Progressive Insurance Company Limited

Solvency and Financial Condition Report

Disclosures

31 December

2022

(Monetary amounts in EUR 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

	Progressive Insurance Company Limited
	529900BLBH5YY0K8NY18
	LEI
	Non-life undertakings
	CY
	en
	31 December 2022
	EUR
	IFRS
	Standard formula
	No use of matching adjustment
	No use of volatility adjustment
٨	lo use of transitional measure on the risk-free interest rate
	No use of transitional measure on technical provisions

List of reported templates

S.02.01.02 - Balance sheet

 $\ensuremath{\mathsf{S.05.01.02}}$ - Premiums, claims and expenses by line of business

S.05.02.01 - Premiums, claims and expenses by country

S.17.01.02 - Non-Life Technical Provisions

S.19.01.21 - Non-Life insurance claims

S.23.01.01 - Own Funds

S.25.01.21 - Solvency Capital Requirement - for undertakings on Standard Formula

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

5.02.01.02

Balance sheet

		value
	Assets	C0010
R0030	Intangible assets	30
R0040	Deferred tax assets	23
R0050	Pension benefit surplus	0
R0060	Property, plant & equipment held for own use	1,428
R0070	Investments (other than assets held for index-linked and unit-linked contracts)	4,698
R0080	Property (other than for own use)	2,065
R0090	Holdings in related undertakings, including participations	699
R0100	Equities	4
R0110	Equities - listed	4
R0120	Equities - unlisted	0
R0130	Bonds	0
R0140	Government Bonds	0
R0150	Corporate Bonds	0
R0160	Structured notes	0
R0170	Collateralised securities	0
R0180	Collective Investments Undertakings	371
R0190	Derivatives	0
R0200	Deposits other than cash equivalents	1,559
R0210	Other investments	0
R0220	Assets held for index-linked and unit-linked contracts	0
R0230	Loans and mortgages	0
R0240	Loans on policies	0
R0250	Loans and mortgages to individuals	0
R0260	Other loans and mortgages	0
R0270	Reinsurance recoverables from:	299
R0280	Non-life and health similar to non-life	299
R0290	Non-life excluding health	299
R0300	Health similar to non-life	0
R0310	Life and health similar to life, excluding index-linked and unit-linked	0
R0320	Health similar to life	0
R0330	Life excluding health and index-linked and unit-linked	0
R0340	Life index-linked and unit-linked	0
R0350	Deposits to cedants	0
R0360	Insurance and intermediaries receivables	667
R0370	Reinsurance receivables	34
R0380	Receivables (trade, not insurance)	22
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	1,236
R0420	Any other assets, not elsewhere shown	471
R0500	Total assets	8,908

Solvency II

5.02.01.02

Balance sheet

		Solvency II value
	Liabilities	C0010
R0510	Technical provisions - non-life	3,335
R0520	Technical provisions - non-life (excluding health)	3,332
R0530	TP calculated as a whole	0
R0540	Best Estimate	3,057
R0550	Risk margin	275
R0560	Technical provisions - health (similar to non-life)	3
R0570	TP calculated as a whole	0
R0580	Best Estimate	2
R0590	Risk margin	1
R0600	Technical provisions - life (excluding index-linked and unit-linked)	0
R0610	Technical provisions - health (similar to life)	0
R0620	TP calculated as a whole	0
R0630	Best Estimate	0
R0640	Risk margin	0
R0650	Technical provisions - life (excluding health and index-linked and unit-linked)	0
R0660	TP calculated as a whole	0
R0670	Best Estimate	0
R0680	Risk margin	0
R0690	Technical provisions - index-linked and unit-linked	0
R0700	TP calculated as a whole	0
R0710	Best Estimate	0
R0720	Risk margin	0
R0740	Contingent liabilities	0
R0750	Provisions other than technical provisions	0
R0760	Pension benefit obligations	0
R0770	Deposits from reinsurers	0
R0780	Deferred tax liabilities	371
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	153
R0840	Payables (trade, not insurance)	0
R0850	Subordinated liabilities	0
R0860	Subordinated liabilities not in BOF	0
R0870	Subordinated liabilities in BOF	0
R0880	Any other liabilities, not elsewhere shown	512
R0900	Total liabilities	4,370
R1000	Excess of assets over liabilities	4,537

