

## QRT summary

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## S.02.01\_1 - Balance Sheet - Assets

SCOR Europe SE

Assets as at December 31, 2023

In EUR thousands

Solvency II value

		C0010
<b>Intangible assets</b>	R0030	<b>0</b>
<b>Deferred tax assets</b>	R0040	<b>3'332</b>
<b>Pension benefit surplus</b>	R0050	<b>0</b>
<b>Property, plant and equipment held for own use</b>	R0060	<b>0</b>
<b>Investments</b>	R0070	<b>116'974</b>
Property (other than for own use)	R0080	0
Participations and related undertakings	R0090	0
Equities	R0100	0
<i>Equities - listed</i>	R0110	0
<i>Equities - unlisted</i>	R0120	0
Bonds	R0130	106'176
<i>Government bonds</i>	R0140	14'287
<i>Corporate bonds</i>	R0150	91'889
<i>Structured notes</i>	R0160	0
<i>Collateralised securities</i>	R0170	0
Collective Investments Undertakings	R0180	9'895
Derivatives	R0190	903
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
<b>Assets held for index-linked and unit-linked contracts</b>	R0220	<b>0</b>
<b>Loans and mortgages</b>	R0230	<b>0</b>
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
<b>Reinsurance recoverables</b>	R0270	<b>344'334</b>
Non-life and Health similar to Non-life	R0280	344'334
Non-life excluding Health	R0290	344'334
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
<b>Deposits to cedents</b>	R0350	<b>652</b>
<b>Insurance and intermediaries receivables</b>	R0360	<b>59'707</b>
<b>Reinsurance receivables</b>	R0370	<b>8'632</b>
<b>Receivables (trade, not insurance)</b>	R0380	<b>1'291</b>
<b>Own shares</b>	R0390	<b>0</b>
<b>Amounts due in respect of own fund items or initial fund called up but not yet paid in</b>	R0400	<b>0</b>
<b>Cash and cash equivalents</b>	R0410	<b>27'255</b>
<b>Any other assets, not elsewhere shown</b>	R0420	<b>40</b>
<b>TOTAL ASSETS</b>	R0500	<b>562'217</b>

## S.02.01\_2 - Balance Sheet - Liabilities

## SCOR Europe SE

Liabilities as at December 31, 2023

In EUR thousands

Solvency II value

		C0010
<b>Technical provisions – Non-life</b>	R0510	<b>432'436</b>
Technical provisions – Non-life (excl. Health)	R0520	432'436
<i>TP calculated as a whole</i>	R0530	0
<i>Best estimate</i>	R0540	422'838
<i>Risk margin</i>	R0550	9'598
Technical provisions – Health (similar to Non-life)	R0560	0
<i>TP calculated as a whole</i>	R0570	0
<i>Best estimate</i>	R0580	0
<i>Risk margin</i>	R0590	0
<b>Technical provisions – Life (excl. index-linked and unit-linked)</b>	R0600	<b>0</b>
Technical provisions – Health (similar to Life)	R0610	0
<i>TP calculated as a whole</i>	R0620	0
<i>Best estimate</i>	R0630	0
<i>Risk margin</i>	R0640	0
Technical provisions – Life (excl. Health and index-linked and unit-linked)	R0650	0
<i>TP calculated as a whole</i>	R0660	0
<i>Best estimate</i>	R0670	0
<i>Risk margin</i>	R0680	0
<b>Technical provisions – index-linked and unit-linked funds</b>	R0690	<b>0</b>
<i>TP calculated as a whole</i>	R0700	0
<i>Best estimate</i>	R0710	0
<i>Risk margin</i>	R0720	0
<b>Other technical provisions</b>	R0730	<b>0</b>
<b>Contingent liabilities</b>	R0740	<b>0</b>
<b>Provisions other than technical provisions</b>	R0750	<b>0</b>
<b>Pension benefit obligations</b>	R0760	<b>0</b>
<b>Deposits from reinsurers</b>	R0770	<b>3'072</b>
<b>Deferred tax liabilities</b>	R0780	<b>-4'814</b>
<b>Derivatives</b>	R0790	<b>3'618</b>
<b>Debts owed to credit institutions</b>	R0800	<b>1'999</b>
<b>Financial liabilities other than debts owed to credit institutions</b>	R0810	<b>376</b>
<b>Insurance and intermediaries payables</b>	R0820	<b>37'316</b>
<b>Reinsurance payables</b>	R0830	<b>31'960</b>
<b>Payables (trade, not insurance)</b>	R0840	<b>8'300</b>
<b>Subordinated liabilities</b>	R0850	<b>0</b>
Subordinated liabilities not in basic own funds	R0860	0
Subordinated liabilities in basic own funds	R0870	0
<b>Any other liabilities, not elsewhere shown</b>	R0880	<b>760</b>
<b>TOTAL LIABILITIES</b>	R0900	<b>515'023</b>
<b>EXCESS OF ASSETS OVER LIABILITIES</b>	R1000	<b>47'194</b>

