Lancashire Insurance Company (UK) Ltd

Solvency and Financial Condition Report

Disclosures

31 December **2023**

(Monetary amounts in USD 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

Lancashire Insurance Company (UK) Ltd
213800SEKTC7F87AAE76
LEI
Non-life undertakings
GB
en
31 December 2023
USD
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.05.02.01 - 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

S.02.01.02

Balance sheet

		Solvency II value
As	ssets	C0010
R0030 In	tangible assets	
R0040 De	eferred tax assets	
R0050 Pe	ension benefit surplus	
R0060 Pr	operty, plant & equipment held for own use	0
R0070 In	vestments (other than assets held for index-linked and unit-linked contracts)	182,719
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	172,148
R0140	Government Bonds	89,698
R0150	Corporate Bonds	80,065
R0160	Structured notes	0
R0170	Collateralised securities	2,385
R0180	Collective Investments Undertakings	10,571
R0190	Derivatives	,
R0200	Deposits other than cash equivalents	0
R0210	Other investments	0
R0220 As	sets held for index-linked and unit-linked contracts	
R0230 Lo	pans and mortgages	0
R0240	Loans on policies	0
R0250	Loans and mortgages to individuals	
R0260	Other loans and mortgages	
R0270 Re	einsurance recoverables from:	177,317
R0280	Non-life and health similar to non-life	177,317
R0290	Non-life excluding health	177,317
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	
R0330	Life excluding health and index-linked and unit-linked	
R0340	Life index-linked and unit-linked	
	eposits to cedants	0
	surance and intermediaries receivables	13,004
	einsurance receivables	53,152
	eceivables (trade, not insurance)	33,132
	wn shares (held directly)	
R0400 Ar	nounts due in respect of own fund items or initial fund called up but not yet paid in	0
R0410 Ca	ash and cash equivalents	26,465
	ny other assets, not elsewhere shown	1,087
	otal assets	453,744

