



Quantitative Reporting Templates (QRTs)

2018

Europæiske Rejseforsikring A/S

Template Code	Template name
<u>S.01.02</u>	Basic Information - General
<u>S.02.01</u>	Balance sheet
<u>S.05.01</u>	Premiums, claims and expenses by line of business
<u>S.05.02</u>	Premiums, claims and expenses by country
S.12.01	Not relevant
<u>S.17.01</u>	Non-Life Technical Provisions
<u>S.19.01</u>	Non-Life Insurance Claims Information
<u>S.23.01</u>	Own funds
<u>S.25.01</u>	Solvency Capital Requirement
<u>S.28.01</u>	Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity
S.32.01	Not relevant

S.01.02.01 Basic information - General

		C0010
Undertaking name	R0010	Europæiske 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	2019-03-14
Financial year end	R0081	2018-12-31
Reporting reference date	R0090	2018-12-31
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

S.02.01.02 Balance sheet

		Solvency II value
Assets		C0010
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	44.451.624
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	445.156.585
Property (other than for own use)	R0080	55.292.448
Holdings in related undertakings, including participations	R0090	82.972.786
Equities	R0100	33.000
Equities - listed	R0110	
Equities - unlisted	R0120	33.000
Bonds	R0130	282.364.416
Government Bonds	R0140	195.951.057
Corporate Bonds	R0150	86.413.359
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	24.493.935
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	345.151
Non-life and health similar to non-life	R0280	345.151
Non-life excluding health	R0290	642.215
Health similar to non-life	R0300	-297.063
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	12.278.970
Reinsurance receivables	R0370	1.016.271
Receivables (trade, not insurance)	R0380	36.169.680
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid	R0400	
Cash and cash equivalents	R0410	12.009.145
Any other assets, not elsewhere shown	R0420	4.260.314
Total assets	R0500	555.687.739

S.02.01.02 Balance sheet

		Solvency II value
Liabilities		C0010
Technical provisions – non-life	R0510	179.472.478
Technical provisions – non-life (excluding health)	R0520	83.683.936
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	72.534.902
Risk margin	R0550	11.149.034
Technical provisions - health (similar to non-life)	R0560	95.788.541
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	90.531.291
Risk margin	R0590	5.257.250
Technical provisions - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	
Risk margin	R0640	
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	
Risk margin	R0680	
Technical provisions – index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	37.850.283
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	10.723.939
Reinsurance payables	R0830	792.266
Payables (trade, not insurance)	R0840	48.582.695
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	277.421.661
Excess of assets over liabilities	R1000	278.266.078

