

Public Disclosure Quantitative Reporting Templates

2025

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PUBLIC DISCLOSURE QUANTITATIVE REPORTING TEMPLATES

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The Quantitative Reporting Templates are part of the Solvency and Financial Condition Report.

Achmea B.V.
(Achmea Group)

Public Disclosure Quantitative Reporting Templates

2025

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	2
Deferred tax assets	931.606
Pension benefit surplus	0
Property, plant & equipment held for own use	309.381
Investments (other than assets held for index-linked and unit-linked contracts)	38.560.499
Property (other than for own use)	798.619
Holdings in related undertakings, including participations	1.067.911
Equities	2.326.272
Equities - listed	2.160.310
Equities - unlisted	165.963
Bonds	23.953.808
Government Bonds	7.092.491
Corporate Bonds	16.596.220
Structured notes	0
Collateralised securities	265.097
Collective Investments Undertakings	2.438.574
Derivatives	4.142.328
Deposits other than cash equivalents	599.354
Other investments	3.233.632
Assets held for index-linked and unit-linked contracts	7.130.939
Loans and mortgages	12.706.056
Loans on policies	4.249
Loans and mortgages to individuals	11.032.972
Other loans and mortgages	1.668.835
Reinsurance recoverables from:	706.776
Non-life and health similar to non-life	219.641
Non-life excluding health	215.477
Health similar to non-life	4.164
Life and health similar to life, excluding health and index-linked and unit-linked	487.135
Health similar to life	488.023
Life excluding health and index-linked and unit-linked	-888
Life index-linked and unit-linked	0
Deposits to cedants	9.888
Insurance and intermediaries receivables	2.505.588
Reinsurance receivables	42.229
Receivables (trade, not insurance)	2.152.725
Own shares (held directly)	351.576
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	479.976
Any other assets, not elsewhere shown	240.366
Total assets	66.127.608

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	9.120.104
Technical provisions – non-life (excluding health)	4.270.127
TP calculated as a whole	0
Best Estimate	4.072.899
Risk margin	197.228
Technical provisions - health (similar to non-life)	4.849.978
TP calculated as a whole	0
Best Estimate	4.661.568
Risk margin	188.410
Technical provisions - life (excluding index-linked and unit-linked)	28.348.490
Technical provisions - health (similar to life)	2.385.893
TP calculated as a whole	0
Best Estimate	2.214.664
Risk margin	171.229
Technical provisions – life (excluding health and index-linked and unit-linked)	25.962.597
TP calculated as a whole	0
Best Estimate	24.846.976
Risk margin	1.115.622
Technical provisions – index-linked and unit-linked	6.869.033
TP calculated as a whole	0
Best Estimate	6.824.091
Risk margin	44.942
Other technical provisions	0
Contingent liabilities	35.679
Provisions other than technical provisions	150.715
Pension benefit obligations	746.535
Deposits from reinsurers	1.189
Deferred tax liabilities	111.490
Derivatives	3.874.094
Debts owed to credit institutions	10.526
Financial liabilities other than debts owed to credit institutions	914.505
Insurance & intermediaries payables	1.220.297
Reinsurance payables	80.944
Payables (trade, not insurance)	549.766
Subordinated liabilities	2.194.111
Subordinated liabilities not in Basic Own Funds	0
Subordinated liabilities in Basic Own Funds	2.194.111
Any other liabilities, not elsewhere shown	1.881.877
Total liabilities	56.109.355
Excess of assets over liabilities	10.018.253

	Line of Business for: non-life insurance and reinsurance obligations (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
Premiums written									
Gross - Direct Business	18.696.882	429.751	0	1.271.664	794.783	65.587	1.684.233	387.064	12.389
Gross - Proportional reinsurance accepted	12.519	0	-40	0	0	42	36.819	598	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	12.411	5.313	0	20.160	25.053	10.618	258.841	30.602	8.914
Net	18.696.990	424.438	-40	1.251.504	769.730	55.011	1.462.212	357.061	3.476
Premiums earned									
Gross - Direct Business	18.686.706	422.716	0	1.193.745	760.137	61.613	1.596.087	378.887	11.509
Gross - Proportional reinsurance accepted	12.519	0	-40	0	0	40	30.715	603	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	64.150	2.391	0	14.679	18.490	8.192	165.021	30.559	8.194
Net	18.635.075	420.325	-40	1.179.066	741.647	53.460	1.461.782	348.931	3.315
Claims incurred									
Gross - Direct Business	18.071.824	346.599	0	913.810	482.814	23.583	501.395	168.312	96
Gross - Proportional reinsurance accepted	9.585	0	-18	-9	0	-18	24.578	214	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	49.047	315	0	3.957	2.054	-1.905	33.578	1.345	156
Net	18.032.361	346.284	-18	909.844	480.760	25.471	492.394	167.181	-59
Expenses incurred	505.138	86.871	-10	257.961	180.605	13.475	338.361	122.169	4.228
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	229.926	223.244	12.039					23.807.562
Gross - Proportional reinsurance accepted	0	30.532	131					80.600
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	9	19.176	2.661	0	8.653	2.207	121.185	525.802
Net	229.917	234.600	9.508	0	-8.653	-2.207	-121.185	23.362.360
Premiums earned								
Gross - Direct Business	218.030	211.623	11.123					23.552.177
Gross - Proportional reinsurance accepted	0	28.279	124					72.240
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	9	17.310	2.483	0	8.997	2.306	126.538	469.319
Net	218.022	222.592	8.765	0	-8.997	-2.306	-126.538	23.155.098
Claims incurred								
Gross - Direct Business	156.847	110.726	2.393					20.778.399
Gross - Proportional reinsurance accepted	0	487	0					34.819
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	-87	-3	543	0	-503	421	-8.029	80.888
Net	156.934	111.217	1.850	0	503	-421	8.029	20.732.329
Expenses incurred	30.767	83.237	7.265	0	-846	-329	-5.725	1.623.165
Balance - other technical expenses/income								10.098
Total technical expenses								1.588.433

	Line of Business for: life insurance obligations						Line of business for: 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 insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
Premiums written									
Gross	461.900	46.590	103.446	874.725	0	0	27.009	55.145	1.568.815
Reinsurers' share	41.513	707	4	3.456	0	0	0	11.790	57.470
Net	420.387	45.884	103.442	871.269	0	0	27.009	43.355	1.511.345
Premiums earned									
Gross	442.960	45.609	103.405	870.285	0	0	27.009	54.718	1.543.985
Reinsurers' share	41.513	707	4	141	0	0	0	11.790	54.155
Net	401.446	44.902	103.402	870.144	0	0	27.009	42.928	1.489.830
Claims incurred									
Gross	311.281	428.597	569.011	1.491.506	0	0	27.676	21.385	2.849.454
Reinsurers' share	72.273	85	26	8.802	0	0	0	7.519	88.705
Net	239.008	428.512	568.985	1.482.703	0	0	27.676	13.866	2.760.749
Expenses incurred	109.727	44.457	70.504	116.494	0	0	1.082	21.656	363.919
Balance - other technical expenses/income									519
Total technical expenses									364.438
Total amount of surrenders									404.588

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	44.337.627	0	0	406.196	0
Basic own funds	10.120.614	0	0	-298.475	0
Eligible own funds to meet Solvency Capital Requirement	11.012.591	0	0	-242.180	0
Solvency Capital Requirement	5.708.937	0	0	1.067.184	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction					
Ordinary share capital (gross of own shares)	432.043	432.043		0	
Non-available called but not paid in ordinary share capital to be deducted at group level	0			0	
Share premium account related to ordinary share capital	10.825.572	10.825.572		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Non-available subordinated mutual member accounts to be deducted at group level	0		0	0	0
Surplus funds	0	0			
Non-available surplus funds to be deducted at group level	0	0			
Preference shares	0		0	0	0
Non-available preference shares to be deducted at group level	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	-2.696.948	-2.696.948			
Subordinated liabilities	2.194.111		1.073.997	1.120.114	0
Non-available subordinated liabilities to be deducted at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	931.606				931.606
The amount equal to the value of net deferred tax assets not available to be deducted at the group level	6.595				6.595
Other items approved by supervisory authority as basic own funds not specified above	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	0
Minority interests	0	0	0	0	0
Non-available minority interests to be deducted at group level	449.768	449.768	0	0	0
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	0				
Deductions					
Deductions for participations in financial and credit institutions	1.109.409	1.109.409	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deduction for participations included via Deduction and Aggregation method (D&A) when a combination of methods are used	0	0	0	0	0
Total of non-available own fund items to be deducted	0	0	0	0	0
Total of non-available own fund items	456.362	449.768	0	0	6.595
Total deductions	1.565.771	1.559.176	0	0	6.595
Total basic own funds after deductions	10.120.614	7.001.491	1.073.997	1.120.114	925.012
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	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	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Non available ancillary own funds to be deducted at group level	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Own funds of other financial sectors					
Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	986.808	860.924	0	125.884	
Institutions for occupational retirement provision	106.736	106.736	0	0	
Non regulated undertakings carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	1.093.545	967.660	0	125.884	7/94