## S.05.01\_1 - Premiums, claims and expenses by line of business (NL)

SCOR Europe SE As at December 31, 2023 In EUR thousands		Line of business* for Non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)							
		Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Miscellaneous financial loss
		C0020	C0030	C0040	C0060	C0070	C0080	C0090	C0120
<b>Premiums written</b>									
Gross - Direct business	R0110	0	0	0	57'199	71'365	95'546	63'477	935
Gross - Proportional reinsurance accepted	R0120	0	0	0	-204	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0130								
Reinsurers' share	R0140	0	0	0	52'611	69'352	89'294	63'289	527
Net	R0200	0	0	0	4'384	2'013	6'252	188	408
<b>Premiums earned</b>									
Gross - Direct business	R0210	0	0	0	48'837	69'873	101'235	29'345	1'377
Gross - Proportional reinsurance accepted	R0220	0	0	0	-204	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240	0	0	0	44'376	68'646	94'710	31'275	968
Net	R0300	0	0	0	4'257	1'227	6'525	-1'930	409
<b>Claims incurred</b>									
Gross - Direct business	R0310	0	0	0	20'798	67'587	98'525	15'877	1'578
Gross - Proportional reinsurance accepted	R0320	0	0	0	184	0	0	0	0
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340	0	0	0	19'599	62'132	90'940	14'892	1'277
Net	R0400	0	0	0	1'383	5'455	7'585	985	301
<b>Expenses incurred</b>	R0550	0	0	0	1'475	2'412	2'223	-2'976	188
<b>Other expenses</b>	R1200								
<b>Total expenses</b>	R1300								

\*The table above presents lines of business applicable to SCOR

## S.05.01\_2 - Premiums, claims and expenses by line of business (NL)

SCOR Europe SE As at December 31, 2023 In EUR thousands	Line of business for accepted non-proportional reinsurance				TOTAL	
	Health	Casualty	Marine, aviation, transport	Property		
	C0130	C0140	C0150	C0160		C0200
<b>Premiums written</b>						
Gross - Direct business	R0110				288'522	
Gross - Proportional reinsurance accepted	R0120				-204	
Gross - Non-proportional reinsurance accepted	R0130	0	-1'556	0	8'970	7'414
Reinsurers' share	R0140	0	-1'393	235	8'579	282'494
Net	R0200	0	-163	-235	391	13'238
<b>Premiums earned</b>						
Gross - Direct business	R0210				250'667	
Gross - Proportional reinsurance accepted	R0220				-204	
Gross - Non-proportional reinsurance accepted	R0230	0	1'281	0	3'456	4'737
Reinsurers' share	R0240	0	1'301	0	3'354	244'630
Net	R0300	0	-20	0	102	10'570
<b>Claims incurred</b>						
Gross - Direct business	R0310				204'365	
Gross - Proportional reinsurance accepted	R0320				184	
Gross - Non-proportional reinsurance accepted	R0330	0	724	-3	1'611	2'332
Reinsurers' share	R0340	0	687	-256	1'510	190'781
Net	R0400	0	37	253	101	16'100
<b>Expenses incurred</b>	R0550	0	66	0	-1'140	2'248
<b>Other expenses</b>	R1200					1'574
<b>Total expenses</b>	R1300					3'822