S.02.01.02

Balance sheet

R0520 Technical provisions - non-life (excluding health) R0530 TP calculated as a whole R0540 Best Estimate R0550 Technical provisions - health (similar to non-life) R0570 TP calculated as a whole R0580 Best Estimate R0590 Technical provisions - life (excluding index-linked and unit-linked) R0610 Technical provisions - health (similar to life) R0620 TP calculated as a whole R0630 Best Estimate R0640 Risk margin R0650 Technical provisions - life (excluding health and index-linked and unit-linked) R0650 Technical provisions - life (excluding health and index-linked and unit-linked) R0660 TP calculated as a whole R0670 Best Estimate R0680 Risk margin R0690 Technical provisions - index-linked and unit-linked R0710 Best Estimate R0710 R0710 Best Estimate R0720 R0720 R0730 R0740 Contingent liabilities R0730 Provisions other than technical provisions R0740 Contingent liabilities R0750 Pension benefit obligations R0760 Pension benefit obligations R0760 Pension benefit obligations R0770 Deposits from reinsurers R0800 Debts owed to credit institutions R0810 Financial liabilities other than debts owed to credit institutions R0810 Financial liabilities other than debts owed to credit institutions R0810 Financial liabilities of in BOF R0810 Any other liabilities, not elsewhere shown			value
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R0520 Technical provisions - non-life (excluding health) R0530 TP calculated as a whole R0540 Best Estimate R0550 Technical provisions - health (similar to non-life) R0560 Technical provisions - health (similar to non-life) R0570 TP calculated as a whole R0580 Best Estimate R0590 Risk margin R0600 Technical provisions - life (excluding index-linked and unit-linked) R0610 Technical provisions - health (similar to life) R0620 TP calculated as a whole R0630 Best Estimate R0640 Risk margin R0650 Technical provisions - life (excluding health and index-linked and unit-linked) R0660 TP calculated as a whole R0670 Best Estimate R0680 Risk margin R0690 Technical provisions - index-linked and unit-linked R0710 Best Estimate R0770 Contingent liabilities R0770 Provisions other than technical provisions R0770 Deposits from reinsurers R0770 Deposits from reinsurers R0770 Deposits from reinsurers R0800 Debts owed to credit institutions R0810 Financial liabilities other than debts owed to credit institutions R0810 Financial liabilities other than debts owed to credit institutions R0810 Financial liabilities other than debts owed to credit institutions R0810 Subordinated liabilities not in BOF R0810 Subordinated liabilities not in BOF R0810 Any other liabilities, not elsewhere shown	R0510	Technical provisions - non-life	218,454
R0530 TP calculated as a whole R0540 Best Estimate 211 R0550 Risk margin 66 R0560 Technical provisions - health (similar to non-life) R0570 TP calculated as a whole R0580 Best Estimate R0590 Technical provisions - life (excluding index-linked and unit-linked) R0610 Technical provisions - health (similar to life) R0620 TP calculated as a whole R0630 Best Estimate R0630 Best Estimate R0640 Risk margin R0650 Technical provisions - life (excluding health and index-linked and unit-linked) R0660 TP calculated as a whole R0670 Best Estimate R0680 Risk margin R0690 Technical provisions - life (excluding health and index-linked and unit-linked) R0700 Best Estimate R0700 TP calculated as a whole R0701 Best Estimate R0710 Best Estimate R0710 Deposits from reinsurers R0720 Risk margin R0740 Contingent liabilities R0750 Provisions other than technical provisions R0760 Pension benefit obligations R0770 Deposits from reinsurers R0780 Deferred tax liabilities R0790 Dervatives R0800 Debts owed to credit institutions R0810 Insurance & intermediaries payables R0830 Reinsurance payables R0840 Payables (trade, not insurance) Subordinated liabilities not in BOF R0870 Subordinated liabilities not in BOF R0870 Any other liabilities, not elsewhere shown	R0520	·	218,454
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R0560 Technical provisions - health (similar to non-life) R0570 TP calculated as a whole R0580 Best Estimate R0590 Risk margin R0600 Technical provisions - life (excluding index-linked and unit-linked) R0610 Technical provisions - health (similar to life) R0620 TP calculated as a whole R0630 Best Estimate R0640 Risk margin R0650 Technical provisions - life (excluding health and index-linked and unit-linked) R0660 TP calculated as a whole R0670 Best Estimate R0680 Risk margin R0690 Technical provisions - index-linked and unit-linked R0710 Best Estimate R0700 TP calculated as a whole R0710 Best Estimate R0710 R0710 Best Estimate R0710 R0710 Best Estimate R0710 R0710 Deposits from reinsurens R0710 Provisions other than technical provisions R0710 Deposits from reinsurens R0710 Deposits from reinsurens R0710 Deferred tax liabilities R0710 Derivatives R0810 Deferred tax liabilities other than debts owed to credit institutions R0810 Financial liabilities other than debts owed to credit institutions R0810 Financial liabilities other than debts owed to credit institutions R0810 Reinsurance & intermediaries payables R0810 Reinsurance available of insurance) R0810 Subordinated liabilities not in BOF R0810 Subordinated liabilities not in BOF R0810 Any other liabilities, not elsewhere shown			6,710
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R0810 Financial liabilities other than debts owed to credit institutions R0820 Insurance & intermediaries payables R0830 Reinsurance payables R0840 Payables (trade, not insurance) R0850 Subordinated liabilities R0860 Subordinated liabilities not in BOF R0870 Subordinated liabilities in BOF R0880 Any other liabilities, not elsewhere shown	R0790		
R0820 Insurance & intermediaries payables R0830 Reinsurance payables R0840 Payables (trade, not insurance) R0850 Subordinated liabilities R0860 Subordinated liabilities not in BOF R0870 Subordinated liabilities in BOF R0880 Any other liabilities, not elsewhere shown	R0800	Debts owed to credit institutions	
R0830 Reinsurance payables R0840 Payables (trade, not insurance) R0850 Subordinated liabilities R0860 Subordinated liabilities not in BOF R0870 Subordinated liabilities in BOF R0880 Any other liabilities, not elsewhere shown	R0810	Financial liabilities other than debts owed to credit institutions	
R0830 Reinsurance payables R0840 Payables (trade, not insurance) R0850 Subordinated liabilities R0860 Subordinated liabilities not in BOF R0870 Subordinated liabilities in BOF R0880 Any other liabilities, not elsewhere shown	R0820	Insurance & intermediaries payables	3,996
R0850 Subordinated liabilities R0860 Subordinated liabilities not in BOF R0870 Subordinated liabilities in BOF R0880 Any other liabilities, not elsewhere shown	R0830	Reinsurance payables	18,595
R0860 Subordinated liabilities not in BOF R0870 Subordinated liabilities in BOF R0880 Any other liabilities, not elsewhere shown	R0840	Payables (trade, not insurance)	18,145
R0870 Subordinated liabilities in BOF R0880 Any other liabilities, not elsewhere shown	R0850	Subordinated liabilities	0
R0880 Any other liabilities, not elsewhere shown	R0860	Subordinated liabilities not in BOF	
	R0870	Subordinated liabilities in BOF	0
R0900 Total liabilities 259	R0880	Any other liabilities, not elsewhere shown	
	R0900		259,997
R1000 Excess of assets over liabilities	R1000	Excess of assets over liabilities	193,747

