Pinnacle Insurance plc

Solvency and Financial Condition Report

Disclosures

31 December 2022

(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

Pinnacle Insurance plc
213800EJ677W8HTX3X38
LEI
Undertakings pursuing both life and non-life insurance activity - article 73 (2)
GB
en
31 December 2022
GBP
IFRS
Standard formula
No use of matching adjustment
No use of volatility adjustment
No use of transitional measure on the risk-free interest rate
No use of transitional measure on technical provisions

List of reported templates

- S.02.01.02 Balance sheet
- S.05.01.02 Premiums, claims and expenses by line of business
- S.05.01.02 Premiums, claims and expenses by line of business
- S.05.02.01 Premiums, claims and expenses by country
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- S.12.01.02 Life and Health SLT Technical Provisions
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- S.23.01.01 Own Funds
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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	
R0040	Deferred tax assets	1,469
R0050	Pension benefit surplus	,
R0060	Property, plant & equipment held for own use	0
R0070	Investments (other than assets held for index-linked and unit-linked contracts)	158,336
R0080	Property (other than for own use)	0
R0090	Holdings in related undertakings, including participations	0
R0100	Equities	0
R0110	Equities - listed	
R0120	Equities - unlisted	
R0130	Bonds	51,391
R0140	Government Bonds	33,257
R0150	Corporate Bonds	18,134
R0160	Structured notes	0
R0170	Collateralised securities	0
R0180	Collective Investments Undertakings	19,500
R0190	Derivatives	,
R0200	Deposits other than cash equivalents	87,445
R0210	Other investments	0
R0220	Assets held for index-linked and unit-linked contracts	
R0230	Loans and mortgages	0
R0240	Loans on policies	0
R0250	Loans and mortgages to individuals	
R0260	Other loans and mortgages	
R0270	Reinsurance recoverables from:	43,001
R0280	Non-life and health similar to non-life	21,031
R0290	Non-life excluding health	18,494
R0300	Health similar to non-life	2,537
R0310	Life and health similar to life, excluding index-linked and unit-linked	21,970
R0320	Health similar to life	0
R0330	Life excluding health and index-linked and unit-linked	21,970
R0340	Life index-linked and unit-linked	0
R0350	Deposits to cedants	0
R0360	Insurance and intermediaries receivables	11,702
R0370	Reinsurance receivables	4,893
R0380	Receivables (trade, not insurance)	4,706
R0390	Own shares (held directly)	
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	4,017
R0420	Any other assets, not elsewhere shown	
R0500	Total assets	228,124

Solvency II

\$.02.01.02

Balance sheet

		Solvency II value
	Liabilities	C0010
R0510	Technical provisions - non-life	35,855
R0520	Technical provisions - non-life (excluding health)	33,308
R0530	TP calculated as a whole	0
R0540	Best Estimate	28,296
R0550	Risk margin	5,011
R0560	Technical provisions - health (similar to non-life)	2,548
R0570	TP calculated as a whole	0
R0580	Best Estimate	2,537
R0590	Risk margin	10
R0600	Technical provisions - life (excluding index-linked and unit-linked)	22,170
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)	22,170
R0660	TP calculated as a whole	0
R0670	Best Estimate	21,970
R0680	Risk margin	200
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	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	10,541
R0830	Reinsurance payables	552
R0840	Payables (trade, not insurance)	4,461
R0850	Subordinated liabilities	0
R0860	Subordinated liabilities not in BOF	
R0870	Subordinated liabilities in BOF	0
R0880	Any other liabilities, not elsewhere shown	317
R0900	Total liabilities	73,896
R1000	Excess of assets over liabilities	154,228