## S.04.05.21

## Premiums, claims and expenses by country

## Home country: Non-Life insurance and reinsurance obligations

## SCOR Europe SE

As at December 31, 2023

In EUR thousands

	Home country	Top 5 countries (by amount of gross premiums written) - Non-life obligations					Total Top 5 and home country		
		C0010	C0020	C0030	C0040	C0050		C0060	C0070
		(NO) Norway	(GB) United Kingdom	(DE) Germany	(US) United States	(IE) Ireland			
	R0010								
<b>Premiums written (gross)</b>									
Gross Written Premium (direct)	R0020	91'245	37'200	37'385	32'910	19'152	12'980	230'872	
Gross Written Premium (proportional reinsurance)	R0021	-2	-67	0	0	0	0	-69	
Gross Written Premium (non-proportional reinsurance)	R0022	2'015	4'262	4	0	0	0	6'281	
<b>Premiums earned (gross)</b>									
Gross Earned Premium (direct)	R0030	76'400	36'158	33'297	32'939	16'005	9'784	204'583	
Gross Earned Premium (proportional reinsurance)	R0031	-2	-67	0	0	0	0	-69	
Gross Earned Premium (non-proportional reinsurance)	R0032	1'143	1'274	5	0	32	0	2'454	
<b>Claims incurred (gross)</b>									
Claims incurred (direct)	R0040	54'008	26'225	53'884	30'475	9'967	2'421	176'980	
Claims incurred (proportional reinsurance)	R0041	2	60	0	0	0	0	62	
Claims incurred (non-proportional reinsurance)	R0042	427	693	-72	0	18	0	1'066	
<b>Expenses incurred (gross)</b>									
Gross Expenses Incurred (direct)	R0050	0	0	0	0	0	0	0	
Gross Expenses Incurred (proportional reinsurance)	R0051	0	0	0	0	0	0	0	
Gross Expenses Incurred (non-proportional reinsurance)	R0052	0	0	0	0	0	0	0	

## Home country: Life insurance and reinsurance obligations

As at December 31, 2023

	country**	Top 5 countries (by amount of gross premiums written) - Life obligations					home country
		(NO)	(GB)	(DE)	(US)	(IE)	
		Norway	United	Germany	United States	Ireland	
	R0010						
<b>Gross Written Premium</b>	R1020						0
<b>Gross Earned Premium</b>	R1030						0
<b>Claims incurred</b>	R1040						0
<b>Gross Expenses Incurred</b>	R1050						0

## S.17.01\_1 - Non-life Technical Provisions (part 1)

SCOR Europe SE As at December 31, 2023 In EUR thousands	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	Miscellaneous financial loss	
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0130	
<b>Technical provisions calculated as a whole</b>	R0010	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 as a whole	R0050	0	0	0	0	0	0	0	0	0	0
<b>Technical provisions calculated as a sum of BE and RM</b>											
<b>Best estimate</b>											
Premium provisions											
Gross	R0060	0	0	0	0	0	4'783	863	10'608	-919	-130
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	0	0	0	0	2'919	-427	5'752	-8'491	-185
Net best estimate of premium provisions	R0150	0	0	0	0	0	1'864	1'290	4'856	7'572	55
<b>Claims provisions</b>											
Gross	R0160	0	0	0	0	0	82'860	107'968	175'789	25'256	4'249
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	0	0	0	70'145	83'434	148'735	28'265	3'569
Net best estimate of claims provisions	R0250	0	0	0	0	0	12'715	24'534	27'054	-3'009	680
<b>Total best estimate - gross</b>	R0260	0	0	0	0	0	87'643	108'831	186'397	24'337	4'119
<b>Total best estimate - net</b>	R0270	0	0	0	0	0	14'579	25'824	31'910	4'563	735
<b>Risk margin</b>	R0280	0	0	0	0	0	1'844	2'364	3'873	1'209	70
<b>Amount of the transitional on technical provisions</b>											
Technical provisions calculated as a whole	R0290	0	0	0	0	0	0	0	0	0	0
Best estimate	R0300	0	0	0	0	0	0	0	0	0	0
Risk margin	R0310	0	0	0	0	0	0	0	0	0	0
<b>Technical provisions - total</b>											
Technical provisions - total	R0320	0	0	0	0	0	89'487	111'195	190'270	25'546	4'189
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	0	0	0	0	73'064	83'007	154'487	19'774	3'384
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	0	0	0	0	0	16'423	28'188	35'783	5'772	805

