

# Annexes SFCR: Public Disclosure

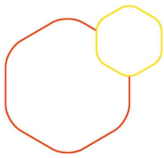
## Harmonie Mutuelle

### Exercice 2016

Le présent rapport relatif à l'exercice 2016 est approuvé par le Conseil d'Administration en séance du 15 mai 2017.

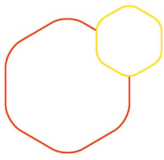
**Le Président**  
**Stéphane Junique**

**(Les montants dans la présentation sont exprimés en Euros).**



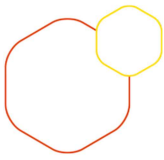
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## S.02.01.02 Bilan

	Solvency II value
	C0010
<b>Assets</b>	
Goodwill	
Deferred acquisition costs	
Intangible assets	
Deferred tax assets	
Pension benefit surplus	
Property, plant & equipment held for own use	
Investments (other than assets held for index-linked and unit-linked contracts)	
Property (other than for own use)	
Holdings in related undertakings, including participations	
Equities	
Equities - listed	
Equities - unlisted	
Bonds	
Government Bonds	
Corporate Bonds	
Structured notes	
Collateralised securities	
Collective Investments Undertakings	
Derivatives	
Deposits other than cash equivalents	
Other investments	
Assets held for index-linked and unit-linked contracts	
Loans and mortgages	
Loans on policies	
Loans and mortgages to individuals	
Other loans and mortgages	
Reinsurance recoverables from:	
Non-life and health similar to non-life	
Non-life excluding health	
Health similar to non-life	
Life and health similar to life, excluding health and index-linked and unit-linked	
Health similar to life	
Life excluding health and index-linked and unit-linked	
Life index-linked and unit-linked	
Deposits to cedants	
Insurance and intermediaries receivables	
Reinsurance receivables	
Receivables (trade, not insurance)	
Own shares (held directly)	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	
Cash and cash equivalents	
Any other assets, not elsewhere shown	
<b>Total assets</b>	
<b>R0010</b>	
<b>R0020</b>	
<b>R0030</b>	0
<b>R0040</b>	
<b>R0050</b>	
<b>R0060</b>	86333513
<b>R0070</b>	2031691851
<b>R0080</b>	11665587
<b>R0090</b>	488127664
<b>R0100</b>	26790240
<b>R0110</b>	
<b>R0120</b>	26790240
<b>R0130</b>	722540721
<b>R0140</b>	72231249
<b>R0150</b>	650309472
<b>R0160</b>	
<b>R0170</b>	
<b>R0180</b>	726036198
<b>R0190</b>	
<b>R0200</b>	56531441
<b>R0210</b>	
<b>R0220</b>	
<b>R0230</b>	4414238
<b>R0240</b>	
<b>R0250</b>	
<b>R0260</b>	4414238
<b>R0270</b>	29873520
<b>R0280</b>	29942979
<b>R0290</b>	
<b>R0300</b>	29942979
<b>R0310</b>	-69458
<b>R0320</b>	
<b>R0330</b>	-69458
<b>R0340</b>	
<b>R0350</b>	5534175
<b>R0360</b>	195353072
<b>R0370</b>	12594888
<b>R0380</b>	206976201
<b>R0390</b>	
<b>R0400</b>	
<b>R0410</b>	46221387
<b>R0420</b>	38727832
<b>R0500</b>	2657720677



## Liabilities

Technical provisions – non-life

Technical provisions – non-life (excluding health)

Technical provisions calculated as a whole

Best Estimate

Risk margin

Technical provisions - health (similar to non-life)

Technical provisions calculated as a whole

Best Estimate

Risk margin

Technical provisions - life (excluding index-linked and unit-linked)

Technical provisions - health (similar to life)

Technical provisions calculated as a whole

Best Estimate

Risk margin

Technical provisions – life (excluding health and index-linked and unit-linked)

Technical provisions calculated as a whole

Best Estimate

Risk margin

Technical provisions – index-linked and unit-linked

Technical provisions calculated as a whole

Best Estimate

Risk margin

Other technical provisions

Contingent liabilities

Provisions other than technical provisions

Pension benefit obligations

Deposits from reinsurers

Deferred tax liabilities

Derivatives

Debts owed to credit institutions

Financial liabilities other than debts owed to credit institutions

Insurance & intermediaries payables

Reinsurance payables

Payables (trade, not insurance)