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

Non-life

						•	`	,		,								
	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	00010	00020	00030	00010	00050	20000	00070	2000	20070	00.00	00110	60.20	00.30	001.10	00.50	60.00	00200	
R0110 Gross - Direct Business	0	5,262		0	711		-1	1,154				104,102					111,228	
R0120 Gross - Proportional reinsurance accepted	0			0	0		0	0				0					0	
R0130 Gross - Non-proportional reinsurance accepted																	0	
R0140 Reinsurers' share	0	5,262		0	711		-1	1,154				5,653					12,780	
R0200 Net	0			0	0		0	0				98,448					98,448	
Premiums earned									1		1	, ,					,	
R0210 Gross - Direct Business	0	5,692		0	4,523		-1	992				95,288					106,493	
R0220 Gross - Proportional reinsurance accepted	0			0	0		0	0				0					0	
R0230 Gross - Non-proportional reinsurance accepted																	0	
R0240 Reinsurers' share	0	5,692		0	4,523		-1	992				6,161					17,366	
R0300 Net	0			0	0		0	0				89,127					89,127	
Claims incurred																		
R0310 Gross - Direct Business	0	975		-1,708	778		-262	2,197				52,801					54,782	
R0320 Gross - Proportional reinsurance accepted	0	0		0	0		0	0				0					0	
R0330 Gross - Non-proportional reinsurance accepted																	0	
R0340 Reinsurers' share	0	975		-1,708	778		-262	2,197				958					2,939	
R0400 Net	0	0		0	0		0	0				51,843					51,843	
Changes in other technical provisions																		
R0410 Gross - Direct Business	0	0		0	0		0	0				0					0	
R0420 Gross - Proportional reinsurance accepted	0	0		0	0		0	0				0					0	
R0430 Gross - Non-proportional reinsurance accepted																	0	
R0440 Reinsurers' share	0	0		0	0		0	0				0					0	
R0500 Net	0	0		0	0		0	0				0					0	
R0550 Expenses incurred R1200 Other expenses	0	117		25	77		16	255				44,426					44,915	
R1300 Total expenses																L	44,915	

Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)

Line of business for: accepted non-proportional reinsurance

S.05.01.02

Premiums, claims and expenses by line of business

Life

		Line	e of Business for:	life insurance	obligations		Life reinsurar	nce obligations	
194 0 0 19 194 0 0 19 0 0 0 0 19 194 0 0 19 194 0 0 19 0 0 0 19 0 0 0 0 19 0 0 0 0 0 0 19 0 0 0 0 0 0 19 0 0 0 0 0 0 0 0 0 0	Health insurance	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
194	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
194 0 0 15 194 194 0 0 15 194 194 0 0 15 194 1				194		0		0	19
194 0 0 19 194 0 0 19 0 0 0 0 0 19 0 0 0 0 0 0 0 0 0 0				194				0	19
194 0 0 19 0 0 0 0 0 0 0 0 0 0				0		0		0	
194 0 0 19 0 0 0 0 0 0 0 0 0 0				194		0		0	19
908				194					
908				0		0		0	
908				908		-4.431		0	-3.57
-8,265 0 0 -8,26 -8,265 0 0 -8,26 0 0 0 0									
-8,265 0 0 -8,265 0 0 -8,265 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0				0	
-8,265 0 0 -8,265 0 0 -8,265 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		T		9 265		0		0	9.74
0 0 0									
									0,20
		<u> </u>							16
									16

	Premiums written
R1410	Gross
R1420	Reinsurers' share
R1500	Net
	Premiums earned
R1510	Gross
R1520	Reinsurers' share
R1600	Net
	Claims incurred
R1610	Gross
R1620	Reinsurers' share
R1700	Net
	Changes in other technical provisions
R1710	Gross
R1720	Reinsurers' share
R1800	Net
R1900	Expenses incurred

R2500 Other expenses R2600 Total expenses

S.05.02.01
Premiums, claims and expenses by country

Non-life

		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		Home Country	Top 5 countries (b	oy amount of gross pr non-life obligations	emiums written) -	premiums wri	by amount of gross (tten) - non-life ations	Total Top 5 and home country
R0010								,
	· ·	C0080	C0090	C0100	C0110	C0120	C0130	C0140
	Premiums written							
R0110	Gross - Direct Business	111,228						111,228
R0120	Gross - Proportional reinsurance accepted	0						0
R0130	Gross - Non-proportional reinsurance accepted	0						0
R0140	Reinsurers' share	12,780						12,780
R0200	Net	98,448						98,448
	Premiums earned							
R0210	Gross - Direct Business	106,493						106,493
R0220	Gross - Proportional reinsurance accepted	0						0
R0230	Gross - Non-proportional reinsurance accepted	0						0
R0240	Reinsurers' share	17,366						17,366
R0300	Net	89,127						89,127
	Claims incurred							
R0310	Gross - Direct Business	54,782						54,782
R0320	Gross - Proportional reinsurance accepted	0						0
R0330	Gross - Non-proportional reinsurance accepted	0						0
R0340	Reinsurers' share	2,939						2,939
R0400		51,843						51,843
	Changes in other technical provisions							
	Gross - Direct Business	0						0
R0420	Gross - Proportional reinsurance accepted	0						0
R0430	Gross - Non-proportional reinsurance accepted	0						0
R0440	Reinsurers' share	0						0
R0500	Net	0						0
R0550	Expenses incurred	44,915						44,915
R1200	Other expenses							
R1300	Total expenses							44,915

