

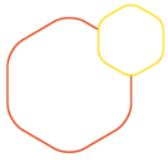
Annexes SFCR : Public Disclosure

Harmonie Mutuelle

Exercice 2017

Le présent rapport relatif à l'exercice 2017 est approuvé par le Conseil d'Administration en séance du 3 mai 2018.

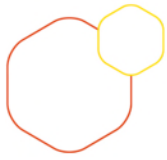
Le Président
Stéphane Junique



SOMMAIRE

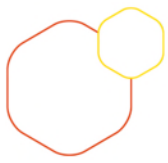
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Les montants dans la présentation sont exprimés en Euros.



S.02.01.02 Bilan

	Solvency II value
	C0010
Assets	
Goodwill	0
Deferred acquisition costs	0
Intangible assets	0
Deferred tax assets	12670993
Pension benefit surplus	0
Property, plant & equipment held for own use	73898096
Investments (other than assets held for index-linked and unit-linked contracts)	2490211177
Property (other than for own use)	
Holdings in related undertakings, including participations	9330204
Equities	942235546
Equities - listed	38146174
Equities - unlisted	0
Bonds	38146174
Government Bonds	737188707
Corporate Bonds	65449610
Structured notes	671739097
Collateralised securities	0
Collective Investments Undertakings	0
Derivatives	653780425
Deposits other than cash equivalents	0
Other investments	109530121
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	3389159
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	3389159
Reinsurance recoverables from:	24711699
Non-life and health similar to non-life	24300952
Non-life excluding health	0
Health similar to non-life	24300952
Life and health similar to life, excluding health and index-linked and unit-linked	410747
Health similar to life	0
Life excluding health and index-linked and unit-linked	410747
Life index-linked and unit-linked	0
Deposits to cedants	9684906
Insurance and intermediaries receivables	235135821
Reinsurance receivables	4580184
Receivables (trade, not insurance)	175276160
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	34646523
Any other assets, not elsewhere shown	41558802
Total assets	3105763520



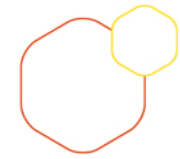
Liabilities

Technical provisions – non-life
Technical provisions – non-life (excluding health)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - health (similar to non-life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - life (excluding index-linked and unit-linked)
Technical provisions - health (similar to life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions – life (excluding health and index-linked and unit-linked)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions – index-linked and unit-linked
Technical provisions calculated as a whole
Best Estimate
Risk margin
Other technical provisions
Contingent liabilities
Provisions other than technical provisions
Pension benefit obligations
Deposits from reinsurers
Deferred tax liabilities
Derivatives
Debts owed to credit institutions
Financial liabilities other than debts owed to credit institutions
Insurance & intermediaries payables
Reinsurance payables
Payables (trade, not insurance)
Subordinated liabilities
Subordinated liabilities not in Basic Own Funds
Subordinated liabilities in Basic Own Funds
Any other liabilities, not elsewhere shown
Total liabilities
Excess of assets over liabilities

	Solvency II value
	C0010
R0510	187827784
R0520	0
R0530	0
R0540	0
R0550	0
R0560	187827784
R0570	0
R0580	158364931
R0590	29462853
R0600	6009512
R0610	0
R0620	0
R0630	0
R0640	0
R0650	6009512
R0660	0
R0670	5733530
R0680	275982
R0690	0
R0700	0
R0710	0
R0720	0
R0730	X
R0740	0
R0750	7794668
R0760	37721031
R0770	6671781
R0780	61307588
R0790	0
R0800	12247739
R0810	0
R0820	56929002
R0830	9331584
R0840	436855898
R0850	0
R0860	0
R0870	0
R0880	459137
R0900	823155724
R1000	2282607796

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

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Line of Business for: accepted non-proportional				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	2374368132	25074197														2399442330	
Gross - Proportional reinsurance accepted	R0120	72259395	2173367															
Gross - Non-proportional reinsurance accepted	R0130																	
Reinsurers' share	R0140	101316199	890602													102206801		
Net	R0200	2345311328	26356963													2371668291		
Premiums earned																		
Gross - Direct Business	R0210	2374368132	25074197													2399442330		
Gross - Proportional reinsurance accepted	R0220	72259395	2173367															
Gross - Non-proportional reinsurance accepted	R0230																	
Reinsurers' share	R0240	101316199	890602															
Net	R0300	2345311328	26356963															
Claims incurred																		
Gross - Direct Business	R0310	1867313482	7846934													1875160416		
Gross - Proportional reinsurance accepted	R0320	59416098	5612207															
Gross - Non-proportional reinsurance accepted	R0330																	
Reinsurers' share	R0340	94688127	2190466															
Net	R0400	1832041453	11268675															
Changes in other technical provisions																		
Gross - Direct Business	R0410	-583843	-11855													-595698		
Gross - Proportional reinsurance accepted	R0420	2620087	0															
Gross - Non-proportional reinsurance accepted	R0430																	
Reinsurers' share	R0440	-7747160	0															
Net	R0500	9783404	-11855															
Expenses incurred	R0550	409204118	4536602															
Other expenses	R1200																	
Total expenses	R1300																	