Subordinated liabilities

Subordinated liabilities not in Basic Own Funds

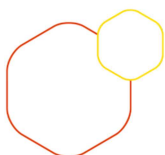
Subordinated liabilities in Basic Own Funds

Any other liabilities, not elsewhere shown

**Total liabilities**

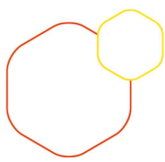
**Excess of assets over liabilities**

	Solvency II value
	C0010
<b>R0510</b>	239721497
<b>R0520</b>	0
<b>R0530</b>	
<b>R0540</b>	
<b>R0550</b>	
<b>R0560</b>	239721497
<b>R0570</b>	
<b>R0580</b>	211969982
<b>R0590</b>	27751515
<b>R0600</b>	8587401
<b>R0610</b>	0
<b>R0620</b>	
<b>R0630</b>	
<b>R0640</b>	
<b>R0650</b>	8587401
<b>R0660</b>	
<b>R0670</b>	8236423
<b>R0680</b>	350978
<b>R0690</b>	0
<b>R0700</b>	
<b>R0710</b>	
<b>R0720</b>	
<b>R0730</b>	
<b>R0740</b>	
<b>R0750</b>	12724871
<b>R0760</b>	39165119
<b>R0770</b>	4983572
<b>R0780</b>	89206220
<b>R0790</b>	
<b>R0800</b>	27742940
<b>R0810</b>	
<b>R0820</b>	61041899
<b>R0830</b>	14283969
<b>R0840</b>	348255345
<b>R0850</b>	
<b>R0860</b>	
<b>R0870</b>	
<b>R0880</b>	1002693
<b>R0900</b>	846715526
<b>R1000</b>	1811005151

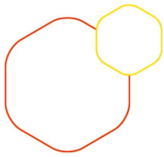


## S.05.01.02 Primes, sinistres et charges par ligne d'activité

		Line of Business for: <b>non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b>											Line of Business for: <b>accepted non-proportional reinsurance</b>				Total	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and surety ship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport		Property
		<b>C0010</b>	<b>C0020</b>	<b>C0030</b>	<b>C0040</b>	<b>C0050</b>	<b>C0060</b>	<b>C0070</b>	<b>C0080</b>	<b>C0090</b>	<b>C0100</b>	<b>C0110</b>	<b>C0120</b>	<b>C0130</b>	<b>C0140</b>	<b>C0150</b>		<b>C0160</b>
<b>Premiums written</b>																		
Gross - Direct Business	<b>R0110</b>	2358934599	22268914															2381203513
Gross - Proportional reinsurance accepted	<b>R0120</b>	59779700	732440															60512140
Gross - Non-proportional reinsurance accepted	<b>R0130</b>																	
Reinsurers' share	<b>R0140</b>	98378699	687200															99065899
Net	<b>R0200</b>	2320335600	22314154															2342649754
<b>Premiums earned</b>																		
Gross - Direct Business	<b>R0210</b>	2358934599	22268914															2381203513
Gross - Proportional reinsurance accepted	<b>R0220</b>	59779700	732440															60512140
Gross - Non-proportional reinsurance accepted	<b>R0230</b>																	
Reinsurers' share	<b>R0240</b>	98378699	687200															99065899
Net	<b>R0300</b>	2320335600	22314154															2342649754
<b>Claims incurred</b>																		
Gross - Direct Business	<b>R0310</b>	1900125216	6612718															1906737935
Gross - Proportional reinsurance accepted	<b>R0320</b>	45428587	740412															46168999
Gross - Non-proportional reinsurance accepted	<b>R0330</b>																	
Reinsurers' share	<b>R0340</b>	87312275	2539418															89851693
Net	<b>R0400</b>	1858241528	4813712															1863055240
<b>Changes in other technical provisions</b>																		
Gross - Direct Business	<b>R0410</b>	-1164022	0															-1164022
Gross - Proportional reinsurance accepted	<b>R0420</b>	615356	0															615356
Gross - Non- proportional reinsurance accepted	<b>R0430</b>																	
Reinsurers' share	<b>R0440</b>	-2729929	0															-2729929
Net	<b>R0500</b>	2181263	0															2181263
<b>Expenses incurred</b>	<b>R0550</b>	413389348	4112134															417501482
<b>Other expenses</b>	<b>R1200</b>																	
<b>Total expenses</b>	<b>R1300</b>																	417501482