S.05.02.01
Premiums, claims and expenses by country

Life

		C0150	C0160	C0170	C0180	C0190	C0200	C0210
			Top 5 countries (by	amount of gross prer	niums written) - life	Top 5 countries (by amount of gross	
		Hama Caustini		obligations		premiums writte	n) - life obligations	Total Top 5 and
		Home Country						home country
R1400								
	'	C0220	C0230	C0240	C0250	C0260	C0270	C0280
	Premiums written							
R1410	Gross	194						194
R1420	Reinsurers' share	194						194
R1500	Net	0						0
	Premiums earned							
R1510	Gross	194						194
R1520	Reinsurers' share	194						194
R1600	Net	0						0
	Claims incurred							
R1610	Gross	-3,523						-3,523
R1620	Reinsurers' share	-3,523						-3,523
R1700	Net	0						0
	Changes in other technical provisions							
R1710	Gross	-8,265						-8,265
R1720	Reinsurers' share	-8,265						-8,265
R1800	Net	0						0
R1900	Expenses incurred	166						166
	Other expenses							
	Total expenses							166

S.12.01.02 Life and Health SLT Technical Provisions

			Index-linke	d and unit-linke	d insurance	Ot	her life insuran	ce	Annuities stemming from			Health ins	urance (direc	t 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			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
	Technical provisions calculated as a whole Total Recoverables from reinsurance/SPV and Finite Re after					0			0	0	0						
R0020	the adjustment for expected losses due to counterparty default					0			0	0	0						
	associated to TP calculated as a whole																
	Technical provisions calculated as a sum of BE and RM Best estimate																
R0030	Gross Best Estimate						17,681	0	4,288	0	21,970						
	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default						17,681	0	4,288	0	21,970						
	Best estimate minus recoverables from reinsurance/SPV and Finite Re						0	0	0	0	0						
R0100	Risk margin					43			157	0	200						
	Amount of the transitional on Technical Provisions																
	Technical Provisions calculated as a whole					0			0	0	-						
	Best estimate Risk margin					0	0	0	0	0	0						
	· ·					U			[0]	0	0		 				
R0200	Technical provisions - total					17,724			4,445	0	22,170						

Non-Life Technical Provisions

					Direct busi	ness and accepte	ed proportional re	einsurance					Accepted non-proportional reinsurance				
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non- proportional health reinsurance	Non- proportional casualty reinsurance	Non- proportional marine, aviation and transport reinsurance	Non- proportional property reinsurance	Total Non-Life obligation
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
R0010 Technical provisions calculated as a whole	0	0		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	0		0	0		0	0				0					0
Technical provisions calculated as a sum of BE and RM Best estimate																	
Premium provisions R0060 Gross	0	1,082	I	0	3,062		1 0	-131				2,062	I	T	I		6,075
Total recoverable from reinsurance/SPV and Finite	0	1,062		0	3,002		0	-131				2,062					6,073
R0140 Re after the adjustment for expected losses due to counterparty default	0	1,082		0	3,062		0	356				1,238					5,738
R0150 Net Best Estimate of Premium Provisions	0	0		0	0		0	-487				824					337
Claims provisions																	
R0160 Gross	0	1,455		10,254	92		186	2,401				10,370					24,759
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	1,455		10,254	92		186	2,397				909					15,293
R0250 Net Best Estimate of Claims Provisions	0	0		0	0		0	4				9,461					9,465
R0260 Total best estimate - gross	0	2,537	I	10,254	3,154		186	2,270				12,432	I	1			30,834
R0270 Total best estimate - net	0			0			0	-483				10,285					9,803
R0280 Risk margin	0	10	·	92	8			6				4,905	·				5,021
Amount of the transitional on Technical Provisions				/2				•				1,703					3,021
R0290 Technical Provisions calculated as a whole	0	0	I	0	0		l 0	0				1 0	I	1			0
R0300 Best estimate	0			0	0		0	0				0					0
R0310 Risk margin	0	0		0	0		0	0				0					0
R0320 Technical provisions - total	0	2,548	1	10,346	3,162		186	2,276				17,337	1				35,855
Recoverable from reinsurance contract/SPV and R0330 Finite Re after the adjustment for expected losses due to counterparty default - total	0	2,537		10,254	3,154		186	2,753				2,147					21,031
R0340 Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	10		92	8		0	-477				15,191					14,824