S.05.01.01 Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											LoB for: accepted non-proportional reinsurance				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 suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport		Property
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0160
Premiums written																		
Gross - Direct Business	R0110	168.479.513	21.934.460	0	0	397.161	36.824.085	29.238.627	15.961.669	0	588.899	6.078.469	114.425.160					393.928.043
Gross - Proportional reinsurance accepted	R0120	13.616	0	0	0	0	0	0	0	0	0	0	0					13.616
Gross - Non-proportional reinsurance accepted	R0130																	0
Reinsurers' share	R0140	3.950.868	329.632	0	0	0	0	0	2.457.125	0	0	0	798.709					7.536.334
Net	R0200	164.542.261	21.604.828	0	0	397.161	36.824.085	29.238.627	13.504.544	0	588.899	6.078.469	113.626.451					386.405.325
Premiums earned																		
Gross - Direct Business	R0210	173.589.289	21.865.115	0	0	380.458	35.375.627	30.532.039	16.050.865	0	628.473	6.116.874	108.826.277					393.365.017
Gross - Proportional reinsurance accepted	R0220	45.402	0	0	0	0	0	0	0	0	0	0	0					45.402
Gross - Non-proportional reinsurance accepted	R0230																	0
Reinsurers' share	R0240	3.950.993	329.632	0	0	0	0	0	2.457.125	0	0	0	803.106					7.540.856
Net	R0300	169.683.698	21.535.483	0	0	380.458	35.375.627	30.532.039	13.593.740	0	628.473	6.116.874	108.023.171					385.869.563
Claims incurred																		
Gross - Direct Business	R0310	63.814.161	3.791.359	0	0	426.839	7.340.203	3.856.699	6.959.430	0	314.747	143.419	66.514.639					153.161.497
Gross - Proportional reinsurance accepted	R0320	-22.532	-1.648	0	0	0	-3.230	-924	-22	0	-193	1	-1.355					-29.903
Gross - Non-proportional reinsurance accepted	R0330																	0
Reinsurers' share	R0340	576.738	0	0	0	0	0	0	418.163	0	0	0	523.121					1.518.021
Net	R0400	63.214.892	3.789.711	0	0	426.839	7.336.974	3.855.774	6.541.245	0	314.554	143.420	65.990.164					151.613.572
Changes in other technical provisions																		
Gross - Direct Business	R0410	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Proportional reinsurance accepted	R0420	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non-proportional reinsurance accepted	R0430																	0
Reinsurers' share	R0440	0	0	0	0	0	0	0	0	0	0	0	0					0
Net	R0500	0	0	0	0	0	0	0	0	0	0	0	0					0
Expenses incurred	R0550	111.130.962	9.326.744	0	0	257.667	20.873.103	28.263.972	11.533.214	0	357.663	2.619.693	55.313.700					239.676.716
Administrative expenses																		
Gross - Direct Business	R0610	42.116.565	4.818.470	0	0	99.994	10.102.130	6.486.718	3.191.030	0	101.526	992.196	18.535.911					86.444.540
Gross - Proportional reinsurance accepted	R0620	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non-proportional reinsurance accepted	R0630																	0
Reinsurers' share	R0640	0	0	0	0	0	0	0	0	0	0	0	0					0
Net	R0700	42.116.565	4.818.470	0	0	99.994	10.102.130	6.486.718	3.191.030	0	101.526	992.196	18.535.911					86.444.540
Investment management expenses																		
Gross - Direct Business	R0710	356.170	44.615	0	0	1.318	60.079	5.415	50.746	0	1.411	20.513	175.940					716.208
Gross - Proportional reinsurance accepted	R0720	43	0	0	0	0	0	0	0	0	0	0	0					43
Gross - Non-proportional reinsurance accepted	R0730																	0
Reinsurers' share	R0740	0	0	0	0	0	0	0	0	0	0	0	0					0
Net	R0800	356.213	44.615	0	0	1.318	60.079	5.415	50.746	0	1.411	20.513	175.940					716.251
Claims management expenses																		
Gross - Direct Business	R0810	26.656.907	276.761	0	0	137.498	1.807.906	296.035	791.493	0	222.570	973	8.152.513					38.342.657
Gross - Proportional reinsurance accepted	R0820	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non-proportional reinsurance accepted	R0830																	0
Reinsurers' share	R0840	0	0	0	0	0	0	0	0	0	0	0	0					0
Net	R0900	26.656.907	276.761	0	0	137.498	1.807.906	296.035	791.493	0	222.570	973	8.152.513					38.342.657
Acquisition expenses																		
Gross - Direct Business	R0910	42.083.230	4.186.900	0	0	18.856	8.902.992	21.475.804	7.499.944	0	32.155	1.606.011	28.237.905					114.043.798
Gross - Proportional reinsurance accepted	R0920	2.684	-2	0	0	0	-4	0	0	0	0	0	-1					2.676
Gross - Non-proportional reinsurance accepted	R0930																	0
Reinsurers' share	R0940	84.637	0	0	0	0	0	0	0	0	0	0	281.324					365.961
Net	R1000	42.001.277	4.186.898	0	0	18.856	8.902.988	21.475.804	7.499.944	0	32.155	1.606.011	27.956.581					113.680.514
Overhead expenses																		
Gross - Direct Business	R1010	0	0	0	0	0	0	0	0	0	0	0	492.755					492.755
Gross - Proportional reinsurance accepted	R1020	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non-proportional reinsurance accepted	R1030																	0
Reinsurers' share	R1040	0	0	0	0	0	0	0	0	0	0	0	0					0
Net	R1100	0	0	0	0	0	0	0	0	0	0	0	492.755					492.755
Other expenses																		
	R1200																	0
Total expenses	R1300																	239.676.716

