

Quantitative Reporting Templates (QRT)

2021 - Europæiske Rejseforsikring A/S



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S.01.02.01 Basic information - General

		C0010
Undertaking name	R0010	Europaeiske Rejseforsikring A/S
Undertaking identification code and type of code	R0020	LEI/529900XCDP67EU703X29
Type of undertaking	R0040	3 - Non-Life undertakings
Country of authorisation	R0050	DENMARK
Language of reporting	R0070	English
Reporting submission date	R0080	2022-02-17
Financial year end	R0081	2021-12-31
Reporting reference date	R0090	2021-12-31
Regular/Ad-hoc submission	R0100	1 - Regular reporting
Currency used for reporting	R0110	DKK
Accounting standards	R0120	2 - Local GAAP
Method of Calculation of the SCR	R0130	1 - Standard formula
Use of undertaking specific parameters	R0140	2 - Don't use undertaking specific parameters
Ring-fenced funds	R0150	2 - Not reporting activity by RFF
Matching adjustment	R0170	2 - No use of matching adjustment
Volatility adjustment	R0180	2 - No use of volatility adjustment
Transitional measure on the risk-free interest rate	R0190	2 - No use of transitional measure on the risk-free interest rate
Transitional measure on technical provisions	R0200	2 - No use of transitional measure on technical provisions
Initial submission or re-submission	R0210	2 - Re-submission
Exemption of reporting ECAI information	R0250	0 - Not exempted
URL to the webpage where the Solvency and Financial Condition Report (SFCR) is disclosed	R0255	https://www.europaeiske.dk/privat/om-europaeiske/virksomheden/
Direct URL to download the Solvency and Financial Condition Report (SFCR) corresponding to this financial year reporting obligation (R0090)	R0260	NOT PROVIDED/NOT AVAILABLE
Ad hoc XBRL technical field 1	R0990	
Ad hoc XBRL technical field 2	R0991	
Ad hoc XBRL technical field 3	R0992	

S.02.01.01 Balance sheet

	Solvency II value	Statutory acc. value
	C0010	C0020
Assets		
Goodwill		0,00
Deferred acquisition costs		0,00
Intangible assets	0,00	21.686.013,00
Deferred tax assets	0,00	4.618.590,71
Pension benefit surplus	0,00	0,00
Property, plant & equipment held for own use	48.799.816,24	48.799.816,24
Investments (other than assets held for index-linked and unit-linked contracts)	492.338.404,09	492.338.404,09
Property (other than for own use)	58.681.600,00	58.681.600,00
Holdings in related undertakings, including participations	44.625,60	44.625,60
Equities	33.000,00	33.000,00
Equities - listed	0,00	0,00
Equities - unlisted	33.000,00	33.000,00
Bonds	382.737.462,30	382.737.462,30
Government Bonds	343.184.975,54	343.184.975,54
Corporate Bonds	39.552.486,76	39.666.908,60
Structured notes	0,00	0,00
Collateralised securities	0,00	0,00
Collective Investments Undertakings	50.841.716,19	50.841.716,15
Derivatives	0,00	0,00
Deposits other than cash equivalents	0,00	0,00
Other investments	0,00	0,00
Assets held for index-linked and unit-linked contracts	0,00	0,00
Loans and mortgages	0,00	0,00
Loans on policies	0,00	0,00
Loans and mortgages to individuals	0,00	0,00
Other loans and mortgages	0,00	0,00
Reinsurance recoverables from:	29.018.688,54	29.260.531,21
Non-life and health similar to non-life	29.018.688,54	29.260.531,21
Non-life excluding health	29.367.117,24	29.246.055,48
Health similar to non-life	-348.428,70	14.475,73
Life and health similar to life, excluding health and index-linked and unit-linked	0,00	0,00
Health similar to life	0,00	0,00
Life excluding health and index-linked and unit-linked	0,00	0,00
Life index-linked and unit-linked	0,00	0,00
Deposits to cedants	0,00	0,00
Insurance and intermediaries receivables	17.803.260,40	17.565.805,53
Reinsurance receivables	395.309,80	0,00
Receivables (trade, not insurance)	31.796.004,04	32.762.100,97
Own shares (held directly)	0,00	0,00
Amnts due in respect of own fund items or initial fund called up but not yet paid in	0,00	0,00
Cash and cash equivalents	22.359.310,82	22.359.314,70
Any other assets, not elsewhere shown	2.437.293,48	2.455.553,37
Total assets	644.948.087,41	671.846.162,25