S.19.01.21 Non-Life insurance claims

Total Non-life business

Z0020

Ī	Gross Claims	Paid (non-cun	nulative)											
	(absolute am	•	,											
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
	Year	00010	C0020	60030	20010	Developm		20070	00000	60070	00100	00110	In Current	Sum of years
		0	1	2	3	4	5	6	7	8	9	10 & +	year	(cumulative)
R0100	Prior											0	0	0
R0160	2013	13,275	17,511	2,180	758	363	163	83	31	39	28		28	34,432
R0170	2014	42,387	32,355	8,301	5,094	5,512	3,713	1,925	6,242	1,220			1,220	106,749
R0180	2015	50,482	34,654	7,545	4,399	3,788	2,858	933	350				350	105,010
R0190	2016	28,942	12,993	2,008	1,080	417	336	90					90	45,866
R0200	2017	13,608	6,918	583	71	30	4						4	21,214
R0210	2018	11,898	5,489	436	98	-16							-16	17,904
R0220	2019	12,118	5,274	541	30								30	17,964
R0230	2020	19,558	11,293	686									686	31,537
R0240	2021	41,929	8,262										8,262	50,191
R0250	2022	49,144											49,144	49,144
R0260												Total	59,798	480,010

	Gross Undisc	ounted Best Es	stimate Claim	s Provisions									
	(absolute am	ount)											
													C0360
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	Year end
	Year					Developm	ent year						(discounted
		0	1	2	3	4	5	6	7	8	9	10 & +	data)
R0100	Prior											0	0
R0160	2013	0	0	0	0	0	0	0	0	0	1,318		808
R0170	2014	0	0	0	0	0	0	0	0	970			618
R0180	2015	0	0	0	0	0	0	0	14,583				8,958
R0190	2016	0	0	0	0	0	0	57					56
R0200	2017	0	0	0	0	0	4						4
R0210	2018	0	0	0	0	3							3
R0220	2019	0	0	0	124								121
R0230	2020	0	0	665									647
R0240	2021	0	3,092										3,018
R0250	2022	10,824											10,526
R0260												Total	24,759

S.23.01.01

Own Funds

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
R0050	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
R0180	·
KUTOU	other own rund items approved by the supervisory authority as basic own runds 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
D0300	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
R0350	
R0360	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
R0370	Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC
R0390	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
R0550	Total eligible own funds to meet the MCR
R0580	
R0600	
	Ratio of Eligible own funds to SCR
KU04U	Ratio of Eligible own funds to MCR
D0700	Reconcilliation reserve
	Excess of assets over liabilities Our charge (hold directly and indirectly)
	Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges
	Other basic own fund items
R0740	
	Reconciliation reserve
	Expected profits
R0770	Expected profits included in future premiums (EPIFP) - Life business
R0780	Expected profits included in future premiums (EPIFP) - Non- life business

Total	Tier 1	Tier 1	Tier 2	Tier 3	
	unrestricted	restricted			
C0010	C0020	C0030	C0040	C0050	
151,557	151,557		0		
23,323	23,323		0		
0	0		0		
0		0	0	(
0	0				
0		0	0	(
0		0	0	(
-22,121	-22,121				
0		0	0	(
1,469				1,469	
0	0	0	0	(
0					
0					
154,228	152,759	0	0	1,469	
0					
0					
0					
0					
0					
0					
0					
0					
0					
0			0	(
154,228	152,759	0	0	1,469	
152,759	152,759	0	0	1,102	
154,228	152,759	0	0	1,469	
152,759	152,759	0	0	.,	
84,889					
21,222					
181.68%					
719.81%					
C0060					
154,228					
0					
176,349					
0					
-22,121					