\$.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	23	17		2,506	820	54	1,986	903	20			109					6,438
R0120 Gross - Proportional reinsurance accepted																	0
R0130 Gross - Non-proportional reinsurance accepted																	0
R0140 Reinsurers' share	0	_		203			,	508	1			107					2,362
R0200 Net Premiums earned	23	1		2,302	780	15	537	395	19			2					4,076
R0210 Gross - Direct Business	19	21	I	2,431	795	57	1,814	874	17	I	1	104					6,133
R0220 Gross - Proportional reinsurance accepted	19	Z1		2,431	795	37	1,014	0/4	17			104					0,133
R0230 Gross - Non-proportional reinsurance accepted														1			0
R0240 Reinsurers' share	0	20		198	38	42	1,276	485	1			101					2,162
R0300 Net	19			2,233				389	16			2					3,972
Claims incurred	17		1	2,233	730	13	337	307	10	I	1			1			3,772
R0310 Gross - Direct Business	2	4	1	1,383	525	12	373	175	0		1	0					2,474
R0320 Gross - Proportional reinsurance accepted				1,505	323	12	373	173				Ů					2,474
R0330 Gross - Non-proportional reinsurance accepted																	0
R0340 Reinsurers' share	0	4		2	0	10	210	50	0		T	0					276
R0400 Net	2	0		1,381	525			125	0			0					2,198
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	0			0					0
R0550 Expenses incurred	5	4		863	287	11	530	231	4			29					1,964
R1200 Other expenses																	234
R1300 Total expenses																	2,198
•																	

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	remiums written) -	premiums wr	by amount of gross itten) - non-life gations	Total Top 5 and home country
R0010								nome country
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
	Premiums written							
R0110	Gross - Direct Business	6,438						6,438
R0120	Gross - Proportional reinsurance accepted							0
R0130	Gross - Non-proportional reinsurance accepted							0
R0140	Reinsurers' share	2,362						2,362
R0200	Net	4,076						4,076
	Premiums earned							
R0210	Gross - Direct Business	6,133						6,133
R0220	Gross - Proportional reinsurance accepted							0
R0230	Gross - Non-proportional reinsurance accepted							0
R0240	Reinsurers' share	2,162						2,162
R0300	Net	3,972						3,972
	Claims incurred							
R0310	Gross - Direct Business	2,474						2,474
R0320	Gross - Proportional reinsurance accepted							0
R0330	Gross - Non-proportional reinsurance accepted							0
R0340	Reinsurers' share	276						276
R0400		2,198						2,198
	Changes in other technical provisions							
R0410	Gross - Direct Business	0						0
R0420	Gross - Proportional reinsurance accepted							0
R0430	Gross - Non-proportional reinsurance accepted							0
R0440	Reinsurers' share	0						0
R0500	Net	0						0
R0550	Expenses incurred	1,964						1,964
R1200	Other expenses							234
R1300	Total expenses							2,198

Non-Life Technical Provisions

					Direct busi	iness and accepto	ed proportional re	einsurance					Ac	cepted non-prop	ortional reinsurar	ice	
	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		0	0	0	0	0	0			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	2	0		375	222	-9	-2	49	-2	2		10					645
Total recoverable from reinsurance/SPV and Finite																	
R0140 Re after the adjustment for expected losses due to counterparty default	0	0		-89	-18	-5	-53	27	0)		6					-132
R0150 Net Best Estimate of Premium Provisions	2	0		464	240	-5	52	22	-1			1					777
		- 0		404	240	-3	32		-1			1 4	I	1	l		777
Claims provisions				. ===									1				
R0160 Gross Total recoverable from reinsurance/SPV and Finite	1	0		1,709	182	1	148	372	1			0					2,413
R0240 Re after the adjustment for expected losses due to	0	0		119	0	0	125	185	1			0					430
counterparty default																	
R0250 Net Best Estimate of Claims Provisions	1	0		1,590	182	0	23	187	0			0					1,983
R0260 Total best estimate - gross	2	0		2,084	404	-9	147	421	-1			10					3,059
R0270 Total best estimate - net	2	0		2,054	422	-4	75	209	-1			4					2,760
R0280 Risk margin	1	0		177	44	1	26	27	1			0					276
Amount of the transitional on Technical Provisions																	
R0290 Technical Provisions calculated as a whole	0	0		0	0	0	0	0	0			0					0
R0300 Best estimate	0	0		0	0	0	0	0	0			0					0
R0310 Risk margin	0	0		0	0	0	0	0	0			0					0
R0320 Technical provisions - total	3	0		2,261	448	-8	173	448	0			10					3,335
Recoverable from reinsurance contract/SPV and R0330 Finite Re after the adjustment for expected losses due to counterparty default - total	0	0		30	-18	-4	72	212	0			6					299
R0340 Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	3	0		2,231	465	-4	101	236	0			4					3,036