		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 stemming from non-life insurance contracts and relating to health	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410				19782765				1925296	21708061
Reinsurers' share	R1420				298802					298802
Net	R1500				19483963				1925296	21409259
Premiums earned										
Gross	R1510				19782765				1925296	21708061
Reinsurers' share	R1520				298802					298802
Net	R1600				19483963				1925296	21409259
Claims incurred										
Gross	R1610				18732357				3268265	22000622
Reinsurers' share	R1620				436062					436062
Net	R1700				18296295				3268265	21564561
Changes in other technical provisions										
Gross	R1710				-1238060				333143	-904916
Reinsurers' share	R1720				83286					83286
Net	R1800				-1321345				333143	-988202
Expenses incurred	R1900				2657268				83865	2741132
Other expenses	R2500									
Total expenses	R2600									2741132



S.05.02.01 Primes, sinistres et charges par pays

		Home Country	Top 5 countries	Total Top 5 and home country
		C0010		C0070
	R0010	 	IT	
		C0080		C0140
Premiums written				
Gross - Direct Business	R0110	2390200143	9242187	2399442330
Gross - Proportional reinsurance accepted	R0120	74432762		74432762
Gross - Non-proportional reinsurance accepted	R0130			
Reinsurers' share	R0140	100700558	1506243	102206801
Net	R0200	2363932347	7735944	2371668291
Premiums earned				
Gross - Direct Business	R0210	2390200143	9242187	2399442330
Gross - Proportional reinsurance accepted	R0220	74432762		74432762
Gross - Non-proportional reinsurance accepted	R0230			
Reinsurers' share	R0240	100700558	1506243	102206801
Net	R0300	2363932347	7735944	2371668291
Claims incurred				
Gross - Direct Business	R0310	1864331722	10828694	1875160416
Gross - Proportional reinsurance accepted	R0320	65028305		65028305
Gross - Non-proportional reinsurance accepted	R0330			
Reinsurers' share	R0340	95430500	1448093	96878593
Net	R0400	1833929527	9380601	1843310128
Changes in other technical provisions				
Gross - Direct Business	R0410	2147302	-2743000	-595698
Gross - Proportional reinsurance accepted	R0420	2620087		2620087
Gross - Non- proportional reinsurance accepted	R0430			
Reinsurers' share	R0440	-7747160	0	-7747160
Net	R0500	12514549	-2743000	9771549
Expenses incurred	R0550	411511731	2228990	413740720
Other expenses	R1200	 	 	0
Total expenses	R1300	 	 	413740720

		Home Country	Top 5 countries	Total Top 5 and home country
				C0210
	R1400	 	IT	
				C0280
Premiums written				
Gross	R1410	21541960	166100	21708061
Reinsurers' share	R1420	218791	80011	298802
Net	R1500	21323170	86089	21409259
Premiums earned				
Gross	R1510	21541960	166100	21708061
Reinsurers' share	R1520	218791	80011	298802
Net	R1600	21323170	86089	21409259
Claims incurred				
Gross	R1610	22008409	-7787	22000622
Reinsurers' share	R1620	437317	-1255	436062
Net	R1700	21571093	-6532	21564561
Changes in other technical provisions				
Gross	R1710	-904916	0	-904916
Reinsurers' share	R1720	83286	0	83286
Net	R1800	-988202	0	-988202
Expenses incurred	R1900	2597087	144045	2741132
Other expenses	R2500	 	 	0
Total expenses	R2600	 	 	2741132