5,310

5,310

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
R0010	Market risk	2,616		
R0020	Counterparty default risk	6,879		
R0030	Life underwriting risk	0		
R0040	Health underwriting risk	0		
R0050	Non-life underwriting risk	77,308		
R0060	Diversification	-5,117		
			USP Key	
R0070	Intangible asset risk	0		
			For life underw 1 - Increase in th	riting risk; ne amount of annuity
R0100	Basic Solvency Capital Requirement	81,686	benefits 9 - None	
	Calculation of Solvency Capital Requirement	C0100	For health unde 1 - Increase in th	rwriting risk: ne amount of annuity
R0130	Operational risk	3,203	benefits	
R0140	Loss-absorbing capacity of technical provisions	0	2 - Standard dev premium risl	iation for NSLT health <
R0150	Loss-absorbing capacity of deferred taxes		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	84,889	reinsurance 5 - Standard dev	iation for NSLT health
R0210	Capital add-ons already set	0	reserve risk	
R0220	Solvency capital requirement	84,889	9 - None	
			For non-life und	lerwriting risk: actor for non-proportional
	Other information on SCR		reinsurance	
R0400	Capital requirement for duration-based equity risk sub-module	0	6 - Standard dev premium risl	iation for non-life
R0410	Total amount of Notional Solvency Capital Requirements for remaining part	0		iation for non-life gross
R0420	Total amount of Notional Solvency Capital Requirements for ring fenced funds	0		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	, none	
	Approach to tax rate	C0109	r	
R0590	Approach based on average tax rate	0		
			ī	
		LAC DT		
	Calculation of loss absorbing capacity of deferred taxes			
		C0130	ī	
	LAC DT			
	LAC DT justified by reversion of deferred tax liabilities	0		
	LAC DT justified by reference to probable future taxable economic profit	0		
	LAC DT justified by carry back, current year	0		
	LAC DT justified by carry back, future years	0		
R0690	Maximum LAC DT	0		

Gross solvency

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

	,	Non-life activitie	Life activities	Non-life activities		Life activities	
		MCR _(NL,NL) Result	MCR(NLL) Result				
		C0010	C0020				
R0010	Linear formula component for non-life insurance and reinsurance obligations	13,874	0				
	Tellisulance obligations			Net (of reinsurance/S PV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/S PV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
				C0030	C0040	C0050	C0060
R0020	Medical expense insurance and proportional reinsurance			0	0	0	0
R0030	Income protection insurance and proportional reinsurance			0	0	0	0
R0040 R0050	Workers' compensation insurance and proportional reinsurance			0	0	0	0
R0060	Motor vehicle liability insurance and proportional reinsurance Other motor insurance and proportional reinsurance			0	0	0	0
R0070				0	0	0	0
R0080	Fire and other damage to property insurance and proportional re	einsurance		0	0	0	0
R0090 R0100	General liability insurance and proportional reinsurance Credit and suretyship insurance and proportional reinsurance			-483 0	0	0	0
R0110	Legal expenses insurance and proportional reinsurance			0	0	0	0
R0120				0	0	0	0
R0130				10,285	98,448	0	0
R0140 R0150				0	0	0	0
R0160				0	0	0	0
R0170	Non-proportional property reinsurance			0	0	0	0
R0200	Linear formula component for life insurance and reinsurance obligations	C0070	C0080 0	Net (of reinsurance/S PV) best estimate and TP calculated	Net (of reinsurance/S PV) total capital at risk	Net (of reinsurance/S PV) best estimate and TP calculated	Net (of reinsurance/S PV) total capital at risk
				as a whole	Capital at 11sk	as a whole	Capital at 11sk
				C0090	C0100	C0110	C0120
	Obligations with profit participation - guaranteed benefits	_		0		0	
R0220 R0230	Obligations with profit participation - future discretionary benefindex-linked and unit-linked insurance obligations	fits		0		0	
R0240	Other life (re)insurance and health (re)insurance obligations			0		0	
R0250	Total capital at risk for all life (re)insurance obligations				0		
R0310 R0320	Overall MCR calculation Linear MCR SCR MCR cap MCR floor	C0130 13,874 84,889 38,200 21,222					
	Combined MCR	21,222					
R0350	Absolute floor of the MCR	6,889					
R0400	Minimum Capital Requirement	21,222					
R0510 R0520 R0530 R0540	Notional non-life and life MCR calculation Notional linear MCR Notional SCR excluding add-on (annual or latest calculation) Notional MCR cap Notional MCR floor Notional combined MCR	C0140 13,874 84,889 38,200 21,222	C0150 0 0 0				
R0550 R0560	Absolute floor of the notional MCR Notional MCR	21,222 3,445 21,222	0 3,445 3,445				