurance:							
		Medical expenses 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		
		C0030	C0035	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	
Technical provisions calculated as a whole	R0010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	R0050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM																			
Best estimate																			
Premium provisions																			
Gross	R0060	5 316 436	10 984 828	0	0	28 216 278	0	4 285 990	2 560 933	0	0	146 704	199 809 103	0	0	0	0	0	251 320 270
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100	-41 851	-796 207	0	0	690 784	0	294 837	-13 948	0	0	36 484	38 427 365	0	0	0	0	0	38 607 493
Net Best Estimate of Premium Provisions	R0150	5 358 300	11 783 091	0	0	27 525 591	0	4 091 216	2 574 877	0	0	90 219	161 522 413	0	0	0	0	0	212 655 847
Claims provisions																			
Gross	R0160	698 722	73 942 136	6 430	0	4 184 418	0	5 549 145	20 965	0	0	1 172	87 908 688	0	0	0	0	0	172 291 674
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	40 276	18 199 432	0	0	16 573	0	1 050 577	7 185	0	0	22	16 957 217	0	0	0	0	0	36 271 283
Net Best Estimate of Claims Provisions	R0250	658 446	55 742 704	6 430	0	4 147 845	0	4 498 568	13 780	0	0	1 150	70 951 469	0	0	0	0	0	136 020 391
Total best estimate - gross	R0260	8 015 158	84 526 862	8 430	0	32 380 696	0	9 835 136	2 587 899	0	0	147 676	287 717 788	0	0	0	0	0	423 611 944
Total best estimate - net	R0270	8 016 746	87 525 795	6 430	0	31 873 374	0	8 490 784	2 589 657	0	0	91 969	232 473 862	0	0	0	0	0	348 876 038
Risk margin	R0280	1 516 830	12 814 450	570	0	9 202 251	0	2 637 559	803 413	105 028	0	5 024	97 270 697	0	0	0	0	0	124 355 621
Amount of the transitional on Technical Provisions																			
TP as a whole	R0290																		
Best estimate	R0300																		
Risk margin	R0310																		
Technical provisions - total																			
Technical provisions - total	R0320	7 531 788	97 741 412	7 000	0	41 582 947	0	12 472 694	3 380 311	105 028	0	152 699	384 988 486	0	0	0	0	0	547 967 965
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-1 588	17 401 167	0	0	707 320	0	1 335 352	-6 758	0	0	66 506	55 243 907	0	0	0	0	0	74 735 906
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	7 533 376	80 340 245	7 000	0	40 875 627	0	11 137 343	3 392 069	105 028	0	86 193	329 744 579	0	0	0	0	0	473 231 659

Cardif Assurances Réques Divers
Non-life Insurance claims
S.16.01.21.01

Gross Claims Paid (non-cumulative) - Development year (absolute amount)

Prior	RD100	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		CD100	CD020	CD030	CD040	CD050	CD060	CD070	CD080	CD090	CD100	CD110	CD120	CD130	CD140	CD150	CD160
N-14	RD110	5 201 847	23 710 829	13 421 040	4 996 355	2 049 511	935 211	653 063	414 063	296 467	125 670	89 253	17 544	27 860	10 227	13 061	265 700
N-13	RD120	12 267 299	41 879 405	13 208 126	4 652 969	1 279 974	787 027	310 680	210 958	142 349	91 144	36 214	19 884	12 027	8 941		
N-12	RD130	21 792 716	41 999 667	12 020 987	3 192 480	1 148 200	695 142	370 986	143 145	77 906	70 457	28 054	1 631				
N-11	RD140	22 862 666	49 937 658	9 939 904	2 892 455	746 481	385 759	285 430	107 478	105 512	21 471	18 846	3 796				
N-10	RD150	22 267 691	37 840 991	10 168 015	2 905 649	1 068 426	447 399	234 639	363 230	52 592	22 374	4 270					
N-9	RD160	24 034 390	39 736 020	10 197 464	3 464 292	1 097 200	371 659	597 443	73 469	14 089	8 990						
N-8	RD170	29 986 990	60 779 760	13 666 176	3 174 054	1 092 875	375 717	297 894	344 981	-16 463							
N-7	RD180	41 316 680	66 892 510	14 333 706	3 389 233	887 343	481 113	388 612	124 550								
N-6	RD190	41 291 980	69 426 770	11 875 619	3 396 277	989 141	592 491	252 003									
N-5	RD200	44 135 140	67 876 842	15 516 223	3 107 412	1 269 897	492 456										
N-4	RD210	49 041 702	63 875 841	16 392 166	3 073 897	1 080 745											
N-3	RD220	57 161 375	68 903 962	18 646 809	2 828 015												
N-2	RD230	54 893 128	72 089 023	14 156 039													
N-1	RD240	58 974 796	95 307 634														
N	RD250	54 467 890															

Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

Prior	RD100	Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)	
		CD170	CD180
N-14	RD110	13 061	51 961 800
N-13	RD120	8 941	73 516 652
N-12	RD130	147	81 514 585
N-11	RD140	3 796	78 907 053
N-10	RD150	4 270	75 175 233
N-9	RD160	8 990	79 275 313
N-8	RD170	16 463	90 690 967
N-7	RD180	124 550	127 613 746
N-6	RD190	252 003	118 784 241
N-5	RD200	492 456	122 102 098
N-4	RD210	1 080 745	134 374 454
N-3	RD220	2 828 015	147 440 681
N-2	RD230	14 156 039	141 138 190
N-1	RD240	95 307 634	114 482 630
N	RD250	94 687 660	54 687 660
Total	RD260	129 122 574	1 900 130 970

Cardif Assurances Risques Divers
Non-We Insurances
S.19.01.21.01

Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +															
		C0200		C0210		C0220		C0230		C0240		C0250		C0270		C0280		C0290		C0300		C0310		C0320		C0330		C0340		C0350		
Prior	R0100																														350	
N-14	R0110	85 328	18 500	18 500	18 500	18 500	18 500	18 500	18 500	3 963	2 490	2 148	-4 033	-3 020	0	0	0	0	50 113													
N-13	R0120	68 772	31 718	13 206	13 206	8 866	-7 187	-10 144	-11 690	-11 690	-8 074	0	0	0	0	84 641																
N-12	R0130	81 248	34 051	22 433	15 626	9 801	-1 523	-14 115	-14 115	-14 115	0	0	0	0	119 322																	
N-11	R0140	68 790	13 705	-2 475	-18 759	-10 910	-11 685	-11 685	-9 668	0	0	0	0	112 954																		
N-10	R0150	129 923	-33 096	-9 814	-14 678	-15 321	-27 612	-10 758	0	1 197	0	0	119 612																			
N-9	R0160	146 234	20 748	19 959	11 395	1 301	-5 645	0	204 380	0	132 888																					
N-8	R0170	228 961	-13 867	-25 934	-20 381	-20 111	-16 028	-7 923	-16 830	61 862																						
N-7	R0180	216 405	31 772	4 161	-11 216	-3 982	140 640	1 669	137 949																							
N-6	R0190	194 179	12 048	-1 498	-2 152	272 529	258 812	267 031																								
N-5	R0200	153 081	26 421	20 499	228 719	44 868	948 959																									
N-4	R0210	220 034	78 189	1 452 226	98 354	1 898 722																										
N-3	R0220	288 015	11 616 542	960 811	3 177 134																											
N-2	R0230	31 338 889	10 520 143	6 389 686																												
N-1	R0240	38 242 479	22 734 948																													
N	R0250	118 801 872																														

Gross discounted Best Estimate Claims Provisions -

Current year, sum of years (cumulative)

		Year end (discounted data)
Prior	R0100	0
N-14	R0110	50 113
N-13	R0120	84 641
N-12	R0130	119 322
N-11	R0140	112 763
N-10	R0150	118 611
N-9	R0160	132 888
N-8	R0170	61 862
N-7	R0180	138 738
N-6	R0190	258 279
N-5	R0200	352 912
N-4	R0210	1 889 712
N-3	R0220	3 139 197
N-2	R0230	6 248 041
N-1	R0240	23 902 002
N	R0250	118 168 917
Total	R0260	154 747 004

Cardif Assurances Risques Divers
Impact of long term guarantees measures and transitionals

S.22.01.21.01

		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	456 060 445	0	0	1 401 558	-1 401 558
Basic own funds	R0020	759 055 068	0	0	-966 742	0
Eligible own funds to meet Solvency Capital Requirement	R0050	759 055 068	0	0	-966 742	0
Solvency Capital Requirement	R0090	555 254 165	0	0	117 878	-117 878
Eligible own funds to meet Minimum Capital Requirement	R0100	541 193 271	0	0	-938 312	0
Minimum Capital Requirement	R0110	181 471 649	0	0	142 153	-142 153