Liabilities	Solvency II value	Statutory acc. value
Technical provisions - non-life	188.630.232,69	197.829.749,27
Technical provisions - non-life (excluding health)	90.225.073,06	97.737.074,30
Technical provisions calculated as a whole	0,00	
Best Estimate	82.363.398,24	
Risk margin	7.861.674,82	
Technical provisions - health (similar to non-life)	98.405.159,63	100.092.674,97
Technical provisions calculated as a whole	0,00	
Best Estimate	91.082.995,02	
Risk margin	7.322.164,61	
Technical provisions - life (excluding index-linked and unit-linked)	0,00	0,00
Technical provisions - health (similar to life)	0,00	0,00
Technical provisions calculated as a whole	0,00	
Best Estimate	0,00	
Risk margin	0,00	
Technical provisions - life (excluding health and index-linked and unit-linked)	0,00	0,00
Technical provisions calculated as a whole	0,00	
Best Estimate	0,00	
Risk margin	0,00	
Technical provisions - index-linked and unit-linked	0,00	0,00
Technical provisions calculated as a whole	0,00	
Best Estimate	0,00	
Risk margin	0,00	
Other technical provisions		0,00
Contingent liabilities	0,00	0,00
Provisions other than technical provisions	0,00	0,00
Pension benefit obligations	0,00	0,00
Deposits from reinsurers	0,00	0,00
Deferred tax liabilities	39.093.614,78	10.124.189,15
Derivatives	0,00	0,00
Debts owed to credit institutions	0,00	0,00
Financial liabilities other than debts owed to credit institutions	566.534,87	566.534,87
Insurance & intermediaries payables	22.816.396,41	20.708.349,82
Reinsurance payables	2.215.762,73	430.238,01
Payables (trade, not insurance)	40.059.744,15	42.989.988,97
Subordinated liabilities	0,00	0,00
Subordinated liabilities not in Basic Own Funds	0,00	0,00
Subordinated liabilities in Basic Own Funds	0,00	0,00
Any other liabilities, not elsewhere shown	0,00	0,00
Total liabilities	293.382.285,63	272.649.050,09
Excess of assets over liabilities	351.565.801,78	399.197.112,16

S.05.02 Premiums, claims and expenses by country

		Home country	Total Top 5 and home country	Country (by amount of gross premiums written) - non-life obligations				
		C0080	C0140	C0090	C0100	C0110	C0120	C0130
Country	R0010			SWEDEN	NORWAY	GERMANY	BELGIUM	ICELAND
Premiums written								
Gross - Direct Business	R0110	130.624.051,34	312.819.248,35	171.911.532,98	7.730.065,55	1.603.841,30	558.063,09	391.694,09
Gross - Proportional reinsurance accepted	R0120	0,00	0,00					
Gross - Non-proportional reinsurance accepted	R0130	0,00	0,00					
Reinsurers' share	R0140	2.155.361,09	4.437.473,64	2.282.112,55				
Net	R0200	128.468.690,25	308.381.774,71	169.629.420,43	7.730.065,55	1.603.841,30	558.063,09	391.694,09
Premiums earned								
Gross - Direct Business	R0210	124.029.025,27	296.369.617,75	165.435.207,92	4.680.958,71	1.271.956,36	554.164,19	398.305,30
Gross - Proportional reinsurance accepted	R0220	0,00	0,00					
Gross - Non-proportional reinsurance accepted	R0230	0,00	0,00					
Reinsurers' share	R0240	2.178.062,48	4.484.878,13	2.306.815,65				
Net	R0300	121.850.962,79	291.884.739,62	163.128.392,27	4.680.958,71	1.271.956,36	554.164,19	398.305,30
Claims incurred								
Gross - Direct Business	R0310	27.884.854,50	64.883.170,40	35.755.922,73	1.229.785,61	105.531,17	-104.176,96	11.253,35
Gross - Proportional reinsurance accepted	R0320	0,00	0,00					
Gross - Non-proportional reinsurance accepted	R0330	0,00	0,00					
Reinsurers' share	R0340	704.836,30	758.439,42	53.603,12				
Net	R0400	27.180.018,20	64.124.730,98	35.702.319,61	1.229.785,61	105.531,17	-104.176,96	11.253,35
Changes in other technical provisions								
Gross - Direct Business	R0410	0,00	0,00					
Gross - Proportional reinsurance accepted	R0420	0,00	0,00					
Gross - Non-proportional reinsurance accepted	R0430	0,00	0,00					
Reinsurers' share	R0440	0,00	0,00					
Net	R0500	0,00	0,00					
Expenses incurred	R0550	115.703.889,18	227.389.300,12	108.763.544,39	2.155.358,01	503.857,17	122.057,04	140.594,33
Other expenses	R1200		0,00					
Total expenses	R1300		227.389.300,12					