Solvency II

\$.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																	
	Gross - Direct Business						114,376	,	26,374	,								324,287
	Gross - Proportional reinsurance accepted						9,645	35,565		-410								44,800
	Gross - Non-proportional reinsurance accepted															138	432	570
	Reinsurers' share						107,790		21,073							110	352	318,121
R0200							16,231	28,334	5,301	1,562						28	80	51,536
	Premiums earned												1					2:2.22
	Gross - Direct Business						113,159	-	25,822	,								310,290
	Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted						6,434	40,843	0	1,332					1	120	((0)	48,609
							107.442	445 500	20.445	10.711						138	662	800
	Reinsurers' share						107,163 12,430	,	20,645 5,177							110	537 125	313,727 45,972
R0300	Claims incurred						12,430	26,071	5,1//	2,141						[28]	125	45,972
D0210	Gross - Direct Business			1			28,925	5,395	23,341	14,758			1					72,419
	Gross - Proportional reinsurance accepted						1,617		-2									28,341
	Gross - Non-proportional reinsurance accepted						1,017	21,477		3,247						589	1,362	1,951
	Reinsurers' share						25,814	20,735	18,713	17,766			1			479	1,101	84,608
R0400							4,728	-	4,626	,						110	261	18,103
110-100	Changes in other technical provisions						1,720	0,137	4,020	2,271		I.				110	201	10,103
R0410	Gross - Direct Business																	0
	Gross - Proportional reinsurance accepted																	0
	Gross - Non-proportional reinsurance accepted																	0
R0440	Reinsurers' share																	0
R0500				1			0	0	0	0			<u> </u>		1	0	0	0
DOFFO	For any of the country of			1			46 700	42.757	4 202	4 022			1		1	457	201	27 242
	Expenses incurred Other expenses						-16,789	-13,757	-4,292	-1,822			1		1	-157	-396	-37,213 57,704
	Other expenses Total expenses																-	20,491
K1300	Total expenses																L	20,491

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 premiums written) - non-life obligations		Top 5 countries (b premiums writ obliga	ten) - non-life	Total Top 5 and home country	
R0010			US	ZA	ĸw	CA	KE	, , ,
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
	Premiums written							
R0110	Gross - Direct Business	163,549	118,522	6,086	4,139	3,358	2,837	298,491
R0120	Gross - Proportional reinsurance accepted	14,924	0	29,876	0	0	0	44,800
R0130	Gross - Non-proportional reinsurance accepted	168	0	0	0	0	0	168
R0140	Reinsurers' share	158,962	98,618	29,425	3,427	2,808	2,588	295,828
R0200	Net	19,679	19,904	6,537	712	550	249	47,631
	Premiums earned							
R0210	Gross - Direct Business	164,458	105,874	1,409	1,318	2,927	1,587	277,573
R0220	Gross - Proportional reinsurance accepted	12,076	0	36,533	0	0	0	48,609
R0230	Gross - Non-proportional reinsurance accepted	168	0	0	0	0	0	168
R0240	Reinsurers' share	161,357	88,513	30,499	783	2,573	1,433	285,158
R0300	Net	15,345	17,361	7,443	535	354	154	41,192
	Claims incurred							
R0310	Gross - Direct Business	58,133	6,746	-219	-32	-344	-54	64,230
R0320	Gross - Proportional reinsurance accepted	9,696	0	18,590	0	0	0	28,286
R0330	Gross - Non-proportional reinsurance accepted	555	0	0	0	0	0	555
R0340	Reinsurers' share	55,548	5,116	14,705	-23	-275	-46	75,025
R0400	Net	12,836	1,630	3,666	-9	-69	-8	18,046
	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
R0550	Expenses incurred	-22,129	-8,942	94	-150	-533	-76	-31,736
R1200	Other expenses							57,704
R1300	Total expenses							25,968