Cardif Assurances Risques Divers

Own funds

S.23.01.01

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	16 876 000	16 876 000		0	
Share premium account related to ordinary share capital	R0030	240 127 000	240 127 000		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0		0	
Subordinated mutual member accounts	R0050	0		0	0	0
Surplus funds	R0070	0	0			
Preference shares	R0090	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Reconciliation reserve	R0130	220 865 941	220 865 941			
Subordinated liabilities	R0140	261 513 000		27 030 000	234 483 000	0
An amount equal to the value of net deferred tax assets	R0160	19 673 127				19 673 127
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0	0
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						
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	0				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0				0
Total basic own funds after deductions	R0290	759 055 068	477 868 941	27 030 000	234 483 000	19 673 127
Ancillary own funds						
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	0			0	
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	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0			0	0
Other ancillary own funds	R0390					
Total ancillary own funds	R0400	0			0	0
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	759 055 068	477 868 941	27 030 000	234 483 000	19 673 127
Total available own funds to meet the MCR	R0510	739 381 941	477 868 941	27 030 000	234 483 000	
Total eligible own funds to meet the SCR	R0540	759 055 068	477 868 941	27 030 000	234 483 000	19 673 127
Total eligible own funds to meet the MCR	R0550	541 193 271	477 868 941	27 030 000	36 294 330	
SCR	R0580	555 254 165				
MCR	R0600	181 471 649				
Ratio of Eligible own funds to SCR	R0620	137%				
Ratio of Eligible own funds to MCR	R0640	298%				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	606 159 745
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	108 617 677
Other basic own fund items	R0730	276 676 127
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Reconciliation reserve	R0760	220 865 941
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	251 173 312
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	5 072 389
Total Expected profits included in future premiums (EPIFP)	R0790	256 245 701

Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.21

Basic Solvency Capital Requirement

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	145 225 081		
Counterparty default risk	R0020	27 530 956		
Life underwriting risk	R0030	0		
Health underwriting risk	R0040	239 795 033		
Non-life underwriting risk	R0050	449 199 557		
Diversification	R0060	-271 135 097		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	590 615 530		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	27 128 219
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-62 489 583
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency Capital Requirement excluding capital add-on	R0200	555 254 165
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	555 254 165
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	555 254 165
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

Cardif Assurances Risque Divers

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity
S.28.01.01

Linear formula component for non-life insurance and reinsurance obligations

		MCR components
		C0010
MCRNL Result	R0010	118 425 247

Background Information

		Background Information	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	6 016 746	19 758 577
Income protection insurance and proportional reinsurance	R0030	67 525 795	136 464 535
Workers' compensation insurance and proportional reinsurance	R0040	6 430	2 735
Motor vehicle liability insurance and proportional reinsurance	R0050	0	0
Other motor insurance and proportional reinsurance	R0060	31 673 376	73 603 006
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	8 499 784	11 761 741
General liability insurance and proportional reinsurance	R0090	2 588 657	3 879 549
Credit and suretyship insurance and proportional reinsurance	R0100	0	0
Legal expenses insurance and proportional reinsurance	R0110	0	0
Assistance and proportional reinsurance	R0120	91 369	76 693
Miscellaneous financial loss insurance and proportional reinsurance	R0130	232 473 882	353 706 570
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

		C0040
MCRL Result	R0200	63 046 402

Total capital at risk for all life (re)insurance obligations

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	0	
Obligations with profit participation - future discretionary benefits	R0220	0	
Index-linked and unit-linked insurance obligations	R0230	0	
Other life (re)insurance and health (re)insurance obligations	R0240	-154 553 088	
Total capital at risk for all life (re)insurance obligations	R0250		90 066 288 898

Overall MCR calculation

		C0070
Linear MCR	R0300	181 471 649
SCR	R0310	555 254 165
MCR cap	R0320	249 864 374
MCR floor	R0330	138 813 541
Combined MCR	R0340	181 471 649
Absolute floor of the MCR	R0350	2 500 000
Minimum Capital Requirement	R0400	181 471 649