S.17.01.01 Non-Life Technical Provisions

		Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				Total Non-Life obligation	
		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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		C0170
Premium provisions																		
Gross - Total	R0060	36.863.376,07	383.433,98	0,00	0,00	119.167,42	2.035.958,04	6.533.266,29	249.524,05	0,00	11.152,56	-30.421,73	33.701.568,57	0,00	0,00	0,00	0,00	79.867.025,25
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-315.728,61	-43.842,66	0,00	0,00	0,00	0,00	0,00	-1.631,22	0,00	0,00	0,00	48.580,08	0,00	0,00	0,00	0,00	-312.622,41
Net Best Estimate of Premium Provisions	R0150	37.179.104,68	427.276,64	0,00	0,00	119.167,42	2.035.958,04	6.533.266,29	251.155,27	0,00	11.152,56	-30.421,73	33.652.988,49	0,00	0,00	0,00	0,00	80.179.647,66
Claims provisions																		
Gross - Total	R0160	52.612.880,79	1.223.304,18	0,00	0,00	73.180,22	1.130.298,98	1.394.497,30	30.867.620,55	0,00	119.251,44	89.704,00	6.068.630,55	0,00	0,00	0,00	0,00	93.579.368,01
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	10.448,25	694,32	0,00	0,00	0,00	0,00	0,01	29.311.040,11	0,00	0,00	0,00	9.128,26	0,00	0,00	0,00	0,00	29.331.310,95
Net Best Estimate of Claims Provisions	R0250	52.602.432,54	1.222.609,86	0,00	0,00	73.180,22	1.130.298,98	1.394.497,29	1.556.580,44	0,00	119.251,44	89.704,00	6.059.502,29	0,00	0,00	0,00	0,00	64.248.057,06
Total Best estimate - gross	R0260	89.476.256,86	1.606.738,16	0,00	0,00	192.347,64	3.166.257,02	7.927.763,59	31.117.144,60	0,00	130.404,00	59.282,27	39.770.199,12	0,00	0,00	0,00	0,00	173.446.393,26
Total Best estimate - net	R0270	89.781.537,22	1.649.886,50	0,00	0,00	192.347,64	3.166.257,02	7.927.763,58	1.807.735,71	0,00	130.404,00	59.282,27	39.712.490,78	0,00	0,00	0,00	0,00	144.427.704,72
Risk margin	R0280	6.665.528,85	656.635,76	0,00	0,00	21.914,00	1.412.570,52	779.750,32	219.877,50	0,00	17.592,13	147.591,76	5.262.378,59	0,00	0,00	0,00	0,00	15.183.839,43
Technical provisions - total																		
Technical provisions - total	R0320	96.141.785,71	2.263.373,92	0,00	0,00	214.261,64	4.578.827,54	8.707.513,91	31.337.022,10	0,00	147.996,13	206.874,03	45.032.577,71	0,00	0,00	0,00	0,00	188.630.232,69
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-305.280,36	-43.148,34	0,00	0,00	0,00	0,00	0,01	29.309.408,89	0,00	0,00	0,00	57.708,34	0,00	0,00	0,00	0,00	29.018.688,54
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	96.447.066,07	2.306.522,26	0,00	0,00	214.261,64	4.578.827,54	8.707.513,90	2.027.613,21	0,00	147.996,13	206.874,03	44.974.869,37	0,00	0,00	0,00	0,00	159.611.544,15
Cash-flows of Best est. of Prem. Prov. Gross																		
Future benefits and claims	R0370	27.113.285,98	669.103,30	0,00	0,00	86.533,79	2.195.733,85	2.305.654,79	97.459,99	0,00	12.830,89	398.061,67	22.222.154,44	0,00	0,00	0,00	0,00	55.100.818,70
Future expenses and other cash-out flows	R0380	22.779.433,30	2.092.373,89	0,00	0,00	32.633,63	3.522.215,17	5.729.861,13	331.329,21	0,00	29.427,16	286.884,86	14.974.091,51	0,00	0,00	0,00	0,00	49.778.249,86
Future premiums	R0390	13.029.343,22	2.378.043,21	0,00	0,00	0,00	3.681.990,97	1.502.249,61	179.265,15	0,00	31.105,56	715.368,27	3.494.677,52	0,00	0,00	0,00	0,00	25.012.043,51
Future benefits and claims	R0410	44.164.998,94	1.207.406,82	0,00	0,00	73.180,22	1.063.004,29	1.389.588,12	30.866.708,10	0,00	119.168,14	89.704,00	5.412.738,23	0,00	0,00	0,00	0,00	84.386.496,86
Future expenses and other cash-out flows	R0420	8.447.881,87	15.897,37	0,00	0,00	0,00	67.294,69	4.909,17	912,44	0,00	83,29	0,00	655.892,32	0,00	0,00	0,00	0,00	9.192.871,15
Technical provisions without transitional on interest rate	R0470	96.141.785,71	2.263.373,92	0,00	0,00	214.261,64	4.578.827,54	8.707.513,91	31.337.022,10	0,00	147.996,13	206.874,03	45.032.577,71	0,00	0,00	0,00	0,00	188.630.232,69
Technical provisions without volatility adjustment and without others transitional measures	R0490	96.141.785,71	2.263.373,92	0,00	0,00	214.261,64	4.578.827,54	8.707.513,91	31.337.022,10	0,00	147.996,13	206.874,03	45.032.577,71	0,00	0,00	0,00	0,00	188.630.232,69