S.19.01.21 Non-Life insurance claims

Total Non-life business

Z0020

Ī	Gross Claims	Paid (non-cum	nulative)											
	(absolute am	ount)												
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
	Year	00010	C0020	C0030	C0040	Developm		C0070	00000	C0070	C0100	COTTO	In Current	Sum of years
		0	1	2	3	4	5	6	7	8	9	10 & +	year	(cumulative)
100	Prior											147	147	147
160	2013	818	452	119	52	72	67	12	29	26	29		29	1,677
170	2014	798	399	86	6	14	0	7	-2	1			1	1,311
180	2015	882	314	70	22	7	0	2	1				1	1,297
190	2016	1,010	387	63	102	34	3	40					40	1,639
)200	2017	1,098	428	103	55	36	24						24	1,744
210	2018	1,029	760	117	22	13							13	1,942
)220	2019	1,033	721	213	30								30	1,997
)230	2020	915	647	91									91	1,653
240	2021	895	804										804	1,699
250	2022	1,038											1,038	1,038
260												Total	2,218	16,144

Ī	Gross Undisc	ounted Best E	stimate Clair	ns Provisions									
	(absolute am	ount)											C0360
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	Year end
	Year					Developn	nent year						(discounted
		0	1	2	3	4	5	6	7	8	9	10 & +	data)
0100	Prior											327	391
0160	2013	0	0	0	167	170	189	74	100	96	89		81
0170	2014	0	0	45	23	6	13	8	8	6			6
0180	2015	0	99	60	8	-2	18	12	12				11
0190	2016	647	236	161	217	351	327	313					283
0200	2017	951	322	298	317	414	452						412
0210	2018	1,115	347	232	175	131							119
0220	2019	982	222	96	57								53
.0230	2020	373	110	67									62
0240	2021	691	319										291
0250	2022	766											705
0260												Total	2,413

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)
	Share premium account related to ordinary share capital
R0040	Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings
R0050	Subordinated mutual member accounts
R0070	Surplus funds
R0090	Preference shares
R0110	Share premium account related to preference shares
	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
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
	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
	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 Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC
	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
R0370	
	Other ancillary own funds
	Total ancillary own funds
	Available and eligible own funds
R0500	Total available own funds to meet the SCR
	Total available own funds to meet the MCR
	Total eligible own funds to meet the SCR
R0550	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
D0700	Reconcilliation reserve
	Excess of assets over liabilities Own shares (held directly and indirectly)
	Foreseeable dividends, distributions and charges
	Other basic own fund items
	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds
	Reconciliation reserve
	Expected profits
R0770	Expected profits included in future premiums (EPIFP) - Life business
D0700	

Total	Tier 1 unrestricted	Tier 1 restricted	Tier 2	Tier 3
C0010	C0020	C0030	C0040	C0050
1,710	1,710		0	
0	0		0	
0	0	-	0	
0	0	0	0	0
0	U	0	0	0
0		0	0	0
2,827	2,827	-	٥	
0	,-	0	0	0
0				0
0	0	0	0	0
0				
		1		
0				
4,537	4,537	0	0	0
0				
0				
0				
0				
0				
0				
0				
0				
0			0	0
			- 1	
4,537	4,537	0	0	0
4,537	4,537	0	0	
4,537	4,537	0	0	0
4,537	4,537	0	0	
2,642	·			
4,000				
171.77%				
113.44%				
C0060				
4,537				
0				
1,710				
0				
0.00=				