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

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct)		Annuities stemming from non-life insurance contracts and	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)			
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees				Contracts without options and guarantees	Contracts with options or guarantees						
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010															
Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020															
Technical provisions calculated as a sum of BE and RM Best Estimate																
Gross Best Estimate	R0030					4168088			1565442	5733530						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080					9032			401715	410747						
Best estimate minus recoverables from	R0090	0		0		4159056	0	0	1163727	5322783						
Risk Margin	R0100					275982			0	275982						
Amount of the transitional on Technical																
Technical Provisions calculated as a whole	R0110															
Best estimate	R0120															
Risk margin	R0130															
Technical provisions - total	R0200	0	0			4444070		0	1565442	6009512	0			0	0	0

S.17.01.02 Provisions techniques – Non-Vie

	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		Non-proportional property reinsurance
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole																	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole																	
Technical provisions calculated as a sum of BE and RM Best estimate																	
Premium provisions																	
Gross																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	
Net Best Estimate of Premium Provisions																	
Claims provisions																	
Gross																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	
Net Best Estimate of Claims Provisions																	
Total Best estimate - gross																	
Total Best estimate - net																	
Risk margin																	
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole																	
Best estimate																	
Risk margin																	
Technical provisions - total																	
Technical provisions - total																	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total																	
Technical provisions minus recoverables from reinsurance/SPV																	

S.19.01.21 Triangles Non-Vie

Total Non-Life Business

Accident year / Underwriting year	Z0020	1
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Gross Claims Paid (non-cumulative) (absolute amount)

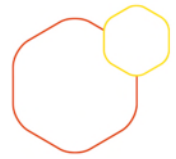
Year	Development year										
	0	1	2	3	4	5	6	7	8	9	10 & +
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100										
N-9	R0160										
N-8	R0170										
N-7	R0180										
N-6	R0190										
N-5	R0200	1573516556	172753819	0	1057282	201170	91808				
N-4	R0210	1663619845	169499271	4276613	219199	815622					
N-3	R0220	1776054501	171661397	3202419	147384						
N-2	R0230	1796966389	178176876	909764							
N-1	R0240	1776848355	175218070								
N	R0250	1733604400									

	In Current year	Sum of years (cumulative)
	C0170	C0180
R0100		
R0160		
R0170		
R0180		
R0190		
R0200	91808	1747620635
R0210	815622	1838430549
R0220	147384	1951065701
R0230	909764	1976053029
R0240	175218070	1952066425
R0250	1733604400	1733604400
Total	R0260 1910787047	11198840740

Gross undiscounted Best Estimate Claims Provisions (absolute amount)

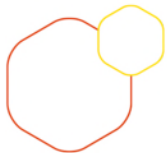
Year	Development year										
	0	1	2	3	4	5	6	7	8	9	10 & +
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100										
N-9	R0160										
N-8	R0170										
N-7	R0180										
N-6	R0190										
N-5	R0200	0	0	0	379265	88615	295				
N-4	R0210	0	0	655970	229091	85474					
N-3	R0220	0	4748343	973978	308826						
N-2	R0230	210323026	6264109	1478707							
N-1	R0240	196352280	6801517								
N	R0250	198440292									

	Year end (discounted data)
	C0360
R0100	
R0160	
R0170	
R0180	
R0190	
R0200	281
R0210	85258
R0220	308410
R0230	1475815
R0240	6789079
R0250	198459923
Total	R0260 207118765



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

Harmonie Mutuelle n'est pas concerné par cet état.



S.23.01.01 Fonds propres

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)
 Share premium account related to ordinary share capital
 Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings
 Subordinated mutual member accounts
 Surplus funds
 Preference shares
 Share premium account related to preference shares
 Reconciliation reserve
 Subordinated liabilities
 An amount equal to the value of net deferred tax assets
 Other own fund items approved by the supervisory authority as basic own funds not specified above

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

Deductions

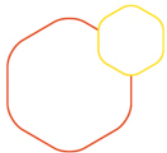
Deductions for participations in financial and credit institutions

Total basic own funds after deductions

Ancillary own funds

Unpaid and uncalled ordinary share capital callable on demand
 Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand
 Unpaid and uncalled preference shares callable on demand
 A legally binding commitment to subscribe and pay for subordinated liabilities on demand
 Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/E
 Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC
 Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
 Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC
 Other ancillary own funds

Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
C0010	C0020	C0030	C0040	C0050
R0010				
R0030				
R0040	1262817101	1262817101		
R0050				
R0070	0	0		
R0090				
R0110				
R0130	1019790695	1019790695		
R0140				
R0160				
R0180				
R0220	270288			
R0230				
R0290	2282337508	2282337508	0	0
R0300				
R0310				
R0320				
R0330				
R0340				
R0350				
R0360				
R0370				
R0390	0			