Gross Reported but not Settled Claims (RBNS)

		Development year (absolute amount)															Current year, sum of years (cumulative)		
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	Year end (discounted data)	
		C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550	C0560	
Prior	R0100																46.592,21	46.592,21	
N-14	R0110	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	2.167,13	-4.352,77	-4.352,77	0,00	0,00		0,00	
N-13	R0120	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	3.527,37	1.780,38	-3.914,12	0,00	0,00			0,00	
N-12	R0130	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	123.165,38	16.032,66	16.032,66	0,00	5.354,26				5.354,26	
N-11	R0140	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					0,00	
N-10	R0150	0,00	0,00	0,00	0,00	0,00	0,00	0,00	372,17	372,17	0,00	0,00						0,00	
N-9	R0160	0,00	0,00	0,00	0,00	144.048,37	27.191,02	3.721,71	1.554,58	0,00	8.668,53							8.668,53	
N-8	R0170	0,00	0,00	0,00	386.025,14	36.416,34	456.648,71	498.756,08	524.797,13	524.797,13								524.797,13	
N-7	R0180	0,00	0,00	291.503,96	283.872,68	187.423,16	191.810,25	-11,73	-11,73									-11,73	
N-6	R0190	0,00	3.168.631,60	389.134,96	146.816,82	57.979,92	25.000,00	722,38										722,38	
N-5	R0200	357.839.909,14	3.686.156,38	92.001,40	172.507,67	0,01	1.004,38											1.004,38	
N-4	R0210	19.316.063,59	3.316.918,71	831.972,75	92.725,83	45.722,38												45.722,38	
N-3	R0220	14.115.335,75	3.360.415,16	456.996,24	350.848,37													350.848,37	
N-2	R0230	43.295.096,09	2.748.326,39	520.687,76														520.687,76	
N-1	R0240	9.990.840,64	326.454,70															326.454,70	
N	R0250	10.365.436,08																10.389.741,73	
Total	R0260																	12.220.582,10	

Reinsurance Recoveries received (non-cumulative)

		Development year (absolute amount)															Current year, sum of years (cumulative)		
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	Year end (discounted data)	
		C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750	C0760	C0770
Prior	R0300																0,00	0,00	0,00
N-14	R0310	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00		0,00	0,00
N-13	R0320	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			0,00	0,00
N-12	R0330	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				0,00	0,00
N-11	R0340	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					0,00	0,00
N-10	R0350	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00						0,00	0,00
N-9	R0360	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00							0,00	0,00
N-8	R0370	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00								0,00	0,00
N-7	R0380	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00									0,00	0,00
N-6	R0390	0,00	834.963,00	1.016,00	0,00	6.133,71	0,00	0,00										0,00	842.112,71
N-5	R0400	0,00	36.625,27	-577,90	0,00	0,00	0,00											0,00	36.047,37
N-4	R0410	18.976,86	1.319.527,77	4.119,72	0,00	0,00												0,00	1.342.624,35
N-3	R0420	30.099,31	1.095,85	195,04	0,00													0,00	31.390,20
N-2	R0430	1.469.908,29	1.857.532,45	-1.447.438,49														-1.447.438,49	1.880.002,25
N-1	R0440	79,46	2.189.948,79															2.189.948,79	2.190.028,25
N	R0450	2.890,24																2.890,24	2.890,24
Total	R0460																	745.400,54	6.325.095,37