2,827

Solvency Capital Requirement - for undertakings on Standard Formula

CO110 CO090 CO120			Gross solvency capital requirement	USP	Simplifications
Counterparty default risk 158 136			C0110	C0090	C0120
Life underwriting risk 0 0 1,197 136 136 1,197 1,205 1,197 1,205 1,197 1,205 1,197 1,205 1,197 1,205 1,197	R0010	Market risk	1,269		
Mealth underwriting risk 136 1,117 1,1	R0020	Counterparty default risk			
Non-life underwriting risk Diversification Non-life underwriting risk R0100 Diversification R01010 Basic Solvency Capital Requirement Calculation of Solvency Capital Requirement Cotton Calculation of Solvency Capital Requirement Cotton Cotton Cotton Cotton For health underwriting risk: 184 Loss-absorbing capacity of technical provisions R0150 Coss-absorbing capacity of deferred taxes R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Capital add-ons already set Capital add-ons already set Cotton Capital add-ons already set Cotton Cotton	R0030	Life underwriting risk	0		
Note Page	R0040	Health underwriting risk			
Intangible asset risk R0100 Basic Solvency Capital Requirement Calculation of Solvency Capital Requirement CO100 For habith underwriting risk: 1. to recrease in the amount of annuity benefits 9. None 1840 Loss-absorbing capacity of technical provisions R0101 Coapital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Solvency Capital Requirement excluding capital add-on Capital add-ons already set Other information on SCR R0200 Solvency capital requirement Other information on SCR Capital requirement for duration-based equity risk sub-module Capital requirement for duration-based equity risk sub-module Capital amount of Notional Solvency Capital Requirements for remaining part Other information on SCR R0400 Total amount of Notional Solvency Capital Requirements for remaining part Other information on SCR Capital requirement for duration-based equity risk sub-module Capital requirement for duration-based equity risk sub-module Other information on SCR Capital requirement for duration-based equity risk sub-module Other information on SCR Capital requirement for duration-based equity risk sub-module Other information on SCR Capital requirement for duration-based equity risk sub-module Other information on SCR Capital requirement for duration-based equity risk sub-module Capital requirement for duration-based equity risk sub-module Other information on SCR Capital requirement for duration-based equity risk sub-module Other information on SCR Capital requirement for duration-based equity risk sub-module Capital requirement for duration for remaining part Other information on SCR Capital requirement for for duration-based equity risk sub-module Capital requirement for for duration for remaining part Other information on SCR Capital requirement for for duration for remai	R0050	Non-life underwriting risk	1,197		
R0070 Intangible asset risk R0100 Basic Solvency Capital Requirement Calculation of Solvency Capital Requirement Calculation of Solvency Capital Requirement R0130 Operational risk R0140 Loss-absorbing capacity of technical provisions R0150 Loss-absorbing capacity of deferred taxes R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC R0200 Solvency Capital Requirement excluding capital add-on R0201 Capital add-on already set Other information on SCR R0400 Capital requirement for duration-based equity risk sub-module Total amount of Notional Solvency Capital Requirements for remaining part Otal amount of Notional Solvency Capital Requirements for remaining part Diversification effects due to RFF nSCR aggregation for article 304 Approach to tax rate Calculation of loss absorbing capacity of deferred taxes R0400 LAC DT justified by reversion of deferred tax liabilities R0400 LAC DT justified by carry back, current year R0400 LAC DT justified by carry back, current year R0400 R0400 LAC DT justified by carry back, current year R0400 R0400 LAC DT justified by carry back, current year R0400 R04	R0060	Diversification	-926		
R0100 Basic Solvency Capital Requirement 2,458 Calculation of Solvency Capital Requirement 2,458 Calculation of Solvency Capital Requirement 5,458 R0100 Loss-absorbing capacity of technical provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				USP Key	
R0100 Basic Solvency Capital Requirement Calculation of Solvency Capital Requirement Collou	R0070	Intangible asset risk	24	For life underw	riting risk;
Calculation of Solvency Capital Requirement Calculation of Solvency Capital Requirement Collod For health underwriting risk: 1. Increase in the amount of annuity benefits 1. Increase in the amount of annuity benefits 1. Increase in the amount of annuity benefits 1. Increase in the annuity of the annuity of the service of the annuity of the an				1 - Increase in th	
Calculation of Solvency Capital Requirement R0130 Operational risk R0140 Loss-absorbing capacity of technical provisions R0150 Loss-absorbing capacity of technical provisions R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC R0200 Solvency Capital Requirement excluding capital add-on R0210 Capital add-ons already set Other information on SCR R0400 Capital requirement for duration-based equity risk sub-module Other information on SCR R0400 Total amount of Notional Solvency Capital Requirements for remaining part R0410 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0410 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0410 Diversification effects due to RFF nSCR aggregation for article 304 Approach to tax rate Approach to tax rate Calculation of loss absorbing capacity of deferred taxes Calculation of loss absorbing capacity of deferred taxes Calculation of loss absorbing capacity of deferred taxes Calculation of Justified by reversion of deferred tax liabilities R0400 LAC DT justified by reference to probable future taxable economic profit R0400 LAC DT justified by carry back, current year R0400 LAC DT justified by carry back, current year R0400 LAC DT justified by carry back, current year	R0100	Basic Solvency Capital Requirement	2,458		
Calculation of Solvency Capital Requirement R0130 Operational risk R0140 Loss-absorbing capacity of technical provisions R0150 Loss-absorbing capacity of technical provisions R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC R0200 Solvency Capital Requirement excluding capital add-on R0210 Capital add-ons already set Other information on SCR R0400 Capital requirement for duration-based equity risk sub-module Other information on SCR R0400 Total amount of Notional Solvency Capital Requirements for remaining part R0410 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0410 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0410 Diversification effects due to RFF nSCR aggregation for article 304 Approach to tax rate Approach to tax rate Calculation of loss absorbing capacity of deferred taxes Calculation of loss absorbing capacity of deferred taxes Calculation of loss absorbing capacity of deferred taxes Calculation of Justified by reversion of deferred tax liabilities R0400 LAC DT justified by reference to probable future taxable economic profit R0400 LAC DT justified by carry back, current year R0400 LAC DT justified by carry back, current year R0400 LAC DT justified by carry back, current year				F b lab d-	
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	KU690	MAXIMUM LAC DI	0		

