



Klaverblad
verzekeringen



**Bijlage - Openbare kwantitatieve
rapportagestaten Solvency II 2019**
Klaverblad Schadeverzekeringsmaatschappij N.V.

Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2019. De bedragen luiden in duizenden euro's.

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S.02.01.02 Balans

Assets		Solvency II value	
			C0010
Intangible assets	R0030		
Deferred tax assets	R0040		
Pension benefit surplus	R0050		
Property, plant & equipment held for own use	R0060		0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070		376.970
Property (other than for own use)	R0080		0
Holdings in related undertakings, including participations	R0090		0
Equities	R0100		102.244
Equities - listed	R0110		102.244
Equities - unlisted	R0120		0
Bonds	R0130		274.726
Government Bonds	R0140		216.307
Corporate Bonds	R0150		58.418
Structured notes	R0160		0
Collateralised securities	R0170		0
Collective Investments Undertakings	R0180		0
Derivatives	R0190		0
Deposits other than cash equivalents	R0200		0
Other investments	R0210		0
Assets held for index-linked and unit-linked contracts	R0220		0
Loans and mortgages	R0230		4.394
Loans on policies	R0240		0
Loans and mortgages to individuals	R0250		0
Other loans and mortgages	R0260		4.394
Reinsurance recoverables from:	R0270		498
Non-life and health similar to non-life	R0280		498
Non-life excluding health	R0290		498
Health similar to non-life	R0300		0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310		0
Health similar to life	R0320		0
Life excluding health and index-linked and unit-linked	R0330		0
Life index-linked and unit-linked	R0340		0
Deposits to cedants	R0350		0
Insurance and intermediaries receivables	R0360		1.171
Reinsurance receivables	R0370		45
Receivables (trade, not insurance)	R0380		2.136
Own shares (held directly)	R0390		0
Amounts due in respect of own fund items or initial fund called up but not yet paid i	R0400		
Cash and cash equivalents	R0410		1.772
Any other assets, not elsewhere shown	R0420		
Total assets	R0500		386.986

S.02.01.02 Balans (vervolg)

Liabilities		Solvency II value	
			C0010
Technical provisions - non-life	R0510		88.825
Technical provisions - non-life (excluding health)	R0520		82.101
Technical provisions calculated as a whole	R0530		0
Best Estimate	R0540		77.315
Risk margin	R0550		4.785
Technical provisions - health (similar to non-life)	R0560		6.724
Technical provisions calculated as a whole	R0570		0
Best Estimate	R0580		6.475
Risk margin	R0590		249
Technical provisions - life (excluding index-linked and unit-linked)	R0600		108.682
Technical provisions - health (similar to life)	R0610		108.682
Technical provisions calculated as a whole	R0620		0
Best Estimate	R0630		78.998
Risk margin	R0640		29.684
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650		0
Technical provisions calculated as a whole	R0660		0
Best Estimate	R0670		0
Risk margin	R0680		0
Technical provisions - index-linked and unit-linked	R0690		0
Technical provisions calculated as a whole	R0700		0
Best Estimate	R0710		0
Risk margin	R0720		0
Contingent liabilities	R0740		
Provisions other than technical provisions	R0750		
Pension benefit obligations	R0760		
Deposits from reinsurers	R0770		0
Deferred tax liabilities	R0780		21.749
Derivatives	R0790		0
Debts owed to credit institutions	R0800		
Financial liabilities other than debts owed to credit institutions	R0810		
Insurance & intermediaries payables	R0820		9.058
Reinsurance payables	R0830		570
Payables (trade, not insurance)	R0840		3.012
Subordinated liabilities	R0850		
Subordinated liabilities not in Basic Own Funds	R0860		0
Subordinated liabilities in Basic Own Funds	R0870		0
Any other liabilities, not elsewhere shown	R0880		
Total liabilities	R0900		231.897
Excess of assets over liabilities	R1000		155.089