Total ancillary own funds

Available and eligible own funds

Total available own funds to meet the SCR

Total available own funds to meet the MCR

Total eligible own funds to meet the SCR

Total eligible own funds to meet the MCR

SCR

MCR

Ratio of Eligible own funds to SCR

Ratio of Eligible own funds to MCR

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0400				0	0
R0500	2282337508	2282337508	0	0	0
R0510	2282337508	2282337508	0	0	
R0540	2282337508	2282337508	0	0	0
R0550	2282337508	2282337508	0	0	
R0580	691763257				
R0600	172940814				
R0620	3,2993				
R0640	13,1972				

Reconciliation reserve

Excess of assets over liabilities

Own shares (held directly and indirectly)

Foreseeable dividends, distributions and charges

Other basic own fund items

Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

Reconciliation reserve

Expected profits

Expected profits included in future premiums (EPIFP) - Life business

Expected profits included in future premiums (EPIFP) - Non- life business

Total Expected profits included in future premiums (EPIFP)

	C0060
R0700	2282607796
R0710	0
R0720	
R0730	1262817101
R0740	
R0760	1019790695
R0770	0
R0780	48753834
R0790	48753834



S.25.01.21 SCR pour les entreprises utilisant la formule standard

Market risk
 Counterparty default risk
 Life underwriting risk
 Health underwriting risk
 Non-life underwriting risk
 Diversification
 Intangible asset risk
Basic Solvency Capital Requirement

Calculation of Solvency Capital Requirement

Operational risk
 Loss-absorbing capacity of technical provisions
 Loss-absorbing capacity of deferred taxes
 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

Solvency capital requirement excluding capital add-on

Capital add-on already set

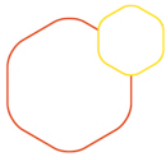
Solvency capital requirement

Other information on SCR

Capital requirement for duration-based equity risk sub-module
 Total amount of Notional Solvency Capital Requirement for remaining part
 Total amount of Notional Solvency Capital Requirements for ring fenced funds
 Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios
 Diversification effects due to RFF nSCR aggregation for article 304

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
R0010	423292202,3		
R0020	48741237,62		
R0030	3749951,84	None	
R0040	394888298,4	None	
R0050	0	None	
R0060	-205356412,8		
R0070	0		
R0100	665315277,4		

	C0100
R0130	75084575,18
R0140	0
R0150	-48636595,12
R0160	0
R0200	691763257,5
R0210	0
R0220	691763257,5
R0400	
R0410	
R0420	
R0430	
R0440	



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

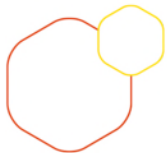
Harmonie Mutuelle n'est pas concerné par cet état.

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

Harmonie Mutuelle n'est pas concerné par cet état.

S.28.01.01 MCR – Entreprises – Vie OU non Vie

Harmonie Mutuelle n'est pas concerné par cet état.



S.28.02.01 MCR – Entreprises mixtes

	Non-life activities		Life activities	
	MCR _(NL,NL) Result		MCR _(NL,L) Result	
	C0010	C0020		
Linear formula component for non-life insurance and	R0010	118900271	0	

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

	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	C0030	C0040	C0050	C0060
R0020	136721440	2345198071	0	0
R0030	0	26471219	0	0
R0040				
R0050				
R0060				
R0070				
R0080				
R0090				
R0100				
R0110				
R0120				
R0130				
R0140				
R0150				
R0160				
R0170				

	Non-life activities		Life activities	
	MCR _(L,NL) Result		MCR _(L,L) Result	
	C0070	C0080		
Linear formula component for life insurance and	R0200	0	1608900	

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

	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0090	C0100	C0110	C0120
R0210				
R0220				
R0230				
R0240			5322783	
R0250				2138744796



Overall MCR calculation

		C0130
Linear MCR	R0300	120509170
SCR	R0310	691763257
MCR cap	R0320	311293466
MCR floor	R0330	172940814
Combined MCR	R0340	172940814
Absolute floor of the MCR	R0350	3700000
		C0130
Minimum Capital Requirement	R0400	172940814

Notional non-life and life MCR calculation

		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500	118900271	1608900
Notional SCR excluding add-on (annual or latest calculation)	R0510	682527630	9235627
Notional MCR cap	R0520	307137434	4156032
Notional MCR floor	R0530	170631908	2308907
Notional Combined MCR	R0540	170631908	2308907
Absolute floor of the notional M	R0550	2500000	3700000
Notional MCR	R0560	170631908	3700000