Non-Life Technical Provisions

					Direct bus	iness and accepto	ed proportional re	einsurance					Acc	cepted non-prop	ortional reinsura	nce	
	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
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						-37,495	-9,645	-7,565	19,803						-1,120	-2,085	-38,107
Total recoverable from reinsurance/SPV and Finite R0140 Re after the adjustment for expected losses due to counterparty default						-116,466		-21,040							-11,229	-17,278	-17,190
R0150 Net Best Estimate of Premium Provisions						78,971	-137,123	13,475	-1,542						10,109	15,193	-20,917
Claims provisions																	
R0160 Gross						96,478	92,914	32,864	15,984						1,691	9,920	249,851
Total recoverable from reinsurance/SPV and Finite R0240 Re after the adjustment for expected losses due to counterparty default						76,167	71,026	24,761	13,342						1,294	7,917	194,507
R0250 Net Best Estimate of Claims Provisions						20,311	21,888	8,103	2,642						397	2,003	55,344
R0260 Total best estimate - gross						58,983	83,269	25,299	35,787						571	7,835	211,744
R0270 Total best estimate - net						99,282	-115,235	21,578	1,100						10,506	17,196	34,427
R0280 Risk margin						2,397	2,426	1,012	374						86	415	6,710
Amount of the transitional on Technical Provisions R0290 Technical Provisions calculated as a whole R0300 Best estimate																	0
R0310 Risk margin			<u> </u>											<u> </u>			0
R0320 Technical provisions - total						61,380	85,695	26,311	36,161						657	8,251	218,454
Recoverable from reinsurance contract/SPV and R0330 Finite Re after the adjustment for expected losses due to counterparty default - total						-40,299	198,504	3,721	34,687						-9,935	-9,361	177,317
$${\rm R}0340$$ Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total						101,679	-112,809	22,590	1,474						10,592	17,611	41,137

S.19.01.21 Non-Life insurance claims

Total Non-life business

Z0020 Accident year / underwriting year Accident Year

	a ross Claims absolute am	Paid (non-cur	nulative)											
(0	absolute un	iouric)												
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
	Year					Developm	ent year						In Current	Sum of years
		0	1	2	3	4	5	6	7	8	9	10 & +	year	(cumulative)
)	Prior											6,766	6,766	6,766
)	-9	15,735	24,172	23,265	4,814	1,910	2,000	350	1,054	78	23		23	73,400
)	-8	24,767	29,460	27,833	2,305	1,787	395	330	1,350	1,614			1,614	89,841
)	-7	19,658	30,504	24,507	13,820	1,622	1,111	590	438				438	92,250
)	-6	4,662	21,050	13,653	18,602	16,537	-8,477	-3,956					-3,956	62,072
)	-5	2,226	63,151	16,529	3,882	3,236	3,268						3,268	92,292
)	-4	3,960	11,636	10,166	23,759	1,690							1,690	51,211
)	-3	20,451	24,000	11,564	12,370								12,370	68,385
)	-2	28,175	54,452	16,350									16,350	98,978
)	-1	33,299	37,130										37,130	70,429
	0	18,442											18,442	18,442
												Total	94,134	724,066

	Gross Undis	counted Best E	stimate Clair	ns Provisions									
	(absolute an	nount)											
													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											37,326	4,838
R0160	-9	0	59,774	20,253	10,199	5,415	4,137	-3,297	2,741	3,480	3,483		3,305
R0170	-8	117,067	59,771	22,099	14,117	6,244	5,576	4,715	4,799	878			742
R0180	-7	126,667	97,187	51,043	15,213	11,757	-130	2,000	1,543				1,450
R0190	-6	87,336	65,465	42,133	39,624	13,569	10,251	9,228					8,676
R0200	-5	125,354	53,171	21,314	21,379	16,688	14,270						13,619
R0210	-4	84,263	57,930	24,223	9,138	7,348							6,916
R0220	-3	120,117	62,150	37,282	33,164								31,220
R0230	-2	125,393	47,612	24,879									23,164
R0240	-1	115,372	67,900										62,579
R0250	0	103,752											93,342
R0260												Total	249,852

S.23.01.01

Own Funds

Pacie our funde hafar	a daduction for participations i	n ather financial coster as foresee	n in article 68 of Delegated Regula	Han 2015/25

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
R0070	Surplus funds
R0090	Preference shares
R0110	Share premium account related to preference shares
R0130	Reconciliation reserve
R0140	Subordinated liabilities
R0160	An amount equal to the value of net deferred tax assets
R0180	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
R0300	Unpaid and uncalled ordinary share capital callable on demand
R0310	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand
R0320	Unpaid and uncalled preference shares callable on demand
R0330	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
	Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC
	Other ancillary own funds
R0400	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	SCR
R0600	MCR
R0620	Ratio of Eligible own funds to SCR
R0640	Ratio of Eligible own funds to MCR
	Reconcilliation reserve
R0700	Excess of assets over liabilities
R0710	Own shares (held directly and indirectly)
R0720	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
R0760	Reconciliation reserve
	Expected profits
	Expected profits included in future premiums (EPIFP) - Life business
	Expected profits included in future premiums (EPIFP) - Non- life business
R0790	Total Expected profits included in future premiums (EPIFP)