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Own funds when using the D&A, exclusively or in combination with method 1					
Own funds aggregated when using the D&A and combination of method	0	0	0	0	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0
Available and eligible own funds					
Total available own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	10.120.614	7.001.491	1.073.997	1.120.114	925.012
Total available own funds to meet the minimum consolidated group SCR	9.195.602	7.001.491	1.073.997	1.120.114	
Total eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	9.919.047	7.001.491	1.073.997	1.120.114	723.445
Total eligible own funds to meet the minimum consolidated group SCR	8.567.465	7.001.491	1.073.997	491.977	
Minimum consolidated Group SCR (Article 230)	2.459.885				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	348%				
Total eligible own funds to meet the total group SCR (including own funds from other financial sector and from the undertakings included via D&A)	11.012.591	7.969.151	1.073.997	1.245.998	723.445
Total Group SCR	5.708.937				
Ratio of Total Eligible own funds to Total group SCR - ratio including other financial sectors and the undertakings included via D&A	193%				
Reconciliation reserve					
Excess of assets over liabilities	10.018.253				
Own shares (held directly and indirectly)	351.576				
Foreseeable dividends, distributions and charges	133.450				
Other basic own fund items	12.189.221				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Other non available own funds	40.952				
Reconciliation reserve	-2.696.948				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	698.344				
Expected profits included in future premiums (EPIFP) - Non- life business	323.555				
Total Expected profits included in future premiums (EPIFP)	1.021.900				

S.25.05.22.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-8.134.628	-3.433.763		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	4.112.271	3.883.646		
Market & Credit risk - diversified	2.729.887	2.655.786		
Credit event risk not covered in market & credit risk	256.238	0		
Credit event risk not covered in market & credit risk - diversified	243.545	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	4.114.076	2.168.590	None	
Total Net Non-life underwriting risk - diversified	2.186.216	937.442		
Total Life & Health underwriting risk	2.791.032	421.594	None	
Total Life & Health underwriting risk - diversified	1.531.466	421.594		
Total Operational risk	798.003	0		
Total Operational risk - diversified	798.003	0		
Other risk	885.974	0		

S.25.05.22.02

Calculation of Solvency Capital Requirement

Total undiversified components	8.375.091
Diversification	-3.552.126
Adjustment due to RFF/MAP nSCR aggregation	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency Capital Requirement calculated on the basis of Art. 336 (a) of Delegated Regulation (EU) 2015/35, excluding capital add-on	4.822.965
Capital add-ons already set	0
of which, Capital add-ons already set - Article 37 (1) Type a	0
of which, Capital add-ons already set - Article 37 (1) Type b	0
of which, Capital add-ons already set - Article 37 (1) Type c	0
of which, Capital add-ons already set - Article 37 (1) Type d	0
Consolidated Group SCR	5.708.937
Other information on SCR	
Amount/estimate of the overall loss-absorbing capacity of technical provisions	-88
Amount/estimate of the loss absorbing capacity for deferred taxes	-755.747
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0
Minimum consolidated group solvency capital requirement	2.459.885
Information on other entities	
Capital requirement for other financial sectors (Non-insurance capital requirements)	844.628
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	787.116
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	57.512
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated undertakings carrying out financial activities	0
Capital requirement for non-controlled participation	3.790
Capital requirement for residual undertakings	37.553
Capital requirement for collective investment undertakings or investments packaged as funds	0
Overall SCR	
SCR for undertakings included via D&A method	0
Total group solvency capital requirement	5.708.937

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	% capital share	% used for the establishment of accounting consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Inclusion in the scope of group supervision		Group solvency calculation
														YES/NO	Date of decision if art. 214 is applied	
NL	724500DD7JIRY93OK051	LEI	Achmea Pensioen- en Levensverzekeringen N.V.	Life undertakings	NV	Non-mutual	De Nederlandsche Bank	80%	80%	80%		Dominant	80%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500675U8C7451AV11	LEI	Achmea Schadeverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500F454W07413KZ77	LEI	Achmea Interne Diensten N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	KCDNL10270	Specific code	Klant Contact Diensten B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	7245007QUM11FHQV531	LEI	Achmea B.V.	Mixed financial holding company as defined in Art. 21261 [h] of Directive 2009/138/EC	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500CRDR89UWK5986	LEI	N.V. Hagelunie	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	SARNL20500	Specific code	Stichting Achmea Rechtsbijstand	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Foundation	Non-mutual		100%	100%	100%	Stichting	Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	INSHHNL20900	Specific code	InShared Holding B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	INSHNL20910	Specific code	InShared Nederland B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	INSHNL20920	Specific code	InShared Services B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	HISERNL20930	Specific code	H.I. Services B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	OCSNL20940	Specific code	Online Claims Services B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	LGLSHARNL20950	Specific code	Legal Shared B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	OUTNL20960	Specific code	Outshared B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	INSHIPNL20970	Specific code	InShared IP B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500V14IH43GTU336	LEI	Achmea Pensioenservices N.V.	Other	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity method
NL	WWCVNL30520	Specific code	Woonalliantie Woerden C.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	CV	Non-mutual		98%	98%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500K2PEN9FD2Y408	LEI	Lifetri Verzekeringen N.V.	Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	5493005FJ2RKG5B4VM52	LEI	Lifetri Uitsluitverzekeringen N.V.	Institutions for occupational retirement provision	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Sectoral rules
NL	724500AFVHPX1A09F194	LEI	Achmea Real Estate B.V.	Credit institutions, investment firms and financial institutions	BV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Sectoral rules
NL	AVBNL41100	Specific code	Achmea Vastgoed Beheer B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	AP&NL41300	Specific code	Achmea Woninghypotheken Beleggingen II B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	AP&NL41500	Specific code	Achmea Woninghypotheken Beleggingen I B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	AP&NL41600	Specific code	Achmea Woninghypotheken Beleggingen III B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	WPLANNL46500	Specific code	Wagenplan B.V.	Other	BV	Non-mutual		40%	40%	40%		Significant	40%	Included into scope of group supervision		Method 1: Adjusted equity method
NL	724500LOB311XDX2AQ31	LEI	Achmea Reinsurance Company N.V.	Reinsurance undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500HXH752UHDNCV31	LEI	Eureko Claims Centre B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500ZL4PEM4Q5XCL78	LEI	Achmea Investment Management B.V.	Credit institutions, investment firms and financial institutions	BV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Sectoral rules
NL	AVITNL613700	Specific code	Achmea Vitaliteit B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500HIX3QVUQF9G08	LEI	Achmea Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500UF20BJOKV5184	LEI	Zilveren Kruis Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500NMB5MOP030HT48	LEI	FBTO Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500ILOZD01FCOP082	LEI	Interpolis Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500OIL4RQK1BQ87	LEI	Zilveren Kruis Zorgkantoor N.V.	Other	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity method
NL	72450019GNBB3S8BY088	LEI	Eurocross Assistance Netherlands B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
CZ	3157004FT6UT730GHU62	LEI	Eurocross Assistance Czech Republic s.r.o.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SRO	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
SR	EXICENL71250	Specific code	Eurocross Assistance Suriname & Caribbean N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
TR	AGIBNL76120	Specific code	Eurocross Assistance Saglik Destek Hizmetleri Ticaret Limited Sirketi	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	EXIBNL71270	Specific code	Eurocross Medisch Service Center B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	72450025G5UM9IIZW76	LEI	Achmea Services N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	ASERNL871300	Specific code	Dispatch Nederland B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		63%	63%	63%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	72450060N5K5VXZ876	LEI	De Friesland Zorgverzekelaar N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500CJY82BDZ7DK24	Specific code	Achmea Innovation Fund B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500AH42V5X8BCPE49	LEI	Achmea Bank N.V.	Credit institutions, investment firms and financial institutions	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Sectoral rules
NL	AGISTNL76000	Specific code	Zilveren Kruis Health Services N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	724500BY1OTKM05E5X57	LEI	Staal Beheer N.V.	Other	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity method
NL	AchMortfunds	Specific code	Achmea Mortgage Funds B.V.	Credit institutions, investment firms and financial institutions	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
SK	UNIONZSK83100	Specific code	Union Zdravotna Poistovna A.S.	Institutions for occupational retirement provision	AS	Non-mutual	National Bank of Slovakia	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Sectoral rules
SK	097900BFCN0000010981	LEI	Union Poistovna A.S.	Composite insurer	AS	Non-mutual	National Bank of Slovakia	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
TR	789000AH2PGZNAVJFX53	LEI	Eureko Sigorta A.S.	Non-Life undertakings	AS	Non-mutual	Central Bank of the Republic of Turkey	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
TR	EURSDH84100	Specific code	Eureko Servis Destek Hizmetleri A.S.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	AS	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity method
CA	ACHCA87200	Specific code	Achmea Canada Holding Inc.	Other	INC	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity method
IE	FFHRL88010	Specific code	AFFGS Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity method
IE	LWMIRL88600	Specific code	Liberty Wealth Management Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity method
GR	2138005MTA4315515X40	LEI	Interamerican Hellenic Insurance Company S.A.	Composite insurer	SA	Non-mutual	Bank of Greece	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
GR	2138005C31VKC4ZEP91	LEI	Interamerican Assistance Insurance Company S.A.	Non-Life undertakings	SA	Non-mutual	Bank of Greece	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
GR	IACCATGR89120	Specific code	Interassistance Commercial Company of Automobile and Tourism S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
GR	MENTORGR89130	Specific code	Mentor Assesores, Estimators, Engineers S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
GR	MMA89210	Specific code	Money Market Insurance Agents Single Member S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
GR	AGCGR89500	Specific code	Athinaiki General Clinic S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
GR	MEDIFRSTRGR89700	Specific code	Modern Private Medical Group Practice Medical Company S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
GR	IASSISTRGR89900	Specific code	Interassistance Road Assistance Single Member S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	ASERNLA71300	Specific code	Achmea Indicia Iselect B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		50%	50%	50%		Significant	50%	Included into scope of group supervision		Method 1: Proportional consolidation
IE	LWMIRL88600	Specific code	Allied Insurance Consultants Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity method
IE	LWMIRL88600	Specific code	Liberty Mortgage Corporation Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity method
NL	ACHMTiptr	Specific code	Tiptrack B.V. (in liquidation)	Other	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity method
NL	ASERNLCT71300	Specific code	Dispatch Systems B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		63%	63%	63%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
NL	INADMINRCG															