S.05.01.02 Premies, schaden en kosten per branche

	Line of Business for:	Non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Total	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Fire and other		General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance		Miscellaneous financial loss
							Marine, aviation and transport insurance	damage to property insurance						
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0200
Premiums written														
Gross - Direct Business	R0110	0	3.532	0	28.663	18.266	301	58.395	13.286	0	10.913	1.091	0	134.447
Gross - Proportional reinsurance accepted	R0120	0	0	0	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0130													0
Reinsurers' share	R0140	0	1	0	214	317	1	2.206	3	0	3	0	0	2.744
Net	R0200	0	3.531	0	28.449	17.949	301	56.189	13.283	0	10.910	1.091	0	131.702
Premiums earned														
Gross - Direct Business	R0210	0	3.186	0	30.396	17.877	270	56.311	12.300	0	10.584	1.016	0	131.940
Gross - Proportional reinsurance accepted	R0220	0	0	0	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0230													0
Reinsurers' share	R0240	0	1	0	214	317	1	2.206	3	0	3	0	0	2.744
Net	R0300	0	3.185	0	30.182	17.560	270	54.105	12.296	0	10.582	1.015	0	129.195
Claims incurred														
Gross - Direct Business	R0310	0	8.287	0	34.048	9.293	129	28.890	9.910	0	3.777	298	0	94.633
Gross - Proportional reinsurance accepted	R0320	0	0	0	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0330													0
Reinsurers' share	R0340	0	0	0	0	-38	2	40	-3	0	0	0	0	2
Net	R0400	0	8.287	0	34.048	9.331	127	28.850	9.913	0	3.777	298	0	94.631
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	0	2.223	0	14.489	7.457	167	25.694	8.824	0	5.001	569	0	64.423
Other expenses	R1200													
Total expenses	R1300													0

S.05.01.02 Premies, schaden en kosten per branche (vervolg)

		Line of Business for: Life insurance obligations					Life reinsurance obligations		Total	
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities relating to health	Annuities other than health	Health reinsurance		Life reinsurance
		C0210	C0220	C0230	C0240	C0250	C0260	C0270		C0280
Premiums written										
Gross	R1410	47.124	0	0	0	0	0	0	47.124	
Reinsurers' share	R1420	12	0	0	0	0	0	0	12	
Net	R1500	47.113	0	0	0	0	0	0	47.113	
Premiums earned										
Gross	R1510	45.305	0	0	0	0	0	0	45.305	
Reinsurers' share	R1520	12	0	0	0	0	0	0	12	
Net	R1600	45.293	0	0	0	0	0	0	45.293	
Claims incurred										
Gross	R1610	31.281	0	0	0	0	0	0	31.281	
Reinsurers' share	R1620	0	0	0	0	0	0	0	0	
Net	R1700	31.281	0	0	0	0	0	0	31.281	
Changes in other technical provisions										
Gross	R1710	0	0	0	0	0	0	0	0	
Reinsurers' share	R1720	0	0	0	0	0	0	0	0	
Net	R1800	0	0	0	0	0	0	0	0	
Expenses incurred										
Other expenses	R1900	10.538	0	0	0	0	0	0	10.538	
Total expenses	R2500									
	R2600								10.538	

S.12.01.02 Technische voorzieningen voor levens- en SLT-ziekteverzekering

		Health insurance (direct business)					
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities relating to health	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
		C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010	0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0020	0			0	0	0
Technical provisions calculated as a sum of BE and RM							
Best Estimate							
Gross Best Estimate	R0030		78.998	0	0	0	78.998
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		0	0	0	0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		78.998	0	0	0	78.998
Risk Margin	R0100				0	0	29.684
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110				0	0	0
Best estimate	R0120		0	0	0	0	0
Risk margin	R0130	0			0	0	0
Technical provisions - total	R0200	108.682			0	0	108.682

S.17.01.02 Technische voorzieningen schadeverzekeringsbedrijf

Direct business and accepted proportional reinsurance												
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM												
Best estimate												
Premium provisions												
Gross	0	-6	0	1.796	1.154	22	3.234	971	0	-317	16	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	-6	0	1.796	1.154	22	3.234	971	0	-317	16	0
Claims provisions												
Gross	0	6.482	0	46.970	872	19	8.913	9.640	0	4.002	23	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	26	0	472	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	6.482	0	46.970	846	19	8.441	9.640	0	4.002	23	0
Total Best estimate - gross	0	6.475	0	48.766	2.026	40	12.147	10.611	0	3.685	39	0
Total Best estimate - net	0	6.475	0	48.766	2.000	40	11.676	10.611	0	3.685	39	0
Risk margin	0	249	0	3.004	125	2	741	647	0	266	0	0
Amount of the transitional on Technical Provisions												
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions - total												
Technical provisions - total	0	6.724	0	51.770	2.151	43	12.888	11.258	0	3.951	39	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	26	0	472	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	6.724	0	51.770	2.125	43	12.417	11.258	0	3.951	39	0