(\*) The table above presents lines of business applicable to SCOR

## S.17.01\_2 - Non-life Technical Provisions (part 2)

SCOR Europe SE As at December 31, 2023 In EUR thousands	Accepted non-proportional reinsurance				Total Non-life obligation	
	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance		
	C0140	C0150	C0160	C0170		
<b>Technical provisions calculated as a whole</b>	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 as a whole	R0050	0	0	0	0	
<b>Technical provisions calculated as a sum of BE and RM</b>						
<b>Best estimate</b>						
Premium provisions						
Gross	R0060	0	2'641	0	3'635	21'481
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	2'200	0	2'951	4'719
Net best estimate of premium provisions	R0150	0	441	0	684	16'762
<b>Claims provisions</b>						
Gross	R0160	0	1'555	2	3'678	401'357
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	1'446	-18	4'039	339'615
Net best estimate of claims provisions	R0250	0	109	20	-361	61'742
<b>Total best estimate - gross</b>	R0260	0	4'196	2	7'313	422'838
<b>Total best estimate - net</b>	R0270	0	550	20	323	78'504
<b>Risk margin</b>	R0280	0	54	0	184	9'598
<b>Amount of the transitional on technical provisions</b>						
Technical provisions calculated as a whole	R0290	0	0	0	0	0
Best estimate	R0300	0	0	0	0	0
Risk margin	R0310	0	0	0	0	0
<b>Technical provisions - total</b>						
Technical provisions - total	R0320	0	4'250	2	7'497	432'436
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	3'646	-18	6'990	344'334
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	0	604	20	507	88'102

S.19.01\_1 - Non-life Insurance Claims Information (part 1)

Total Non-life Business - Underwriting year

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											95
N-9 R0160	0	0	0	0	0	18	-1'120	-239	38	71	
N-8 R0170	0	0	0	0	27	231	681	-455	72		
N-7 R0180	0	0	0	201	-53	1'243	711	766			
N-6 R0190	0	0	1'448	3'221	3'793	961	795				
N-5 R0200	0	11'883	5'714	18'308	7'868	3'734					
N-4 R0210	7'218	22'402	15'418	6'689	25'409						
N-3 R0220	2'697	17'827	15'707	10'584							
N-2 R0230	2'960	15'462	14'313								
N-1 R0240	1'879	17'656									
N R0250	2'529										

In current year	Sum of years (cumulative)
C0170	C0180
95	95
71	-1'232
72	556
766	2'868
795	10'218
3'734	47'507
25'409	77'136
10'584	46'815
14'313	32'735
17'656	19'535
2'529	2'529
<b>Total</b> 76'024	<b>238'762</b>

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											359
N-9 R0160	0	0	0	0	0	96	92	1'625	838	493	
N-8 R0170	0	0	0	0	455	337	655	412	585		
N-7 R0180	0	0	0	399	2'214	3'392	3'748	8'258			
N-6 R0190	0	0	5'812	6'278	2'308	3'340	4'377				
N-5 R0200	0	37'853	33'732	22'017	21'180	22'272					
N-4 R0210	38'880	64'013	49'798	0	32'207						
N-3 R0220	41'884	64'235	51'777	47'174							
N-2 R0230	68'847	111'087	103'106								
N-1 R0240	90'993	118'773									
N R0250	100'167										

Year end (discounted data)
C0360
341
484
549
7'557
4'078
21'146
29'150
42'773
94'155
109'770
91'354
<b>Total</b> 401'357

## S.23.01\_1 - Own funds (part1)

SCOR Europe SE As at December 31, 2023 In EUR thousands	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector</b>					
Ordinary share capital (gross of own shares)	R0010	75'700	75'700	0	0
Share premium account related to ordinary share capital	R0030	0	0	0	0
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0	0	0
Subordinated mutual member accounts	R0050	0	0	0	0
Surplus funds	R0070	0	0	0	0
Preference shares	R0090	0	0	0	0
Share premium account related to preference shares	R0110	0	0	0	0
<b>Reconciliation reserve</b>	R0130	-36'652	-36'652	0	0
Subordinated liabilities	R0140	0	0	0	0
An amount equal to the value of net deferred tax assets	R0160	8'146	0	0	8'146
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0
<b>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</b>					
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	0	0	0
<b>Deductions</b>					
Deductions for participations in financial and credit institutions	R0230	0	0	0	0
<b>Total basic own funds after deductions</b>	R0290	47'194	39'048	0	8'146

## S.23.01\_2 - Own funds (part2)

SCOR Europe SE As at December 31, 2023 In EUR thousands	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
<b>Ancillary own funds</b>					
Unpaid and uncalled ordinary share capital callable on demand	R0300	0	0	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	0	0
Unpaid and uncalled preference shares callable on demand	R0320	0	0	0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0350	0	0	0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0	0	0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0	0	0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0	0	0	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0	0	0	0
Other ancillary own funds	R0390	0	0	0	0
<b>Total ancillary own funds</b>	R0400	0	0	0	0
<b>Available and eligible own funds</b>					
Total available own funds to meet the SCR	R0500	47'194	39'048	0	8'146
Total available own funds to meet the MCR	R0510	39'048	39'048	0	0
Total eligible own funds to meet the SCR	R0540	47'194	39'048	0	8'146
<b>Total eligible own funds to meet the MCR</b>	R0550	39'048	39'048	0	0
<b>SCR</b>	R0580	61'630	0	0	0
<b>MCR</b>	R0600	15'408	0	0	0
<b>Ratio of Eligible own funds to SCR</b>	R0620	76.58%	0	0	0
<b>Ratio of Eligible own funds to MCR</b>	R0640	253.44%	0	0	0