**Achmea Pensioen- en
Levensverzekeringen N.V.**
Public Disclosure Quantitative Reporting Templates

2025

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	573.022
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	21.446.832
Property (other than for own use)	743.779
Holdings in related undertakings, including participations	780.755
Equities	1.263.920
Equities - listed	1.216.994
Equities - unlisted	46.926
Bonds	10.712.204
Government Bonds	3.533.239
Corporate Bonds	7.178.965
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	1.336.202
Derivatives	3.626.708
Deposits other than cash equivalents	322.180
Other investments	2.661.083
Assets held for index-linked and unit-linked contracts	6.930.198
Loans and mortgages	10.920.870
Loans on policies	0
Loans and mortgages to individuals	4.523.139
Other loans and mortgages	6.397.731
Reinsurance recoverables from:	20.727
Non-life and health similar to non-life	0
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	20.727
Health similar to life	0
Life excluding health and index-linked and unit-linked	20.727
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	13.701
Reinsurance receivables	12.933
Receivables (trade, not insurance)	871.648
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	134.227
Any other assets, not elsewhere shown	4
Total assets	40.924.163

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	0
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - life (excluding index-linked and unit-linked)	25.106.733
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	25.106.733
TP calculated as a whole	0
Best Estimate	24.058.663
Risk margin	1.048.070
Technical provisions – index-linked and unit-linked	6.668.609
TP calculated as a whole	0
Best Estimate	6.626.146
Risk margin	42.463
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	-37
Deposits from reinsurers	0
Deferred tax liabilities	164.524
Derivatives	3.194.344
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	580.904
Reinsurance payables	14.916
Payables (trade, not insurance)	62.761
Subordinated liabilities	79.592
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	79.592
Any other liabilities, not elsewhere shown	1.292.556
Total liabilities	37.164.903
Excess of assets over liabilities	3.759.261

	Line of Business for: life insurance obligations						Line of business for: 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 insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
Premiums written									
Gross	0	34.666	82.552	843.130	0	0	0	0	960.347
Reinsurers' share	0	672	0	11.129	0	0	0	0	11.801
Net	0	33.993	82.552	832.000	0	0	0	0	948.546
Premiums earned									
Gross	0	34.666	82.552	843.130	0	0	0	0	960.347
Reinsurers' share	0	672	0	11.129	0	0	0	0	11.801
Net	0	33.993	82.552	832.000	0	0	0	0	948.546
Claims incurred									
Gross	0	402.117	541.685	1.484.018	0	0	0	0	2.427.820
Reinsurers' share	0	0	0	17.649	0	0	0	0	17.649
Net	0	402.117	541.685	1.466.368	0	0	0	0	2.410.171
Expenses incurred	0	40.759	63.825	101.660	0	0	0	0	206.245
Balance - other technical expenses/income									0
Total technical expenses									0
Total amount of surrenders	0	0	0	0	0	0	0	0	0

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	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	0	0		0		0	0	0
Technical provisions calculated as a sum of BE and RM Best Estimate								
Gross Best Estimate	8.602.345	6.626.146	0	15.456.320	0	0	0	30.684.810
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	20.727	0	0	0	20.727
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	8.602.345	6.626.146	0	15.435.592	0	0	0	30.664.083
Risk Margin	383.283	42.463		664.787		0	0	1.090.533
Technical provisions - total	8.985.627	6.668.609		16.121.107		0	0	31.775.343

	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	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	0		0	0	0
Technical provisions calculated as a sum of BE and RM Best Estimate					
Gross Best Estimate	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0
Risk Margin	0		0	0	0
Technical provisions - total	0		0	0	0

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	31.775.342	0	0	331.657	0
Basic own funds	3.838.853	0	0	-246.026	0
Eligible own funds to meet Solvency Capital Requirement	3.549.944	0	0	-156.806	0
Solvency Capital Requirement	1.894.083	0	0	887.507	0
Eligible own funds to meet Minimum Capital Requirement	3.265.831	0	0	-289.932	0
Minimum Capital Requirement	730.718	0	0	8.718	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	495	495		0	
Share premium account related to ordinary share capital	2.126.542	2.126.542		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	1.059.202	1.059.202			
Subordinated liabilities	79.592		0	79.592	0
An amount equal to the value of net deferred tax assets	573.022				573.022
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
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	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	3.838.853	3.186.239	0	79.592	573.022
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	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	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	3.838.853	3.186.239	0	79.592	573.022
Total available own funds to meet the MCR	3.265.831	3.186.239	0	79.592	
Total eligible own funds to meet the SCR	3.549.944	3.186.239	0	79.592	284.112
Total eligible own funds to meet the MCR	3.265.831	3.186.239	0	79.592	
SCR	1.894.083				
MCR	730.718				
Ratio of Eligible own funds to SCR	187%				
Ratio of Eligible own funds to MCR	447%				
Reconciliation reserve					
Excess of assets over liabilities	3.759.261				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	2.700.058				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	1.059.202				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	276.293				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	276.293				