S.17.01.02 Technische voorzieningen schadeverzekeringsbedrijf (vervolg)

		Accepted non-proportional reinsurance				
		Non-				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM						
Best estimate						
Premium provisions						
Gross	R0060	0	0	0	0	6.870
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	0	0	0	0
Net Best Estimate of Premium Provisions	R0150	0	0	0	0	6.870
Claims provisions						
Gross	R0160	0	0	0	0	76.920
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	0	0	498
Net Best Estimate of Claims Provisions	R0250	0	0	0	0	76.423
Total Best estimate - gross	R0260	0	0	0	0	83.791
Total Best estimate - net	R0270	0	0	0	0	83.293
Risk margin	R0280	0	0	0	0	5.035
Amount of the transitional on Technical Provisions						
Technical Provisions calculated as a whole						
Best estimate	R0290	0	0	0	0	0
Risk margin	R0300	0	0	0	0	0
	R0310	0	0	0	0	0
Technical provisions - total						
Technical provisions - total	R0320	0	0	0	0	88.825
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	0	0	0	498
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	0	0	0	0	88.327

S.19.01.21 Schaden uit hoofde van schadeverzekering

Z0020 Accident year / Underwriting year:

Year	Development year											
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior												2.689
R0160	52.698	16.228	2.708	2.119	978	655	1.470	282	527	309		
R0170	44.502	13.184	2.227	1.696	1.190	757	169	58	121			
R0180	42.721	13.724	2.769	1.831	1.794	924	974	644				
R0190	42.546	14.355	2.755	1.712	2.517	871	484					
R0200	41.154	13.562	3.499	1.266	1.320	1.195						
R0210	38.762	13.928	2.394	1.415	1.741							
R0220	44.487	17.752	2.774	2.211								
R0230	40.511	15.488	2.837									
R0240	49.022	12.314										
R0250	45.527											
Total												

Sum of years
In Current year (cumulative)

	C0170	C0180
R0100	924	924
R0160	309	77.974
R0170	121	63.904
R0180	644	65.383
R0190	484	65.237
R0200	1.195	61.997
R0210	1.741	58.241
R0220	2.211	67.225
R0230	2.837	58.836
R0240	17.314	66.935
R0250	45.527	45.527
Total	73.647	957.640

Z0020 Accident year / Underwriting year:

Year	Development year											
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior												17.000
R0160	0	0	0	0	0	0	2.318	2.974	1.759	1.673		
R0170	0	0	0	0	0	2.881	1.892	1.642	1.851			
R0180	0	0	0	0	4.698	3.290	1.889	1.535				
R0190	0	0	0	4.998	4.068	2.446	2.318					
R0200	0	0	8.415	5.603	3.313	2.714						
R0210	0	8.154	5.744	3.603	2.928							
R0220	28.021	10.863	6.736	6.175								
R0230	23.436	9.134	6.536									
R0240	25.241	10.546										
R0250	31.858											
Total												

Year end
(discounted
data)

	C0360
R0100	0
R0160	1.679
R0170	1.857
R0180	1.539
R0190	2.312
R0200	2.716
R0210	2.930
R0220	6.164
R0230	6.541
R0240	10.357
R0250	31.898
Total	76.808

S.22.01.21 Effect van langetermijngarantiemaatregelen en overgangsmaatregelen

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	197.506.706	-	-	972.022	-
Basic own funds	R0020	155.088.787	-	-	-759.801	-
Eligible own funds to meet Solvency Capital Requirement	R0050	155.088.787	-	-	-759.801	-
Solvency Capital Requirement	R0090	78.072.122	-	-	140.652	-
Eligible own funds to meet Minimum Capital Requirement	R0100	155.088.787	-	-	-759.801	-
Minimum Capital Requirement	R0110	22.160.856	-	-	47.082	-