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	C0010		
R0010	MCR _{NL} Result	608		
			Net (of reinsurance/SPV) best estimate and TP	Net (of reinsurance) written premiums in
			calculated as a whole	the last 12 months
			C0020	C0030
R0020	Medical expense insurance and proportional reinsurance		2	23
R0030	Income protection insurance and proportional reinsurance		0	1
R0040	Workers' compensation insurance and proportional reinsurance		0	0
R0050	Motor vehicle liability insurance and proportional reinsurance		2,054	2,302
R0060	Other motor insurance and proportional reinsurance		422	780
R0070	Marine, aviation and transport insurance and proportional reinsurance		0	15
R0080	Fire and other damage to property insurance and proportional reinsurance		75	537
R0090	General liability insurance and proportional reinsurance		209	395
R0100	Credit and suretyship insurance and proportional reinsurance		0	19
R0110	Legal expenses insurance and proportional reinsurance		0	0
R0120	Assistance and proportional reinsurance		0	0
R0130	Miscellaneous financial loss insurance and proportional reinsurance		4	2
R0140	Non-proportional health reinsurance		0	0
R0150	Non-proportional casualty reinsurance		0	0
R0160	Non-proportional marine, aviation and transport reinsurance		0	0
R0170	Non-proportional property reinsurance		0	0
	Linear formula component for life insurance and reinsurance obligations	C0040		
R0200	MCR _L Result	0		
			Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
			C0050	C0060
R0210	Obligations with profit participation - guaranteed benefits			
R0220	Obligations with profit participation - future discretionary benefits			
R0230	Index-linked and unit-linked insurance obligations			
R0240	Other life (re)insurance and health (re)insurance obligations			
R0250	Total capital at risk for all life (re)insurance obligations			
	Overall MCR calculation	C0070		
R0300	Linear MCR	608		
R0310	SCR	2,642		
R0320	MCR cap	1,189		
R0330	MCR floor	660		
R0340	Combined MCR	660		
R0350	Absolute floor of the MCR	4,000		
R0400	Minimum Capital Requirement	4,000		