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	SPAIN	FINLAND
Premiums written								
Gross - Direct Business	R0110	215.762.430	391.752.160	171.047.297	2.693.850	847.447	793.178	607.958
Gross - Proportional reinsurance accepted	R0120	0	0	0				
Gross - Non-proportional reinsurance accepted	R0130	0	0					
Reinsurers' share	R0140	5.048.350	7.536.334	2.487.984				
Net	R0200	210.714.080	384.215.826	168.559.313	2.693.850	847.447	793.178	607.958
Premiums earned								
Gross - Direct Business	R0210	213.478.457	387.751.879	169.408.699	2.613.391	922.948	887.033	441.351
Gross - Proportional reinsurance accepted	R0220	-570	-570	0				
Gross - Non-proportional reinsurance accepted	R0230	0	0					
Reinsurers' share	R0240	5.048.350	7.540.856	2.492.506				
Net	R0300	208.429.537	380.210.452	166.916.193	2.613.391	922.948	887.033	441.351
Claims incurred								
Gross - Direct Business	R0310	73.652.846	150.658.727	75.784.325	251.692	92.944	819.341	57.580
Gross - Proportional reinsurance accepted	R0320	7.194	-29.903	-37.097				
Gross - Non-proportional reinsurance accepted	R0330	0	0					
Reinsurers' share	R0340	1.367.801	1.518.021	150.221				
Net	R0400	72.292.239	149.110.803	75.597.007	251.692	92.944	819.341	57.580
Changes in other technical provisions								
Gross - Direct Business	R0410	0	0					
Gross - Proportional reinsurance accepted	R0420	0	0					
Gross - Non-proportional reinsurance accepted	R0430	0	0					
Reinsurers' share	R0440	0	0					
Net	R0500	0	0					
Expenses incurred	R0550	139.103.993	239.524.792	100.210.390	88.157	32.394	17.743	72.115
Other expenses	R1200		0					
Total expenses	R1300		239.524.792					

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	34.972.826	2.270.490	0	0	151.989	5.601.248	8.025.032	168.236	0	193.974	274.211	34.442.589					86.100.595
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100	-268.618	-28.235	0	0	0	0	0	-6.060	0	0	0	89.436	0	0	0	0	-213.477
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-268.828	-28.235	0	0	0	0	0	-6.060	0	0	0	86.357	0	0	0	0	-216.766
Net Best Estimate of Premium Provisions	R0150	35.241.655	2.298.725	0	0	151.989	5.601.248	8.025.032	174.296	0	193.974	274.211	34.356.232	0	0	0	0	86.317.361
Claims provisions																		
Gross - Total	R0160	49.797.162	3.490.813	0	0	11.041	1.255.144	2.048.567	7.718.933	0	395.273	737	12.247.928	0	0	0	0	76.965.598
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to Counterparty default	R0200	0	0	0	0	0	0	0	0	0	0	0	575.861	0	0	0	0	575.861
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	0	0	0	0	0	0	0	0	0	561.917	0	0	0	0	561.917
Net Best Estimate of Claims Provisions	R0250	49.797.162	3.490.813	0	0	11.041	1.255.144	2.048.567	7.718.933	0	395.273	737	11.686.011	0	0	0	0	76.403.681
Total Best estimate - gross	R0260	84.769.989	5.761.303	0	0	163.030	6.856.392	10.073.600	7.887.169	0	589.247	274.948	46.690.517	0	0	0	0	163.066.194
Total Best estimate - net	R0270	85.038.817	5.789.538	0	0	163.030	6.856.392	10.073.600	7.893.228	0	589.247	274.948	46.042.242	0	0	0	0	162.721.042
Risk margin	R0280	4.850.355	406.895	0	0	49.279	1.181.523	916.026	4.309.004	0	36.191	288.665	4.368.346	0	0	0	0	16.406.284
Technical provisions - total																		
Technical provisions - total	R0320	89.620.343	6.168.198	0	0	212.309	8.037.915	10.989.625	12.196.173	0	625.438	563.613	51.058.863	0	0	0	0	179.472.478
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-268.828	-28.235	0	0	0	0	0	-6.060	0	0	0	648.275	0	0	0	0	345.151
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	89.889.172	6.196.433	0	0	212.309	8.037.915	10.989.625	12.202.233	0	625.438	563.613	50.410.589	0	0	0	0	179.127.326
Cash-flows of Best est. of Prem. Prov. Gross																		
Future benefits and claims	R0370	28.753.824	1.406.785	0	0	96.359	4.674.909	3.890.908	160.337	0	158.849	26.039	26.500.806	0	0	0	0	65.668.816
Future expenses and other cash-out flows	R0380	22.202.682	2.505.278	0	0	55.630	4.925.152	6.991.575	175.941	0	82.460	634.011	12.442.054	0	0	0	0	50.014.782
Future premiums	R0390	15.983.680	1.641.573	0	0	0	3.998.813	2.857.451	168.043	0	47.335	385.839	4.500.271	0	0	0	0	29.583.004
Cash-flows of Best est. of Claims Prov. Gross																		
Future benefits and claims	R0410	45.582.363	3.427.169	0	0	11.041	1.187.734	2.048.567	7.718.933	0	395.273	737	11.342.149	0	0	0	0	71.713.965
Future expenses and other cash-out flows	R0420	4.214.800	63.644	0	0	0	67.410	0	0	0	0	0	905.779	0	0	0	0	5.251.633
Technical provisions without transitional on interest rate	R0470	89.620.343	6.168.198	0	0	212.309	8.037.915	10.989.625	12.196.173	0	625.438	563.613	51.058.863	0	0	0	0	179.472.478
Technical provisions without volatility adjustment and without others transitional measures	R0490	89.620.343	6.168.198	0	0	212.309	8.037.915	10.989.625	12.196.173	0	625.438	563.613	51.058.863	0	0	0	0	179.472.478