S.25.05.21.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-2.592.385	-692.017		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	2.481.326	2.396.485		
Market & Credit risk - diversified	1.731.639	1.704.468		
Credit event risk not covered in market & credit risk	37.369	0		
Credit event risk not covered in market & credit risk - diversified	35.169	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	0	0	None	
Total Net Non-life underwriting risk - diversified	0	0		
Total Life & Health underwriting risk	1.836.676	0	None	
Total Life & Health underwriting risk - diversified	1.260.801	0		
Total Operational risk	117.481	0		
Total Operational risk - diversified	117.481	0		
Other risk	0	0		

S.25.05.21.02

Calculation of Solvency Capital Requirement

Total undiversified components	3.158.706
Diversification	-1.264.623
Adjustment due to RFF/MAP nSCR aggregation	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement, excluding capital add-ons	1.894.083
Capital add-ons already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	1.894.083
Other information on SCR	0
Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the loss absorbing capacity for deferred taxes	-581.270
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0
Method used to calculate the adjustment due to RFF nSCR aggregation	0
Net future discretionary benefits	141.376

S.25.05.21.03

Approach to tax rate

Approach based on average tax rate	Approach not based on average tax rate
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S.25.05.21.04

Calculation of loss absorbing capacity of deferred taxes

Amount/estimate of LAC DT	-581.270
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	-89.688
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	-491.583
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	-616.120

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	0		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance		0	0
Income protection insurance and proportional reinsurance		0	0
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		0	0
Other motor insurance and proportional reinsurance		0	0
Marine, aviation and transport insurance and proportional reinsurance		0	0
Fire and other damage to property insurance and proportional reinsurance		0	0
General liability insurance and proportional reinsurance		0	0
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		0	0
Assistance and proportional reinsurance		0	0
Miscellaneous financial loss insurance and proportional reinsurance		0	0
Non-proportional health reinsurance		0	0
Non-proportional casualty reinsurance		0	0
Non-proportional marine, aviation and transport reinsurance		0	0
Non-proportional property reinsurance		0	0

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	730.718		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits		8.460.969	
Obligations with profit participation - future discretionary benefits		141.376	
Index-linked and unit-linked insurance obligations		6.626.146	
Other life (re)insurance and health (re)insurance obligations		15.435.592	
Total capital at risk for all life (re)insurance obligations			77.832.530
Overall MCR calculation			
Linear MCR	730.718		
SCR	1.894.083		
MCR cap	852.337		
MCR floor	473.521		
Combined MCR	730.718		
Absolute floor of the MCR	4.000		
Minimum Capital Requirement	730.718		

Achmea Schade- verzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2025

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	2
Deferred tax assets	59.071
Pension benefit surplus	0
Property, plant & equipment held for own use	1.715
Investments (other than assets held for index-linked and unit-linked contracts)	5.716.691
Property (other than for own use)	0
Holdings in related undertakings, including participations	65.145
Equities	249.538
Equities - listed	242.016
Equities - unlisted	7.522
Bonds	4.625.481
Government Bonds	1.052.200
Corporate Bonds	3.573.281
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	614.107
Derivatives	29.367
Deposits other than cash equivalents	80.962
Other investments	52.091
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	1.414.974
Loans on policies	0
Loans and mortgages to individuals	91.641
Other loans and mortgages	1.323.333
Reinsurance recoverables from:	494.879
Non-life and health similar to non-life	40.654
Non-life excluding health	40.416
Health similar to non-life	238
Life and health similar to life, excluding health and index-linked and unit-linked	454.225
Health similar to life	454.225
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	514
Insurance and intermediaries receivables	56.314
Reinsurance receivables	67.871
Receivables (trade, not insurance)	254.056
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	97.766
Any other assets, not elsewhere shown	113.834
Total assets	8.277.686

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	3.720.243
Technical provisions – non-life (excluding health)	3.412.285
TP calculated as a whole	0
Best Estimate	3.281.490
Risk margin	130.795
Technical provisions - health (similar to non-life)	307.958
TP calculated as a whole	0
Best Estimate	303.716
Risk margin	4.242
Technical provisions - life (excluding index-linked and unit-linked)	2.316.688
Technical provisions - health (similar to life)	2.316.688
TP calculated as a whole	0
Best Estimate	2.152.996
Risk margin	163.692
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	72.543
Pension benefit obligations	0
Deposits from reinsurers	513
Deferred tax liabilities	0
Derivatives	64.800
Debts owed to credit institutions	10.362
Financial liabilities other than debts owed to credit institutions	1.770
Insurance & intermediaries payables	262.122
Reinsurance payables	54.153
Payables (trade, not insurance)	303.841
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	27.892
Total liabilities	6.834.926
Excess of assets over liabilities	1.442.761

	Line of Business for: non-life insurance and reinsurance obligations (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
Premiums written									
Gross - Direct Business	0	396.673	0	1.007.273	664.690	42.075	1.168.550	339.213	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	24.839	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	870	0	12.046	20.920	1.965	139.356	7.757	0
Net	0	395.803	0	995.227	643.770	40.110	1.054.033	331.457	0
Premiums earned									
Gross - Direct Business	0	395.942	0	965.595	638.072	41.628	1.140.364	329.799	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	18.629	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	632	0	8.443	15.834	1.437	109.534	6.046	0
Net	0	395.310	0	957.152	622.238	40.190	1.049.460	323.753	0
Claims incurred									
Gross - Direct Business	0	346.656	0	912.678	499.075	26.738	506.926	165.811	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	25.481	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	14	0	5.341	309	905	38.056	2.277	0
Net	0	346.642	0	907.337	498.767	25.833	494.350	163.533	0
Expenses incurred	0	72.807	0	194.600	151.335	9.154	252.597	103.628	0
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	222.046	175.109	0					4.015.629
Gross - Proportional reinsurance accepted	0	0	0					24.839
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	9	3	0	0	0	0	0	182.926
Net	222.036	175.106	0	0	0	0	0	3.857.542
Premiums earned								
Gross - Direct Business	211.645	165.492	0					3.888.536
Gross - Proportional reinsurance accepted	0	0	0					18.629
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	8	3	0	0	0	0	0	141.937
Net	211.637	165.489	0	0	0	0	0	3.765.228
Claims incurred								
Gross - Direct Business	157.207	104.485	0					2.719.575
Gross - Proportional reinsurance accepted	0	0	0					25.481
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	46.901
Net	157.207	104.485	0	0	0	0	0	2.698.155
Expenses incurred	28.432	35.982	0	0	0	0	0	848.534
Balance - other technical expenses/income								0
Total technical expenses								848.534

	Line of Business for: life insurance obligations						Line of business for: 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 insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
Premiums written									
Gross	450.075	0	0	0	0	0	27.009	0	477.084
Reinsurers' share	37.146	0	0	0	0	0	0	0	37.146
Net	412.930	0	0	0	0	0	27.009	0	439.939
Premiums earned									
Gross	429.977	0	0	0	0	0	27.009	0	456.986
Reinsurers' share	37.146	0	0	0	0	0	0	0	37.146
Net	392.832	0	0	0	0	0	27.009	0	419.841
Claims incurred									
Gross	283.493	0	0	0	0	0	27.676	0	311.169
Reinsurers' share	53.454	0	0	0	0	0	0	0	53.454
Net	230.039	0	0	0	0	0	27.676	0	257.714
Expenses incurred	104.994	0	0	0	0	0	1.082	0	106.076
Balance - other technical expenses/income									0
Total technical expenses									106.076
Total amount of surrenders	0	0	0	0	0	0	0	0	0

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees			
Technical provisions calculated as a whole	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	0	0			0		0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	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	0	0	0		0	0	0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0		0	0	0	0
Risk Margin	0	0			0		0	0
Technical provisions - total	0	0			0		0	0

	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	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	0		0	0	0
Technical provisions calculated as a sum of BE and RM					
Best Estimate					
Gross Best Estimate	2.165.966	0	0	-12.970	2.152.996
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	454.225	0	0	0	454.225
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	1.711.741	0	0	-12.970	1.698.771
Risk Margin	161.158		0	2.534	163.692
Technical provisions - total	2.327.124		0	-10.436	2.316.688

