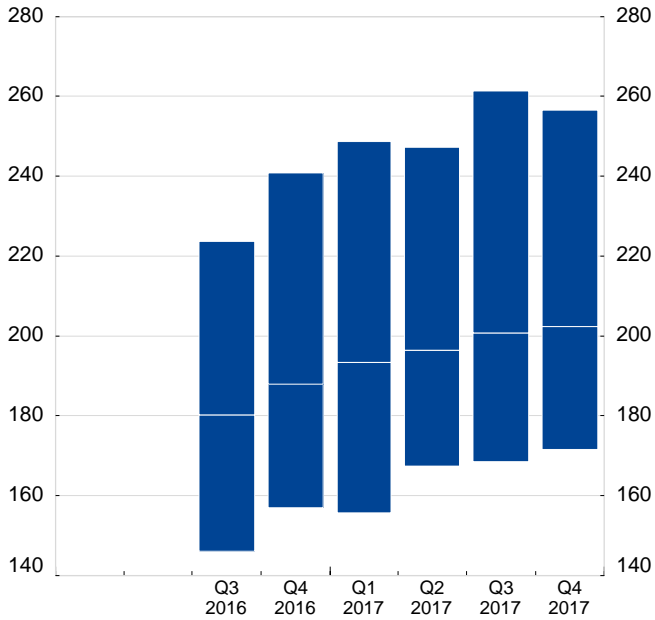


## 6. Profitability and solvency

### 6.4 Insurance groups' solvency indicators

#### a. Insurance groups' solvency ratio

(EU; percentages; interquartile range and median; last observation: Q4 2017)

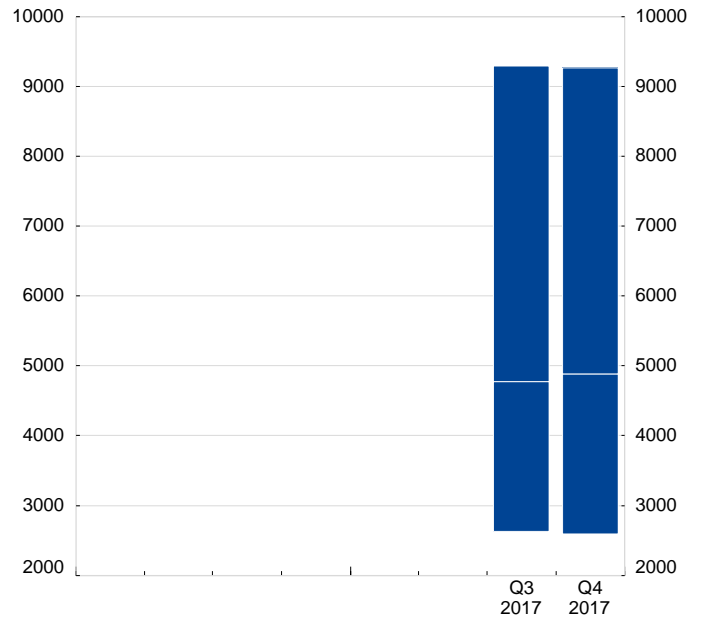


Source: EIOPA, based on Solvency II Reporting.

Note: For more details on the Solvency II reporting please see Annex I to the risk dashboard.

#### b. Insurance groups' excess of assets over liabilities

(EU; EUR billions; interquartile range and median; last observation: Q4 2017)

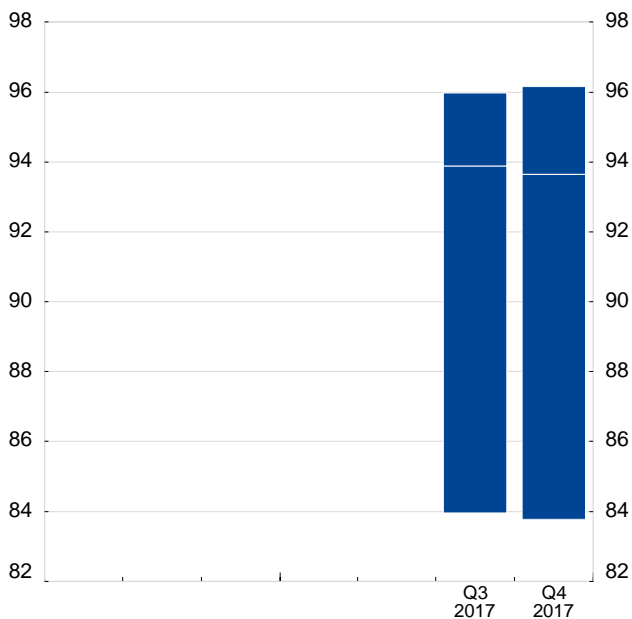


Source: EIOPA, based on Solvency II Reporting.

Note: For more details on the Solvency II reporting please see Annex I to the risk dashboard.

### 6.5 Insurance groups' retention ratio

(EU; percentages; interquartile range and median; last observation: Q4 2017)



Source: EIOPA, based on Solvency II Reporting.

Note: The retention ratio is defined as net premiums written divided by gross premiums written.

For more details on the Solvency II reporting please see Annex I to the risk dashboard.