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	10.000.500	10.000.500		-	
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	268.265.578	268.265.578			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
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					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	278.266.078	278.266.078			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	278.266.078	278.266.078			
Total available own funds to meet the MCR	R0510	278.266.078	278.266.078			
Total eligible own funds to meet the SCR	R0540	278.266.078	278.266.078			
Total eligible own funds to meet the MCR	R0550	278.266.078	278.266.078			
SCR	R0580	158.453.156				
MCR	R0600	49.030.868				
Ratio of Eligible own funds to SCR	R0620	1,76				
Ratio of Eligible own funds to MCR	R0640	5,68				

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	59.544.048	59.544.048	
Counterparty default risk	R0020	14.097.145	14.097.145	
Life underwriting risk	R0030	0	0	
Health underwriting risk	R0040	84.405.805	84.405.805	
Non-life underwriting risk	R0050	120.271.101	120.271.101	
Diversification	R0060	-93.554.827	-93.554.827	
Intangible asset risk	R0070	0	0	
Basic Solvency Capital Requirement	R0100	184.763.272	184.763.272	

Calculation of Solvency Capital Requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	0
Operational risk	R0130	11.540.167
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-37.850.283
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	158.453.156
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	158.453.156
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	No adjustment
Net future discretionary benefits	R0460	0

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	49.030.868

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	85.038.817	164.372.588
Income protection insurance and proportional reinsurance	R0030	5.789.538	21.596.160
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	163.030	397.161
Marine, aviation and transport insurance and proportional reinsurance	R0070	6.856.392	36.806.130
Fire and other damage to property insurance and proportional reinsurance	R0080	10.073.600	29.234.719
General liability insurance and proportional reinsurance	R0090	7.893.228	13.504.239
Credit and suretyship insurance and proportional reinsurance	R0100	0	0
Legal expenses insurance and proportional reinsurance	R0110	589.247	588.714
Assistance and proportional reinsurance	R0120	274.948	6.078.363
Miscellaneous financial loss insurance and proportional reinsurance	R0130	46.042.242	113.562.862
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	49.030.868
SCR	R0310	158.453.156
MCR cap	R0320	71.303.920
MCR floor	R0330	39.613.289
Combined MCR	R0340	49.030.868
Absolute floor of the MCR	R0350	27.604.775
Minimum Capital Requirement	R0400	49.030.868