Total	Tier 1 unrestricted	Tier 1 restricted	Tier 2	Tier 3
C0010	C0020	C0030	C0040	C0050
188,442	188,442		0	
0	0		0	
0	0		0	
0		0	0	0
0	0			
0		0	0	0
0		0	0	0
5,305	5,305			
0		0	0	0
0				0
0	0	0	0	0
0				
0				
193,747	193,747	0	0	0
0				
0				
0				
0				
0				
0				
0				

193,747	193,747	0	0	0
193,747	193,747	0	0	
193,747	193,747	0	0	0
193,747	193,747	0	0	

73,017
23,081
265.34%
839.41%

C0060		
	193,747	
	0	
	188,442	
	0	
	5,305	

83,838
83,838

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications	
		C0110	C0090	C0120	
R0010	Market risk	17,868			
R0020	Counterparty default risk	8,211			
R0030	Life underwriting risk	0			
R0040	Health underwriting risk	0			
R0050	Non-life underwriting risk	50,467			
R0060	Diversification	-14,319			
			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	62,227	benefits		
			9 - None		
	Calculation of Solvency Capital Requirement	C0100	For health unde 1 - Increase in th	erwriting risk; ne amount of annuity	
R0130	Operational risk	10,790	benefits	,	
R0140	Loss-absorbing capacity of technical provisions	0	2 - Standard dev premium risl	iation for NSLT health k	
R0150	Loss-absorbing capacity of deferred taxes		Standard deviation for NSLT health gross premium risk Adjustment factor for non-proportional reinsurance Standard deviation for NSLT health reserve risk		
R0160	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0			
R0200	Solvency Capital Requirement excluding capital add-on	73,017			
R0210	Capital add-ons already set	0			
R0220	Solvency capital requirement	73,017	9 - None		
			For non-life und	derwriting 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 k	
R0410	Total amount of Notional Solvency Capital Requirements for remaining part	0	7 - Standard dev	iation for non-life gross	
R0420	Total amount of Notional Solvency Capital Requirements for ring fenced funds	0	premium risk 8 - Standard deviation for non-life		
R0430	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0	reserve risk		
R0440	Diversification effects due to RFF nSCR aggregation for article 304	0	9 - None		
	Approach to tax rate	C0109			
R0590	Approach based on average tax rate	0			
		LAC DT			
	Calculation of loss absorbing capacity of deferred taxes				
		C0130			
	LAC DT				
R0650		0			
	LAC DT justified by reference to probable future taxable economic profit	0			
	LAC DT justified by carry back, current year	0			
R0680	LAC DT justified by carry back, future years	0			
R0690	Maximum LAC DT	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	23,081		
			Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
			C0020	C0030
R0020	Medical expense insurance and proportional reinsurance		0	
R0030	Income protection insurance and proportional reinsurance		0	
R0040	Workers' compensation insurance and proportional reinsurance		0	
R0050	Motor vehicle liability insurance and proportional reinsurance		0	
R0060	Other motor insurance and proportional reinsurance		0	
R0070	Marine, aviation and transport insurance and proportional reinsurance		99,282	16,231
R0080	Fire and other damage to property insurance and proportional reinsurance		0	28,334
R0090	General liability insurance and proportional reinsurance		21,578	5,301
R0100	Credit and suretyship insurance and proportional reinsurance		1,100	1,562
R0110	Legal expenses insurance and proportional reinsurance		0	
R0120 R0130	Assistance and proportional reinsurance Miscellaneous financial loss insurance and proportional reinsurance		0	
R0140	Non-proportional health reinsurance		0	
R0150	Non-proportional casualty reinsurance		0	
R0160	Non-proportional marine, aviation and transport reinsurance		10,506	28
R0170	Non-proportional property reinsurance		17,196	80
R0200	Linear formula component for life insurance and reinsurance obligations MCR_L Result	C0040 0	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
			50050	50010
R0210	Obligations with profit participation - guaranteed benefits		C0050	C0060
R0220 R0230 R0240 R0250	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			
	Overall MCR calculation	C0070		
	Linear MCR	23,081		
R0310	SCR	73,017		
	MCR cap	32,858		
R0330	MCR floor	18,255		
R0340	Combined MCR	23,081		
R0350	Absolute floor of the MCR	3,929		
R0400	Minimum Capital Requirement	23,081		