S.23.01.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	10000500,00	10000500,00		0,00	
Share premium account related to ordinary share capital	R0030	0,00	0,00		0,00	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0,00	0,00		0,00	
Subordinated mutual member accounts	R0050	0,00		0,00	0,00	0,00
Surplus funds	R0070	0,00	0,00			
Preference shares	R0090	0,00		0,00	0,00	0,00
Share premium account related to preference shares	R0110	0,00		0,00	0,00	0,00
Reconciliation reserve	R0130	256565301,78	256565301,78			
Subordinated liabilities	R0140	0,00		0,00	0,00	0,00
An amount equal to the value of net deferred tax assets	R0160	0,00				0,00
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0,00	0,00	0,00	0,00	0,00
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	0,00				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0,00	0,00	0,00	0,00	0,00
Total basic own funds after deductions	R0290	266565801,78	266565801,78	0,00	0,00	0,00
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0,00			0,00	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0,00			0,00	
Unpaid and uncalled preference shares callable on demand	R0320	0,00			0,00	0,00
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0,00			0,00	0,00
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0,00			0,00	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0,00			0,00	0,00
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0,00			0,00	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0,00			0,00	0,00
Other ancillary own funds	R0390	0,00			0,00	0,00
Total ancillary own funds	R0400	0,00			0,00	0,00
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	266565801,78	266565801,78	0,00	0,00	0,00
Total available own funds to meet the MCR	R0510	266565801,78	266565801,78	0,00	0,00	
Total eligible own funds to meet the SCR	R0540	266565801,78	266565801,78	0,00	0,00	0,00
Total eligible own funds to meet the MCR	R0550	266565801,78	266565801,78	0,00	0,00	
SCR	R0580	123251135,17				
MCR	R0600	40385550,28				
Ratio of Eligible own funds to SCR	R0620	216,28%				
Ratio of Eligible own funds to MCR	R0640	660,05%				

S.25.01.01 Solvency Capital Requirement

Basic Solvency Capital Requirement

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	39.611.351	39.611.351	0
Counterparty default risk	R0020	23.066.954	23.066.954	0
Life underwriting risk	R0030	0	0	0
Health underwriting risk	R0040	77.446.772	77.446.772	0
Non-life underwriting risk	R0050	85.046.516	85.046.516	0
Diversification	R0060	-77.312.889	-77.312.889	
Intangible asset risk	R0070	0	0	
Basic Solvency Capital Requirement	R0100	147.858.704	147.858.704	

Calculation of Solvency Capital Requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	0,00
Operational risk	R0130	8.909.465,64
Loss-absorbing capacity of technical provisions	R0140	0,00
Loss-absorbing capacity of deferred taxes	R0150	-33.517.034,73
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0,00
Solvency capital requirement excluding capital add-on	R0200	123.251.135,17
Capital add-on already set	R0210	0,00
Solvency capital requirement	R0220	123.251.135,17
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0,00
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0,00
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0,00
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	0,00
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0,00
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	0,00

S.28.01.01 Minimum Capital Requirement – Non-life insurance

Linear formula component for non-life insurance and reinsurance obligations:

		MCR components
		C0010
MCR _{NL} Result	R0010	40.385.550,28

Background information:

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	89.781.537	121.933.553
Income protection insurance and proportional reinsurance	R0030	1.649.887	13.607.053
Workers' compensation insurance and proportional reinsurance	R0040	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	0	0
Other motor insurance and proportional reinsurance	R0060	192.348	324.736
Marine, aviation and transport insurance and proportional reinsurance	R0070	3.166.257	21.700.557
Fire and other damage to property insurance and proportional reinsurance	R0080	7.927.764	22.959.109
General liability insurance and proportional reinsurance	R0090	1.807.736	4.460.188
Credit and suretyship insurance and proportional reinsurance	R0100	0	0
Legal expenses insurance and proportional reinsurance	R0110	130.404	525.909
Assistance and proportional reinsurance	R0120	59.282	4.438.822
Miscellaneous financial loss insurance and proportional reinsurance	R0130	39.712.491	119.650.026
Non-proportional health reinsurance	R0140	0	0
Non-proportional casualty reinsurance	R0150	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0
Non-proportional property reinsurance	R0170	0	0

Overall MCR calculation:

		C0070
Linear MCR	R0300	40.385.550,28
SCR	R0310	123.251.135,17
MCR cap	R0320	55.463.010,83
MCR floor	R0330	30.812.783,79
Combined MCR	R0340	40.385.550,28
Absolute floor of the MCR	R0350	27.522.820,00
Minimum Capital Requirement	R0400	40.385.550,28