



Non-life Template for the Risk-based Capital 2 Framework - 2020 v1

Insurance Commission

Summary of results

Company:

VISAYAN SURETY & INSURANCE CORPORATION

Reporting date:

31-Dec-2020

RBC2 framework

Total Available Capital (TAC)

Tier 1 Capital

1,018,263,557.16

1,046,736,114.57

Tier 2 Capital

2,917,383.59

Deductions

31,389,941.00

RBC Requirement

227,344,719.36

R1 Credit Risk Capital Charge

218,550,323.45

R2 Insurance Liability Risk Capital Charge

25,227,121.17

R3(E) Market Risk Capital Charge - Equities

22,437,547.80

R3(O) Market Risk Capital Charge - Others

13,834,468.72

R4 Operational Risk Capital Charge

5,769,700.27

R5 Catastrophe Risk Capital Charge

38,532.51

Capital Adequacy Ratio (CAR)

448%

Minimum Statutory CAR

100%