

Bank of England PRA

Chapter 10

Instructions regarding reporting templates

IR.28.02 — Minimum Capital Requirement — Both life and non-life activity

General comments

This section relates to annual submission of information for individual entities.

In particular, IR.28.02 is to be submitted by insurance undertakings engaged in both life and non-life insurance activity. Insurance and reinsurance undertakings other than insurance undertakings engaged in both life and non-life insurance activity shall submit IR.28.01 instead.

This template shall be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period (as defined in the PRA Rulebook glossary regardless of the accounting standard used).

All references to technical provisions address technical provisions after application of Long Term Guarantee measures and transitionals.

The calculation of MCR combines a linear formula with a floor of 25% and a cap of 45% of the SCR. The MCR is subject to an absolute floor depending on the nature of the undertaking (as defined in Minimum Capital Requirement 3.2).

	ITEM	INSTRUCTIONS
C0010/R0010	Linear Formula component for non-life insurance and reinsurance obligations — $MCR_{(NL,NL)}$ result — non-life activities	This is the linear formula component for non-life insurance and reinsurance obligations relating to non-life insurance activities calculated in accordance with Minimum Capital Requirement 3A, 3B and 3C.
C0020/R0010	Linear Formula component for non-life insurance and reinsurance obligations — $MCR_{(NL,L)}$ result	This is the linear formula component for non-life insurance and reinsurance obligations relating to life insurance activities calculated in accordance with Minimum Capital Requirement 3A, 3B and 3C.
C0030/R0020	Medical expense insurance and proportional reinsurance — Net (of	These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs,

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	reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	with a floor equal to zero, relating to non-life activities.
C0040/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for medical expense insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for medical expense insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last	These are the premiums written for income protections insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.

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	12 months — non-life activities	
C0050/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for income protections insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0040	Workers' compensation insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0040	Workers' compensation insurance and proportional reinsurance- Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0040	Workers' compensation insurance and proportional reinsurance — Net (of reinsurance/SPV) best	These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.

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	estimate — life activities	
C0060/R0040	Workers' compensation insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life	These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.

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	activities	
C0030/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last	These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life

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	12 months — non-life activities	activities.
C0050/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.

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	estimate — life activities	
C0060/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life	These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.

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	activities	
C0030/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0110	Legal expenses insurance and	These are the premiums written for legal expenses insurance and proportional reinsurance during the

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	proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	(rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0120	Assistance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0120	Assistance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0120	Assistance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.

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C0060/R0120	Assistance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.

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C0030/R0140	Non-proportional health reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for non-proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0140	Non-proportional health reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0140	Non-proportional health reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for non-proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0140	Non-proportional health reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0150	Non-proportional casualty reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0150	Non-proportional casualty reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0150	Non-proportional casualty reinsurance	These are the technical provisions for non-proportional casualty reinsurance, without risk

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	— Net (of reinsurance/SPV) best estimate — life activities	margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0150	Non-proportional casualty reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance) written premiums in the last 12 months — life	These are the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.

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	activities	
C0030/R0170	Non-proportional property reinsurance — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0170	Non-proportional property reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0170	Non-proportional property reinsurance — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0170	Non-proportional property reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0070/R0200	Linear Formula component for life insurance and reinsurance obligations $MCR_{(L,NL)}$ Result	This is the linear formula component for life insurance and reinsurance obligations relating to non-life insurance activities calculated in accordance with Minimum Capital Requirement 3A, 3B and 3C.
C0080/R0200	Linear Formula component for life insurance and reinsurance obligations $MCR_{(L,L)}$ Result	This is the linear formula component for life insurance and reinsurance obligations relating to life insurance activities calculated in accordance with Minimum Capital Requirement 3A, 3B and 3C.