	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
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	-34.029	0	-53.385	85.591	586	112.733	196	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	-3	0	-68	303	22	1.273	-124	0
Net Best Estimate of Premium Provisions	0	-34.026	0	-53.316	85.288	564	111.459	321	0
Claims provisions									
Gross	0	337.745	0	1.865.940	62.555	23.601	370.229	665.952	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	241	0	19.774	-2.477	-137	17.451	4.399	0
Net Best Estimate of Claims Provisions	0	337.505	0	1.846.165	65.032	23.738	352.778	661.553	0
Total Best estimate - gross	0	303.716	0	1.812.555	148.145	24.187	482.961	666.148	0
Total Best estimate - net	0	303.478	0	1.792.849	150.319	24.302	464.237	661.873	0
Risk margin	0	4.242	0	78.817	5.388	455	16.026	26.099	0
Technical provisions - total	0	307.958	0	1.891.372	153.534	24.641	498.987	692.248	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	238	0	19.706	-2.174	-115	18.724	4.275	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	307.720	0	1.871.666	155.708	24.757	480.263	687.973	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	21.274	25.767	0	0	0	0	0	158.732
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	1.402
Net Best Estimate of Premium Provisions	21.274	25.767	0	0	0	0	0	157.329
Claims provisions								
Gross	88.110	12.342	0	0	0	0	0	3.426.474
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	39.252
Net Best Estimate of Claims Provisions	88.110	12.342	0	0	0	0	0	3.387.223
Total Best estimate - gross	109.384	38.109	0	0	0	0	0	3.585.206
Total Best estimate - net	109.384	38.109	0	0	0	0	0	3.544.552
Risk margin	3.110	900	0	0	0	0	0	135.037
Technical provisions - total	112.494	39.009	0	0	0	0	0	3.720.243
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	40.654
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	112.494	39.009	0	0	0	0	0	3.679.589

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												55.201	55.201
N-9	1.057.344	421.867	119.138	73.580	51.118	42.169	39.455	35.030	27.537	13.857		13.857	1.881.096
N-8	929.728	419.805	103.260	65.358	48.703	42.206	37.999	29.592	16.236			16.236	1.692.887
N-7	1.078.030	435.452	132.482	69.821	54.506	45.966	33.458	25.628				25.628	1.875.343
N-6	1.015.964	437.320	133.033	72.332	54.785	46.104	40.463					40.463	1.800.001
N-5	953.977	424.309	127.634	72.577	52.986	42.060						42.060	1.673.544
N-4	932.151	424.925	139.784	72.459	57.242							57.242	1.626.561
N-3	1.036.792	562.907	166.880	85.346								85.346	1.851.925
N-2	1.066.950	622.301	179.813									179.813	1.869.064
N-1	1.147.856	625.272										625.272	1.773.128
N	1.113.227											1.113.227	1.113.227
Total												2.254.346	17.211.975

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												304.681	280.509
N-9	886.899	432.705	290.271	234.023	202.139	194.633	174.495	127.120	134.175	94.050		85.206	85.206
N-8	903.064	434.975	300.426	233.106	217.217	186.801	129.524	109.852	88.856			79.675	164.881
N-7	888.931	429.104	312.028	275.312	232.397	173.842	158.116	140.510				126.057	290.938
N-6	919.157	462.555	363.645	299.826	221.138	195.365	155.684					140.663	431.601
N-5	927.928	455.743	323.463	239.081	213.109	168.177						151.980	583.581
N-4	951.500	456.533	321.567	280.408	230.884							208.499	792.080
N-3	1.125.334	620.750	389.825	318.451								288.108	1.080.188
N-2	1.181.200	586.719	403.203									365.019	1.445.207
N-1	1.241.217	593.843										543.120	2.008.327
N	1.232.210											1.157.639	3.165.966
Total												3.426.474	3.426.474

Underwriting year

Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0		0	0
N-8	0	0	0	0	0	0	0	0	0	0		0	0
N-7	0	0	0	0	0	0	0	0	0	0		0	0
N-6	0	0	0	0	0	0	0	0	0	0		0	0
N-5	0	0	0	0	0	0	0	0	0	0		0	0
N-4	0	0	0	0	0	0	0	0	0	0		0	0
N-3	0	0	0	0	0	0	0	0	0	0		0	0
N-2	0	0	0	0	0	0	0	0	0	0		0	0
N-1	0	0	0	0	0	0	0	0	0	0		0	0
N	0	0	0	0	0	0	0	0	0	0		0	0
Total												0	0

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0		0	0
N-8	0	0	0	0	0	0	0	0	0	0		0	0
N-7	0	0	0	0	0	0	0	0	0	0		0	0
N-6	0	0	0	0	0	0	0	0	0	0		0	0
N-5	0	0	0	0	0	0	0	0	0	0		0	0
N-4	0	0	0	0	0	0	0	0	0	0		0	0
N-3	0	0	0	0	0	0	0	0	0	0		0	0
N-2	0	0	0	0	0	0	0	0	0	0		0	0
N-1	0	0	0	0	0	0	0	0	0	0		0	0
N	0	0	0	0	0	0	0	0	0	0		0	0
Total												0	0

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	6.036.931	0	0	42.087	0
Basic own funds	1.424.468	0	0	-28.508	0
Eligible own funds to meet SCR	1.424.468	0	0	-28.508	0
SCR	967.676	0	0	146.705	0
Eligible own funds to meet MCR	1.365.397	0	0	-38.421	0
Minimum Capital Requirement	435.454	0	0	66.017	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	681	681		0	
Share premium account related to ordinary share capital	165.775	165.775		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	1.217.235	1.217.235			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	59.071				59.071
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
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	18.293				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	1.424.468	1.365.397	0	0	59.071
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	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	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	1.424.468	1.365.397	0	0	59.071
Total available own funds to meet the MCR	1.365.397	1.365.397	0	0	
Total eligible own funds to meet the SCR	1.424.468	1.365.397	0	0	59.071
Total eligible own funds to meet the MCR	1.365.397	1.365.397	0	0	
SCR	967.676				
MCR	435.454				
Ratio of Eligible own funds to SCR	147%				
Ratio of Eligible own funds to MCR	314%				
Reconciliation reserve					
Excess of assets over liabilities	1.442.761				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	225.526				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	1.217.235				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	307.709				
Expected profits included in future premiums (EPIFP) - Non- life business	136.104				
Total Expected profits included in future premiums (EPIFP)	443.813				

S.25.05.21.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-3.352.086	-2.372.284		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	943.657	878.188		
Market & Credit risk - diversified	435.628	413.352		
Credit event risk not covered in market & credit risk	98.216	0		
Credit event risk not covered in market & credit risk - diversified	91.932	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	2.383.849	2.080.904	None	
Total Net Non-life underwriting risk - diversified	754.818	736.255		
Total Life & Health underwriting risk	743.491	421.594	None	
Total Life & Health underwriting risk - diversified	514.274	421.594		
Total Operational risk	139.287	0		
Total Operational risk - diversified	139.287	0		
Other risk	2	0		

S.25.05.21.02

Calculation of Solvency Capital Requirement

Total undiversified components	1.947.201
Diversification	-979.525
Adjustment due to RFF/MAP nSCR aggregation	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement, excluding capital add-ons	967.676
Capital add-ons already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	967.676
Other information on SCR	0
Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the loss absorbing capacity for deferred taxes	-335.774
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0
Method used to calculate the adjustment due to RFF nSCR aggregation	0
Net future discretionary benefits	0

S.25.05.21.03

Approach to tax rate

Approach based on average tax rate	Approach not based on average tax rate
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S.25.05.21.04

Calculation of loss absorbing capacity of deferred taxes

Amount/estimate of LAC DT	-335.774
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 profit	-267.316
Amount/estimate of LAC DT justified by carry back, current year	-68.458
Amount/estimate of LAC DT justified by carry back, future years	0
Amount/estimate of Maximum LAC DT	-335.774