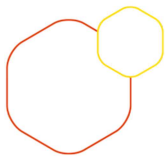
		Line of Business for: <b>life insurance obligations</b>						<b>Life reinsurance obligations</b>		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than	Health reinsurance	Life reinsurance	
		<b>C0210</b>	<b>C0220</b>	<b>C0230</b>	<b>C0240</b>	<b>C0250</b>	<b>C0260</b>	<b>C0270</b>	<b>C0280</b>	<b>C0300</b>
<b>Premiums written</b>										
Gross	<b>R1410</b>				19827002				1138734	20965736
Reinsurers' share	<b>R1420</b>				404059					404059
Net	<b>R1500</b>				19422943				1138734	20561677
<b>Premiums earned</b>										
Gross	<b>R1510</b>				19827002				1138734	20965736
Reinsurers' share	<b>R1520</b>				404059					404059
Net	<b>R1600</b>				19422943				1138734	20561677
<b>Claims incurred</b>										
Gross	<b>R1610</b>				16701692				409577	17111269
Reinsurers' share	<b>R1620</b>				214329					214329
Net	<b>R1700</b>				16487363				409577	16896940
<b>Changes in other technical provisions</b>										
Gross	<b>R1710</b>				-16134				0	-16134
Reinsurers' share	<b>R1720</b>				0					0
Net	<b>R1800</b>				-16134				0	-16134
<b>Expenses incurred</b>	<b>R1900</b>				4936221				132783	5069004
<b>Other expenses</b>	<b>R2500</b>									
<b>Total expenses</b>	<b>R2600</b>									5069004



## S.05.02.01 Primes, sinistres et charges par pays

		Home Country	Top 5 countries	Total Top 5 and home country
		C0010		C0070
	R0010	<del>XXXXXX</del>	<del>IT</del>	<del>XXXXXX</del>
		C0080		C0140
<b>Premiums written</b>				
Gross - Direct Business	R0110	2373379106	7824407	2381203513
Gross - Proportional reinsurance accepted	R0120	60512140		60512140
Gross - Non-proportional reinsurance accepted	R0130			
Reinsurers' share	R0140	97737973	1327926	99065899
Net	R0200	2336153273	6496480	2342649754
<b>Premiums earned</b>				
Gross - Direct Business	R0210	2373379106	7824407	2381203513
Gross - Proportional reinsurance accepted	R0220	60512140		60512140
Gross - Non-proportional reinsurance accepted	R0230			
Reinsurers' share	R0240	97737973	1327926	99065899
Net	R0300	2336153273	6496480	2342649754
<b>Claims incurred</b>				
Gross - Direct Business	R0310	1896076279	10661655	1906737935
Gross - Proportional reinsurance accepted	R0320	46168999		46168999
Gross - Non-proportional reinsurance accepted	R0330			
Reinsurers' share	R0340	88364877	1486816	89851693
Net	R0400	1853880402	9174839	1863055241
<b>Changes in other technical provisions</b>				
Gross - Direct Business	R0410	131978	-1296000	-1164022
Gross - Proportional reinsurance accepted	R0420	615356		615356
Gross - Non- proportional reinsurance accepted	R0430			
Reinsurers' share	R0440	-2729929	0	-2729929
Net	R0500	3477263	-1296000	2181263
<b>Expenses incurred</b>	R0550	414490984	3010498	417501482
<b>Other expenses</b>	R1200	<del>XXXXXX</del>	<del>XXXXXX</del>	0
<b>Total expenses</b>	R1300	<del>XXXXXX</del>	<del>XXXXXX</del>	417501482

		Home Country	Top 5 countries	Total Top 5 and home country
				C0210
	R1400	<del>XXXXXX</del>	<del>IT</del>	<del>XXXXXX</del>
				C0280
<b>Premiums written</b>				
Gross	R1410	20821895	143841	20965736
Reinsurers' share	R1420	332138	71921	404059
Net	R1500	20489757	71920	20561677
<b>Premiums earned</b>				
Gross	R1510	20821895	143841	20965736
Reinsurers' share	R1520	332138	71921	404059
Net	R1600	20489757	71920	20561677
<b>Claims incurred</b>				
Gross	R1610	17135049	-23780	17111269
Reinsurers' share	R1620	227309	-12981	214329
Net	R1700	16907740	-10800	16896940
<b>Changes in other technical provisions</b>				
Gross	R1710	-16134	0	-16134
Reinsurers' share	R1720	0	0	0
Net	R1800	-16134	0	-16134
<b>Expenses incurred</b>	R1900	5068135	869	5069004
<b>Other expenses</b>	R2500	<del>XXXXXX</del>	<del>XXXXXX</del>	0
<b>Total expenses</b>	R2600	<del>XXXXXX</del>	<del>XXXXXX</del>	5069004