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C0090/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0230	Index-linked and unit-linked insurance obligations — Net (of	These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations

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	reinsurance/SPV) best estimate — non-life activities	relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0230	Index-linked and unit-linked insurance obligations — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/SPV) best estimate — non-life activities	These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to non-life activities.
C0110/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/SPV) best estimate — life activities	These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to life activities.
C0100/R0250	Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk — non-life activities	This is the total capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to non-life activities.
C0120/R0250	Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total	This is the total capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance undertaking would pay in the event of

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	capital at risk — life activities	the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to life activities.
C0130/R0300	Overall MCR calculation — Linear MCR	The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for non-life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with Minimum Capital Requirement 3A.
C0130/R0310	Overall MCR calculation — SCR	This is the latest SCR to be calculated and reported in accordance with Solvency Capital Requirement – General Provisions 3.1, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add-on.
C0130/R0320	Overall MCR calculation — MCR cap	This is calculated as 45% of the SCR including any capital add-on in accordance with Minimum Capital Requirement 3.3.
C0130/R0330	Overall MCR calculation — MCR floor	This is calculated as 25% of the SCR including any capital add-on in accordance with Minimum Capital Requirement 3.3.
C0130/R0340	Overall MCR calculation — Combined MCR	This is the result of the formula component calculated in accordance with Minimum Capital Requirement 3.1B.
C0130/R0350	Overall MCR calculation — Absolute floor of the MCR	This is calculated as defined in Minimum Capital Requirement 3 and Minimum Capital Requirement 3.1A.
C0130/R0400	Minimum Capital Requirement	This is the result of the formula component calculated in accordance with Minimum Capital Requirement 3.1A.
C0140/R0500	Notional non-life and life MCR calculation — Notional linear	This is calculated in accordance with Composites 4A.2.

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	MCR — non-life activities	
C0150/R0500	Notional non-life and life MCR calculation — Notional linear MCR -life activities	This is calculated in accordance with Composites 4B.2.
C0140/R0510	Notional non-life and life MCR calculation — Notional SCR excluding add-on (annual or latest calculation) — non-life activities	This is the latest notional SCR to be calculated and reported in accordance with Solvency Capital Requirement – General Provisions 3.1, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile), excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Minimum Capital Requirement 3.3 the national supervisor requires a reference to the standard formula.
C0150/R0510	Notional non-life and life MCR calculation — Notional SCR excluding add-on (annual or latest calculation) -life activities	This is the latest notional SCR to be calculated and reported in accordance with Solvency Capital Requirement – General Provisions 3.1, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile), excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Minimum Capital Requirement 3.3 the national supervisor requires a reference to the standard formula.
C0140/R0520	Notional non-life and life MCR calculation — Notional MCR cap — non-life activities	This is calculated as 45% of the notional non-life SCR including the non-life capital add-on in accordance with Minimum Capital Requirement 3.3.
C0150/R0520	Notional non-life and life MCR calculation — Notional MCR cap - life activities	This is calculated as 45% of the notional life SCR including the life capital add-on in accordance with Minimum Capital Requirement 3.3.
C0140/R0530	Notional non-life and life MCR calculation — Notional MCR floor	This is calculated as 25% of the notional non-life SCR including the non-life capital add-on in accordance with Minimum Capital Requirement 3.3.

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	— non-life activities	
C0150/R0530	Notional non-life and life MCR calculation — Notional MCR floor -life activities	This is calculated as 25% of the notional life SCR including the life capital add-on in accordance with Minimum Capital Requirement 3.3.
C0140/R0540	Notional non-life and life MCR calculation — Notional Combined MCR — non-life activities	This is calculated in accordance with Composites 4A.3.
C0150/R0540	Notional non-life and life MCR calculation — Notional Combined MCR -life activities	This is calculated in accordance with Composites 4B.3.
C0140/R0550	Notional non-life and life MCR calculation — Absolute floor of the notional MCR — non-life activities	This is the amount defined in Minimum Capital Requirement 3.2(1) before considering Minimum Capital Requirement 3.2(5). If the reporting currency is other than GBP, the amounts in Minimum Capital Requirement 3.2 are to be converted to the reporting currency in accordance with Reporting Part 2A article 3(3).
C0150/R0550	Notional non-life and life MCR calculation — Absolute floor of the notional MCR — life activities	This is the amount defined in Minimum Capital Requirement 3.2(2) before considering Minimum Capital Requirement 3.2(5). If the reporting currency is other than GBP, the amounts in Minimum Capital Requirement 3.2 are to be converted to the reporting currency in accordance with Reporting Part 2A article 3(3).
C0140/R0560	Notional non-life and life MCR calculation — Notional MCR — non-life activities	This is the notional non-life MCR calculated in accordance with Composites 4A.2.
C0150/R0560	Notional non-life and life MCR calculation — Notional MCR — life activities	This is the notional life MCR calculated in accordance with Composites 4B.2.