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	674.000		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance		0	0
Income protection insurance and proportional reinsurance		303.478	390.657
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		1.792.849	987.035
Other motor insurance and proportional reinsurance		150.319	639.766
Marine, aviation and transport insurance and proportional reinsurance		24.302	44.759
Fire and other damage to property insurance and proportional reinsurance		464.237	1.090.566
General liability insurance and proportional reinsurance		661.873	336.280
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		109.384	218.357
Assistance and proportional reinsurance		38.109	192.029
Miscellaneous financial loss insurance and proportional reinsurance		0	0
Non-proportional health reinsurance		0	0
Non-proportional casualty reinsurance		0	0
Non-proportional marine, aviation and transport reinsurance		0	0
Non-proportional property reinsurance		0	0

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	64.804		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits		0	
Obligations with profit participation - future discretionary benefits		0	
Index-linked and unit-linked insurance obligations		0	
Other life (re)insurance and health (re)insurance obligations		1.698.771	
Total capital at risk for all life (re)insurance obligations			41.614.399
Overall MCR calculation			
Linear MCR	738.804		
SCR	967.676		
MCR cap	435.454		
MCR floor	241.919		
Combined MCR	435.454		
Absolute floor of the MCR	4.000		
Minimum Capital Requirement	435.454		

Achmea Zorgverzeke- ringen N.V. (consolidated)

Public Disclosure Quantitative Reporting Templates

2025

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	6.146.696
Property (other than for own use)	0
Holdings in related undertakings, including participations	21.587
Equities	515.476
Equities - listed	515.476
Equities - unlisted	0
Bonds	5.333.926
Government Bonds	747.079
Corporate Bonds	4.321.749
Structured notes	0
Collateralised securities	265.097
Collective Investments Undertakings	239.417
Derivatives	7.726
Deposits other than cash equivalents	0
Other investments	28.564
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	798
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	798
Reinsurance recoverables from:	0
Non-life and health similar to non-life	0
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	0
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	2.394.925
Reinsurance receivables	0
Receivables (trade, not insurance)	1.220.067
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	67.443
Any other assets, not elsewhere shown	156
Total assets	9.830.085

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	4.452.982
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	4.452.982
TP calculated as a whole	0
Best Estimate	4.273.211
Risk margin	179.771
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	245
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	1.246
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	8.268
Insurance & intermediaries payables	412.757
Reinsurance payables	0
Payables (trade, not insurance)	576
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	386.039
Total liabilities	5.262.113
Excess of assets over liabilities	4.567.972

	Line of Business for: non-life insurance and reinsurance obligations (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
Premiums written									
Gross - Direct Business	18.526.521	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.386	0	0	0	0	0	0	0	0
Net	18.525.134	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	18.526.521	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	56.769	0	0	0	0	0	0	0	0
Net	18.469.752	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	17.989.081	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	53.023	0	0	0	0	0	0	0	0
Net	17.936.058	0	0	0	0	0	0	0	0
Expenses incurred	454.081	0	0	0	0	0	0	0	0
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					18.526.521
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	1.386
Net	0	0	0	0	0	0	0	18.525.134
Premiums earned								
Gross - Direct Business	0	0	0					18.526.521
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	56.769
Net	0	0	0	0	0	0	0	18.469.752
Claims incurred								
Gross - Direct Business	0	0	0					17.989.081
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	53.023
Net	0	0	0	0	0	0	0	17.936.058
Expenses incurred	0	0	0	0	0	0	0	454.081
Balance - other technical expenses/income								3.658
Total technical expenses								457.739

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction					
Ordinary share capital (gross of own shares)	59.621	59.621		0	
Non-available called but not paid in ordinary share capital to be deducted at group level	0			0	
Share premium account related to ordinary share capital	672.503	672.503		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Non-available subordinated mutual member accounts to be deducted at group level	0		0	0	0
Surplus funds	0	0			
Non-available surplus funds to be deducted at group level	0	0			
Preference shares	0		0	0	0
Non-available preference shares to be deducted at group level	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	3.835.848	3.835.848			
Subordinated liabilities	0		0	0	0
Non-available subordinated liabilities to be deducted at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
The amount equal to the value of net deferred tax assets not available to be deducted at the group level	0				0
Other items approved by supervisory authority as basic own funds not specified above	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	0
Minority interests	0	0	0	0	0
Non-available minority interests to be deducted at group level	0	0	0	0	0

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	16.838				
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Deductions

Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	0	0	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	0	0	0	0	0
Deduction for participations included via Deduction and Aggregation method (D&A) when a combination of methods are used	0	0	0	0	0
Total of non-available own fund items to be deducted	0	0	0	0	0
Total basic own funds after deductions	4.551.134	4.551.134	0	0	0

Ancillary own funds

Unpaid and uncalled ordinary share capital callable on demand	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	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Non available ancillary own funds to be deducted at group level	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0

Own funds of other financial sectors

Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	0	0	0	0	
Institutions for occupational retirement provision	0	0	0	0	
Non regulated undertakings carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	0	0	0	0	

Own funds when using the D&A, exclusively or in combination with method 1

Own funds aggregated when using the D&A and combination of method	0	0	0	0	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0

Available and eligible own funds

Total available own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	4.551.134	4.551.134	0	0	0
Total available own funds to meet the minimum consolidated group SCR	4.551.134	4.551.134	0	0	
Total eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	4.551.134	4.551.134	0	0	0
Total eligible own funds to meet the minimum consolidated group SCR	4.551.134	4.551.134	0	0	

Minimum consolidated Group SCR (Article 230)	1.075.753				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	423,07%				
Total eligible own funds to meet the total group SCR (including own funds from other financial sector and from the undertakings included via D&A)	4.551.134	4.551.134	0	0	0
Total Group SCR	2.693.246				
Ratio of Total Eligible own funds to Total group SCR - ratio including other financial sectors and the undertakings included via D&A	168,98%				

Reconciliation reserve

Excess of assets over liabilities	€ 4.567.972,15				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	732.124				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Other non available own funds	0				
Reconciliation reserve	3.835.848				

Expected profits

Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	166.937				
Total Expected profits included in future premiums (EPIFP)	166.937				

	Gross solvency capital requirement	USP	Simplifications
Market risk	530.812		
Counterparty default risk	92.617		
Life underwriting risk	0	None	
Health underwriting risk	1.904.792	None	
Non-life underwriting risk	0	None	
Diversification	-398.220		
Intangible asset risk	0		
Basic Solvency Capital Requirement	2.130.000		
Calculation of Solvency Capital Requirement			
Operational risk	558.496		
Loss-absorbing capacity of technical provisions	0		
Loss-absorbing capacity of deferred taxes	0		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0		
Solvency Capital Requirement calculated on the basis of Art. 336 (a) of Delegated Regulation (EU) 2015/35, excluding capital add-on	2.688.497		
Capital add-on already set	0		
of which, capital add-ons already set - Article 37 (1) Type a	0		
of which, capital add-ons already set - Article 37 (1) Type b	0		
of which, capital add-ons already set - Article 37 (1) Type c	0		
of which, capital add-ons already set - Article 37 (1) Type d	0		
Consolidated Group SCR	2.693.246		
Information on other entities			
Capital requirement for other financial sectors (Non-insurance capital requirements)	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated undertakings carrying out financial activities	0		
Capital requirement for non-controlled participation	0		
Capital requirement for residual undertakings	4.749		
Capital requirement for collective investment undertakings or investments packaged as funds	0		
Overall SCR	2.693.246		
SCR for undertakings included via D&A method	0		
Total group solvency capital requirement	2.693.246		
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	0		
Total amount of Notional Solvency Capital Requirement for remaining part	0		
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	0		
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0		
Diversification effects due to RFF nSCR aggregation for article 304	0		
Minimum consolidated group solvency capital requirement	1.075.753		

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Criteria of influence					Inclusion in the scope of group		Group solvency calculation	
								% capital share	% used for the establishment of accounting consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	YES/NO	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
NL	724500HIK3QVUQF9G08	LEI	Achmea Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	724500UF20B0JOKV5184	LEI	Zilveren Kruis Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	724500ILQZD01FCOP082	LEI	Interpolis Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	AZKNL71100	Specific code	Zilveren Kruis Zorgkantoor N.V.	Other	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Adjusted equity method
NL	724500JSF6J6NWIJK750	LEI	Stichting Achmea Zorgverzekeringen Beleggingen	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	Non-mutual		100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	724500NMBSMOP030HT48	LEI	FBTO Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	72450060NLSKFXZNR876	LEI	De Friesland Zorgverzekeraar N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	DFZPZNL72400	Specific code	De Friesland Participatiefonds	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Foundation	Non-mutual		100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation

**Achmea Zorg-
verzekeringen N.V. (solo)**
Public Disclosure Quantitative Reporting Templates

2025

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	4.530.198
Property (other than for own use)	0
Holdings in related undertakings, including participations	3.506.538
Equities	149.433
Equities - listed	149.433
Equities - unlisted	0
Bonds	752.312
Government Bonds	105.357
Corporate Bonds	621.237
Structured notes	0
Collateralised securities	25.718
Collective Investments Undertakings	111.476
Derivatives	2.554
Deposits other than cash equivalents	0
Other investments	7.886
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	77
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	77
Reinsurance recoverables from:	0
Non-life and health similar to non-life	0
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	0
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	166.325
Reinsurance receivables	0
Receivables (trade, not insurance)	32.078
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	101.521
Any other assets, not elsewhere shown	156
Total assets	4.830.356

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	164.268
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	164.268
TP calculated as a whole	0
Best Estimate	149.567
Risk margin	14.701
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	245
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	267
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	82.702
Reinsurance payables	0
Payables (trade, not insurance)	662
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	14.240
Total liabilities	262.384
Excess of assets over liabilities	4.567.972

	Line of Business for: non-life insurance and reinsurance obligations (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
Premiums written									
Gross - Direct Business	1.292.010	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.292.010	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.292.010	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.292.010	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	1.080.062	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.080.062	0	0	0	0	0	0	0	0
Expenses incurred	151.139	0	0	0	0	0	0	0	0
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					1.292.010
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	1.292.010
Premiums earned								
Gross - Direct Business	0	0	0					1.292.010
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	1.292.010
Claims incurred								
Gross - Direct Business	0	0	0					1.080.062
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	1.080.062
Expenses incurred	0	0	0	0	0	0	0	151.139
Balance - other technical expenses/income								6.593
Total technical expenses								157.732

	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
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	94.929	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	94.929	0	0	0	0	0	0	0	0
Claims provisions									
Gross	54.638	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	54.638	0	0	0	0	0	0	0	0
Total Best estimate - gross	149.567	0	0	0	0	0	0	0	0
Total Best estimate - net	149.567	0	0	0	0	0	0	0	0
Risk margin	14.701	0	0	0	0	0	0	0	0
Technical provisions - total	164.268	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	164.268	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	94.929
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	94.929
Claims provisions								
Gross	0	0	0	0	0	0	0	54.638
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	54.638
Total Best estimate - gross	0	0	0	0	0	0	0	149.567
Total Best estimate - net	0	0	0	0	0	0	0	149.567
Risk margin	0	0	0	0	0	0	0	14.701
Technical provisions - total	0	0	0	0	0	0	0	164.268
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	164.268

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	1.027.861	78.729	1.840	1.169	143	18	-12	0	0	0	0	0	1.109.748
N-8	1.043.641	70.551	2.488	405	379	-43	180	0	0	0	0	0	1.117.602
N-7	1.013.681	72.383	1.753	1.156	109	-6	-6	0	0	0	0	0	1.089.070
N-6	951.869	62.334	349	106	52	-2	0	0	0	0	0	0	1.014.708
N-5	865.460	54.324	1.894	-704	78	0	0	0	0	0	0	0	921.052
N-4	876.698	50.443	-324	369	0	0	0	0	0	0	0	0	927.186
N-3	894.635	57.036	625	94	0	0	0	0	0	0	0	94	952.389
N-2	918.383	50.385	145	0	0	0	0	0	0	0	0	145	968.913
N-1	1.003.547	47.695	0	0	0	0	0	0	0	0	0	47.695	1.051.242
N	1.044.372	0	0	0	0	0	0	0	0	0	0	1.044.372	1.044.372
Total												1.092.305	10.196.283

Gross undiscounted Best Estimate Claims Provisions

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	100.973	5.846	94	157	0	0	0	0	0	0	0	0
N-8	95.621	5.065	405	0	0	0	0	0	0	0	0	0
N-7	79.165	1.386	178	111	0	0	0	0	0	0	0	0
N-6	70.956	876	153	53	0	0	0	0	0	0	0	0
N-5	44.602	423	321	0	0	0	0	0	0	0	0	0
N-4	56.855	655	376	0	0	0	0	0	0	0	0	0
N-3	55.602	878	290	256	0	0	0	0	0	0	0	248
N-2	57.312	443	562	0	0	0	0	0	0	0	0	546
N-1	54.668	724	0	0	0	0	0	0	0	0	0	708
N	53.544	0	0	0	0	0	0	0	0	0	0	53.137
Total												54.638

Underwriting year

Gross Claims Paid (non-cumulative)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0	0
Total												0	0

Gross undiscounted Best Estimate Claims Provisions

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0
Total												0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	59.621	59.621		0	
Share premium account related to ordinary share capital	672.503	672.503		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	3.835.848	3.835.848			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
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	17.423				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	4.550.549	4.550.549	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	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	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	4.550.549	4.550.549	0	0	0
Total available own funds to meet the MCR	4.550.549	4.550.549	0	0	
Total eligible own funds to meet the SCR	4.550.549	4.550.549	0	0	0
Total eligible own funds to meet the MCR	4.550.549	4.550.549	0	0	
SCR	1.043.741				
MCR	260.935				
Ratio of Eligible own funds to SCR	436%				
Ratio of Eligible own funds to MCR	1744%				
Reconciliation reserve					
Excess of assets over liabilities	4.567.972				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	732.124				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	3.835.848				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	52.771				
Total Expected profits included in future premiums (EPIFP)	52.771				

	Gross solvency capital requirement	USP	Simplifications
Market risk	932.214		
Counterparty default risk	15.114		
Life underwriting risk	0	None	
Health underwriting risk	198.753	None	
Non-life underwriting risk	0	None	
Diversification	-141.123		
Intangible asset risk	0		
Basic Solvency Capital Requirement	1.004.958		
Calculation of Solvency Capital Requirement			
Operational risk	38.783		
Loss-absorbing capacity of technical provisions	0		
Loss-absorbing capacity of deferred taxes	0		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0		
Solvency capital requirement excluding capital add-on	1.043.741		
Capital add-on already set	0		
of which, capital add-ons already set - Article 37 (1) Type a	0		
of which, capital add-ons already set - Article 37 (1) Type b	0		
of which, capital add-ons already set - Article 37 (1) Type c	0		
of which, capital add-ons already set - Article 37 (1) Type d	0		
Solvency capital requirement	1.043.741		
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	0		
Total amount of Notional Solvency Capital Requirement for remaining part	0		
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	0		
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0		
Diversification effects due to RFF nSCR aggregation for article 304	0		

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NI} Result	67.790		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance		149.567	1.292.778
Income protection insurance and proportional reinsurance		0	0
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		0	0
Other motor insurance and proportional reinsurance		0	0
Marine, aviation and transport insurance and proportional reinsurance		0	0
Fire and other damage to property insurance and proportional reinsurance		0	0
General liability insurance and proportional reinsurance		0	0
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		0	0
Assistance and proportional reinsurance		0	0
Miscellaneous financial loss insurance and proportional reinsurance		0	0
Non-proportional health reinsurance		0	0
Non-proportional casualty reinsurance		0	0
Non-proportional marine, aviation and transport reinsurance		0	0
Non-proportional property reinsurance		0	0

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	0		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits		0	
Obligations with profit participation - future discretionary benefits		0	
Index-linked and unit-linked insurance obligations		0	
Other life (re)insurance and health (re)insurance obligations		0	
Total capital at risk for all life (re)insurance obligations			0

Overall MCR calculation

Linear MCR	67.790
SCR	1.043.741
MCR cap	469.684
MCR floor	260.935
Combined MCR	260.935
Absolute floor of the MCR	2.700
Minimum Capital Requirement	260.935

Interpolis
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Public Disclosure Quantitative Reporting Templates