## S.12.01.02 Provisions techniques vie et santé utilisant des techniques actuarielles vie

**Technical provisions calculated as a whole**

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole

**Technical provisions calculated as a sum of BE and RM**

**Best Estimate**

**Gross Best Estimate**

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Best estimate minus recoverables from reinsurance/SPV and Finite Re - total

**Risk Margin**

**Amount of the transitional on Technical Provisions**

Technical Provisions calculated as a whole

Best estimate

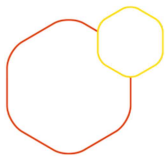
Risk margin

**Technical provisions - total**

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Annuities stemming from non-life insurance contracts and relating to	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 reinsurance (reinsurance accepted)	Total (Health similar to life insurance)		
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees				Contracts with options or guarantees						
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
<b>R0010</b>																
<b>R0020</b>																
<b>R0030</b>						8489959			-253536	8236423						
<b>R0080</b>						4125			-73583	-69458						
<b>R0090</b>	0		0	0		8485834	0	0	-179953	8305881		0	0	0	0	0
<b>R0100</b>					345736				5243	350978						
<b>R0110</b>																
<b>R0120</b>																
<b>R0130</b>																
<b>R0200</b>	0	0			8835695			0	-248293	8587402	0			0	0	0







# S.19.01.21 Triangles Non-Vie

## Total Non-Life Business

Accident year /  
Underwriting year

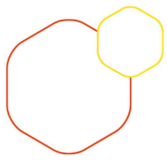
Z0010	1
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### Gross Claims Paid (non-cumulative) (absolute amount)

Year	Development year											In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9	10 & +			C0170
Prior	R0100													
N-9	R0160													
N-8	R0170													
N-7	R0180													
N-6	R0190													
N-5	R0200													
N-4	R0210	1573516556	172753819	0	1057282	201170								
N-3	R0220	1663619845	169499271	4276613	219199									
N-2	R0230	1776054501	171661397	3202419										
N-1	R0240	1796966389	178176876											
N	R0250	1776853988												
<b>Total</b>												<b>R0260</b>	1958653652	9288059325

### Gross undiscounted Best Estimate Claims Provisions (absolute amount)

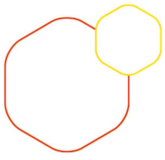
Year	Development year											Year end (discounted)	
	0	1	2	3	4	5	6	7	8	9	10 & +		C0360
Prior	R0100												
N-9	R0160												
N-8	R0170												
N-7	R0180												
N-6	R0190												
N-5	R0200												
N-4	R0210	0	0	0	379265	88615							
N-3	R0220	0	0	655970	229091								
N-2	R0230	0	4748343	973978									
N-1	R0240	210323026	6264109										
N	R0250	196435782											
<b>Total</b>												<b>R0260</b>	202627299



## **S.22.01.21 Impact des garanties long terme et des mesures transverses**

Harmonie Mutuelle n'est pas concerné par cet état





**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

Total eligible own funds to meet the MCR

**SCR**

**MCR**

**Ratio of Eligible own funds to SCR**

**Ratio of Eligible own funds to MCR**

	<b>Total</b>	<b>Tier 1 - unrestricted</b>	<b>Tier 1 - restricted</b>	<b>Tier 2</b>	<b>Tier 3</b>
	<b>C0010</b>	<b>C0020</b>	<b>C0030</b>	<b>C0040</b>	<b>C0050</b>
<b>R0400</b>				0	0
<b>R0500</b>	1810734863	1810734863	0	0	0
<b>R0510</b>	1810734863	1810734863	0	0	
<b>R0540</b>	1810734863	1810734863	0	0	0
<b>R0550</b>	1810734863	1810734863	0	0	
<b>R0580</b>	550863101				
<b>R0600</b>	137715775				
<b>R0620</b>	328,7100%				
<b>R0640</b>	1314,8300%				

**C0060**

**Reconciliation 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**

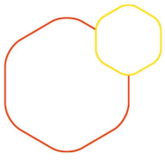
**Expected profits**

Expected profits included in future premiums (EPIFP)

Expected profits included in future premiums (EPIFP)

**Total Expected profits included in future premiums (EPIFP)**

<b>R0700</b>	1811005151	
<b>R0710</b>	0	
<b>R0720</b>		
<b>R0730</b>	1259024269	
<b>R0740</b>		
<b>R0760</b>	551980882	
<b>R0770</b>		
<b>R0780</b>	12117032	
<b>R0790</b>	12117032	