## S.23.01.22 - Own funds SCOR Group (part3)

SCOR Europe SE As at December 31, 2023 In EUR thousands	Total
	C0060
<b>Reconciliation reserve</b>	
Excess of assets over liabilities	R0700
Own shares (held directly or 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
<b>Reconciliation reserve</b>	R0760
<b>Expected profits</b>	
Expected profits included in future premiums (EPIFP) - Life business	R0770
Expected profits included in future premiums (EPIFP) - Non-life business	R0780
<b>Total expected profits included in future premiums (EPIFP)</b>	R0790

## S.25.01 - Solvency Capital Requirement - Standard Formula

SCOR Europe SE Standard Formula As at December 31, 2023 In EUR thousands		Gross solvency capital requirement		
		C0110	USP C0090	Simplifications C0100
Market risk	R0010	24'296		0
Counterparty default risk	R0020	22'615		
Life underwriting risk	R0030	0	0	0
Health underwriting risk	R0040	0	0	0
Non-life underwriting risk	R0050	18'967	0	0
Diversification	R0060	-16'934		
Intangible asset risk	R0070	0		
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>48'944</b>		
<b>Calculation of Solvency Capital Requirement (SCR)</b>				
Operational risk	R0130	12'686		
Loss-absorbing capacity of technical provisions	R0140	0		
Loss-absorbing capacity of deferred taxes	R0150	0		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	R0160	0		
<b>Solvency Capital Requirement, excluding capital add-on</b>	<b>R0200</b>	<b>61'630</b>		
Capital add-ons already set	R0210	0		
<b>The overall Solvency Capital Requirement</b>	<b>R0220</b>	<b>61'630</b>		
<b>Other information on SCR</b>				
Capital requirement for duration-based equity risk sub-module	R0400	0		
Total amount of Notional Solvency Capital Requirement for the remaining part	R0410	0		
Total amount of Notional Solvency Capital Requirement 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		
		C0100		
Approach based on average tax rate				0
<b>Calculation of loss absorbing capacity of deferred taxes</b>				
Amount/estimate of LAC DT				0
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities				0
Amount/estimate of LAC DT justified by reference to probable future taxable economic				0
Amount/estimate of LAC DT justified by carry back, current year				0
Amount/estimate of LAC DT justified by carry back, future years				0
Amount/estimate of Maximum LAC DT				0

## S.28.01\_1 - Minimum Capital Requirement - Only life or only Non-life insurance or reinsurance activity

SCOR Europe SE  
As at December 31, 2023  
In EUR thousands

**Linear formula component for Non-life insurance and reinsurance obligations**

		C0010	
MCR <sub>NL</sub> Result	R0010	10'043	
		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	0	0
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	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	14'579	4'384
Fire and other damage to property insurance and proportional reinsurance	R0080	25'824	2'013
General liability insurance and proportional reinsurance	R0090	31'911	6'252
Credit and suretyship insurance and proportional reinsurance	R0100	4'563	188
Legal expenses insurance and proportional reinsurance	R0110	0	0
Assistance and proportional reinsurance	R0120	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	736	408
Non-proportional health reinsurance	R0140	0	0
Non-proportional casualty reinsurance	R0150	550	0
Non-proportional marine, aviation and transport reinsurance	R0160	20	0
Non-proportional property reinsurance	R0170	323	391

**Linear formula component for life insurance and reinsurance obligations**

		C0040	
MCR <sub>L</sub> Result	R0200	0	
		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	0	
Total capital at risk for all life (re)insurance obligations	R0250		0

**Overall MCR calculation**

		C0070
Linear MCR	R0300	10'043
SCR	R0310	61'630
MCR cap	R0320	27'733
MCR floor	R0330	15'408
Combined MCR	R0340	15'408
Absolute floor of the MCR	R0350	4'000
<b>Minimum Capital Requirement</b>	<b>R0400</b>	<b>15'408</b>