S.23.01.01 Eigen vermogen

	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	908	908		
Share premium account related to ordinary share capital	R0030	30.000	30.000		
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0			
Subordinated mutual member accounts	R0050	0		0	0
Surplus funds	R0070	0			
Preference shares	R0090	0		0	0
Share premium account related to preference shares	R0110	0			
Reconciliation reserve	R0130	124.181	124.181		
Subordinated liabilities	R0140	0		0	0
An amount equal to the value of net deferred tax assets	R0160	0			0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0
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			
Deductions					
Deductions for participations in financial and credit institutions	R0230	0	0	0	
Total basic own funds after deductions	R0290	155.089	155.089	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	R0300	0		0	
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		0	
Unpaid and uncalled preference shares callable on demand	R0320	0		0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0		0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0		0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0		0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0		0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0		0	0
Other ancillary own funds	R0390	0		0	0
Total ancillary own funds	R0400	0		0	0
Available and eligible own funds					
Total available own funds to meet the SCR	R0500	155.089	155.089	0	0
Total available own funds to meet the MCR	R0510	155.089	155.089	0	
Total eligible own funds to meet the SCR	R0540	155.089	155.089	0	0
Total eligible own funds to meet the MCR	R0550	155.089	155.089	0	0
SCR	R0580	78.072			
MCR	R0600	22.161			
Ratio of Eligible own funds to SCR	R0620	199%			
Ratio of Eligible own funds to MCR	R0640	700%			

	C0060
Reconciliation reserve	
Excess of assets over liabilities	R0700
Own shares (held directly and indirectly)	R0710
Foreseeable dividends, distributions and charges	R0720
Other basic own fund items	R0730
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740
Reconciliation reserve	R0760
Expected profits	
Expected profits included in future premiums (EPIFP) - Life business	R0770
Expected profits included in future premiums (EPIFP) - Non-life business	R0780
Total Expected profits included in future premiums (EPIFP)	R0790

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	40.892		Captives simplifications - spread risk on bonds and loans,
Counterparty default risk	R0020	1.037		
Life underwriting risk	R0030	0	None	
Health underwriting risk	R0040	56.647	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	45.637	None	
Diversification	R0060	-48.536		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	95.677		

		Value
		C0100
Operational risk	R0130	5.770
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-23.375
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	78.072
Capital add-on already set	R0210	
Solvency capital requirement	R0220	78.072
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

S.28.01.01 Minimumkapitaalvereiste

		MCR components	
		C0010	
MCRNL Result	R0010	18.892	
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	0	0
Income protection insurance and proportional reinsurance	R0030	6.475	3.533
Workers' compensation insurance and proportional reinsurance	R0040	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	48.766	28.485
Other motor insurance and proportional reinsurance	R0060	2.000	17.716
Marine, aviation and transport insurance and proportional reinsurance	R0070	40	300
Fire and other damage to property insurance and proportional reinsurance	R0080	11.676	56.395
General liability insurance and proportional reinsurance	R0090	10.611	13.283
Credit and suretyship insurance and proportional reinsurance	R0100	0	0
Legal expenses insurance and proportional reinsurance	R0110	3.685	10.910
Assistance and proportional reinsurance	R0120	39	1.083
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0	0
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
MCR components			
C0040			
MCRL Result	R0200	3.269	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	
		Net (of reinsurance/SPV) total capital at risk	
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	0	
Obligations with profit participation - future discretionary benefits	R0220	0	
Index-linked and unit-linked insurance obligations	R0230	0	
Other life (re)insurance and health (re)insurance obligations	R0240	78.998	
Total capital at risk for all life (re)insurance obligations	R0250		2.299.689
C0070			
Linear MCR	R0300	22.161	
SCR	R0310	78.072	
MCR cap	R0320	35.132	
MCR floor	R0330	19.518	
Combined MCR	R0340	22.161	
Absolute floor of the MCR	R0350	3.700	
Minimum Capital Requirement	R0400	22.161	