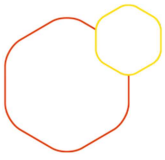


# S.25.01.21 SCR pour les entreprises utilisant la formule standard

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0100
Market risk	R0010 314694769,3		
Counterparty default risk	R0020 46976900,41		
Life underwriting risk	R0030 4762522,05	None	
Health underwriting risk	R0040 376589454,7	None	
Non-life underwriting risk	R0050 0	None	
Diversification	R0060 -177044424,8		
Intangible asset risk	R0070 0		
<b>Basic Solvency Capital Requirement</b>	R0100 565979221,6		

## Calculation of Solvency Capital Requirement

	C0100
Operational risk	R0130 74090099,01
Loss-absorbing capacity of technical provisions	R0140 0
Loss-absorbing capacity of deferred taxes	R0150 -89206219,74
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160 0
<b>Solvency capital requirement excluding capital add-on</b>	R0200 550863100,9
Capital add-on already set	R0210 0
<b>Solvency capital requirement</b>	R0220 550863100,9
<b>Other information on SCR</b>	
Capital requirement for duration-based equity risk sub-module	R0400
Total amount of Notional Solvency Capital Requirement for remaining part	R0410
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430
Diversification effects due to RFF nSCR aggregation for article 304	R0440



## **S.25.02.21 SCR pour les entreprises utilisant la formule standard ET des modèles internes partiels**

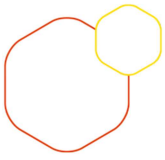
Harmonie Mutuelle n'est pas concerné par cet état

## **S.25.03.21 SCR pour les entreprises utilisant des modèles internes partiels**

Harmonie Mutuelle n'est pas concerné par cet état

## **S.28.01.01 MCR - Entreprises - Vie OU non Vie**

Harmonie Mutuelle n'est pas concerné par cet état



## S.28.02.01 MCR - Entreprises mixtes

	Non-life activities	Life activities	
	MCR <sub>(NL,NL)</sub>	MCR <sub>(NL,L)</sub> R	
	Result	Result	
	C0010	C0020	
<b>Linear formula component for non-life insurance and reinsurance obligations</b>	R0010	119910548	0

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

Non-life activities

Life activities

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	C0030	C0040	C0050	C0060
R0020	190597269	2320335600	0	0
R0030	0	22314154	0	0
R0040				
R0050				
R0060				
R0070				
R0080				
R0090				
R0100				
R0110				
R0120				
R0130				
R0140				
R0150				
R0160				
R0170				

	Non-life activities	Life activities	
	MCR <sub>(L,NL)</sub>	MCR <sub>(L,L)</sub>	
	Result	Result	
	C0070	C0080	
<b>Linear formula component for life insurance and reinsurance</b>	R0200	0	1648357

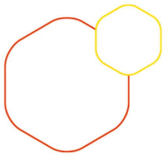
Obligations with profit participation -  
Obligations with profit participation -  
Index-linked and unit-linked insurance  
Other life (re)insurance and health  
Total capital at risk for all life

Non-life activities

Life activities

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0090	C0100	C0110	C0120
R0210				
R0220				
R0230				
R0240			8305882	
R0250				2105619471





### Overall MCR calculation

	<b>C0130</b>
Linear MCR	<b>R0300</b> 121558905
SCR	<b>R0310</b> 550863101
MCR cap	<b>R0320</b> 247888395
MCR floor	<b>R0330</b> 137715775
Combined MCR	<b>R0340</b> 137715775
Absolute floor of the MCR	<b>R0350</b> 3700000
	<b>C0130</b>
<b>Minimum Capital Requirement</b>	<b>R0400</b> 137715775

### Notional non-life and life MCR calculation

	<b>Non-life activities</b>	<b>Life activities</b>
	<b>C0140</b>	<b>C0150</b>
Notional linear MCR	<b>R0500</b> 119910548	1648357
Notional SCR excluding add-on (annual or latest calculation)	<b>R0510</b> 543393314	7469787
Notional MCR cap	<b>R0520</b> 244526991	3361404
Notional MCR floor	<b>R0530</b> 135848328	1867447
Notional Combined MCR	<b>R0540</b> 135848328	1867447
Absolute floor of the notional MCR	<b>R0550</b> 2500000	3700000
Notional MCR	<b>R0560</b> 135848328	3700000