2025

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	166.422
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	16.884
Equities - listed	16.884
Equities - unlisted	0
Bonds	142.581
Government Bonds	26.451
Corporate Bonds	105.257
Structured notes	0
Collateralised securities	10.874
Collective Investments Undertakings	5.902
Derivatives	237
Deposits other than cash equivalents	0
Other investments	818
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	33
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	33
Reinsurance recoverables from:	0
Non-life and health similar to non-life	0
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	0
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	117.302
Reinsurance receivables	0
Receivables (trade, not insurance)	47.098
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	9.883
Any other assets, not elsewhere shown	0
Total assets	340.738

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	178.350
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	178.350
TP calculated as a whole	0
Best Estimate	171.871
Risk margin	6.479
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	45
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	0
Reinsurance payables	0
Payables (trade, not insurance)	108
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	24
Total liabilities	178.527
Excess of assets over liabilities	162.211

	Line of Business for: non-life insurance and reinsurance obligations (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	
Premiums written										
Gross - Direct Business	676.561	0		0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0		0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	64	0		0	0	0	0	0	0	0
Net	676.498	0		0	0	0	0	0	0	0
Premiums earned										
Gross - Direct Business	676.561	0		0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0		0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	2.122	0		0	0	0	0	0	0	0
Net	674.439	0		0	0	0	0	0	0	0
Claims incurred										
Gross - Direct Business	676.853	0		0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0		0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	1.629	0		0	0	0	0	0	0	0
Net	675.225	0		0	0	0	0	0	0	0
Expenses incurred	15.330	0		0	0	0	0	0	0	0
Balance - other technical expenses/income										
Total technical expenses										

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)				Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss		Health	Casualty	Marine, aviation, transport	Property	
Premiums written									
Gross - Direct Business	0	0		0					676.561
Gross - Proportional reinsurance accepted	0	0		0					0
Gross - Non-proportional reinsurance accepted					0	0	0	0	0
Reinsurers' share	0	0		0	0	0	0	0	64
Net	0	0		0	0	0	0	0	676.498
Premiums earned									
Gross - Direct Business	0	0		0					676.561
Gross - Proportional reinsurance accepted	0	0		0					0
Gross - Non-proportional reinsurance accepted					0	0	0	0	0
Reinsurers' share	0	0		0	0	0	0	0	2.122
Net	0	0		0	0	0	0	0	674.439
Claims incurred									
Gross - Direct Business	0	0		0					676.853
Gross - Proportional reinsurance accepted	0	0		0					0
Gross - Non-proportional reinsurance accepted					0	0	0	0	0
Reinsurers' share	0	0		0	0	0	0	0	1.629
Net	0	0		0	0	0	0	0	675.225
Expenses incurred	0	0		0	0	0	0	0	15.330
Balance - other technical expenses/income									-5
Total technical expenses									15.325

	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
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	67.177	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	67.177	0	0	0	0	0	0	0	0
Claims provisions									
Gross	104.694	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	104.694	0	0	0	0	0	0	0	0
Total Best estimate - gross	171.871	0	0	0	0	0	0	0	0
Total Best estimate - net	171.871	0	0	0	0	0	0	0	0
Risk margin	6.479	0	0	0	0	0	0	0	0
Technical provisions - total	178.350	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	178.350	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	67.177
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	67.177
Claims provisions								
Gross	0	0	0	0	0	0	0	104.694
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	104.694
Total Best estimate - gross	0	0	0	0	0	0	0	171.871
Total Best estimate - net	0	0	0	0	0	0	0	171.871
Risk margin	0	0	0	0	0	0	0	6.479
Technical provisions - total	0	0	0	0	0	0	0	178.350
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	178.350

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	289.160	109.864	2.403	1.328	169	6	0	0	0	0	0	0	402.931
N-8	302.117	133.645	2.847	404	-21	0	0	0	0	0	0	0	438.993
N-7	333.208	115.145	2.617	503	350	0	0	0	0	0	0	0	451.822
N-6	345.791	116.889	4.949	-348	337	0	0	0	0	0	0	0	467.618
N-5	373.351	115.801	7.750	-2.039	91	0	0	0	0	0	0	0	494.953
N-4	372.262	117.189	12.176	1.848	376	0	0	0	0	0	0	376	503.852
N-3	428.507	113.584	2.662	2.861	0	0	0	0	0	0	0	2.861	547.614
N-2	465.294	112.838	-5.098	0	0	0	0	0	0	0	0	-5.098	573.035
N-1	509.792	122.256	0	0	0	0	0	0	0	0	0	122.256	632.048
N	551.836	0	0	0	0	0	0	0	0	0	0	551.836	551.836
Total												672.231	5.064.701

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	116.640	2.160	-987	69	0	0	0	0	0	0	0	0
N-8	136.259	3.118	-189	580	0	0	0	0	0	0	0	0
N-7	116.940	-85	661	330	0	0	0	0	0	0	0	0
N-6	116.064	4.553	121	347	0	0	0	0	0	0	0	0
N-5	104.270	-15.077	-13.267	-15.397	0	0	0	0	0	0	0	0
N-4	109.518	423	-3.202	-19.823	0	0	0	0	0	0	0	0
N-3	142.504	7.118	5.485	-9.061	0	0	0	0	0	0	0	-9.119
N-2	102.052	-3.718	5.081	0	0	0	0	0	0	0	0	5.039
N-1	108.311	2.373	0	0	0	0	0	0	0	0	0	2.398
N	107.262	0	0	0	0	0	0	0	0	0	0	106.376
Total												104.694

Underwriting year

Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0	0
Total												0	0

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0
Total												0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	58.200	58.200		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	103.966	103.966			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
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	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	162.211	162.211	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	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	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	162.211	162.211	0	0	0
Total available own funds to meet the MCR	162.211	162.211	0	0	
Total eligible own funds to meet the SCR	162.211	162.211	0	0	0
Total eligible own funds to meet the MCR	162.211	162.211	0	0	
SCR	95.534				
MCR	40.005				
Ratio of Eligible own funds to SCR	170%				
Ratio of Eligible own funds to MCR	405%				
Reconciliation reserve					
Excess of assets over liabilities	162.211				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	58.245				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	103.966				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	0				

	Gross solvency capital requirement	USP	Simplifications
Market risk	16.824		
Counterparty default risk	9.495		
Life underwriting risk	0	None	
Health underwriting risk	65.796	None	
Non-life underwriting risk	0	None	
Diversification	-16.961		
Intangible asset risk	0		
Basic Solvency Capital Requirement	75.153		
Calculation of Solvency Capital Requirement			
Operational risk	20.381		
Loss-absorbing capacity of technical provisions	0		
Loss-absorbing capacity of deferred taxes	0		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0		
Solvency capital requirement excluding capital add-on	95.534		
Capital add-on already set	0		
of which, capital add-ons already set - Article 37 (1) Type a	0		
of which, capital add-ons already set - Article 37 (1) Type b	0		
of which, capital add-ons already set - Article 37 (1) Type c	0		
of which, capital add-ons already set - Article 37 (1) Type d	0		
Solvency capital requirement	95.534		
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	0		
Total amount of Notional Solvency Capital Requirement for remaining part	0		
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	0		
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0		
Diversification effects due to RFF nSCR aggregation for article 304	0		

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	40.005
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	171.871	679.299
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	0
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	0	
Obligations with profit participation - future discretionary benefits	0	
Index-linked and unit-linked insurance obligations	0	
Other life (re)insurance and health (re)insurance obligations	0	
Total capital at risk for all life (re)insurance obligations		0

Overall MCR calculation

Linear MCR	40.005
SCR	95.534
MCR cap	42.990
MCR floor	23.884
Combined MCR	40.005
Absolute floor of the MCR	2.700
Minimum Capital Requirement	40.005

Zilveren Kruis
Zorgverzekeringen N.V.
Public Disclosure Quantitative Reporting Templates

2025

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	3.672.537
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	282.429
Equities - listed	282.429
Equities - unlisted	0
Bonds	3.273.728
Government Bonds	495.025
Corporate Bonds	2.597.580
Structured notes	0
Collateralised securities	181.123
Collective Investments Undertakings	98.730
Derivatives	3.959
Deposits other than cash equivalents	0
Other investments	13.691
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	545
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	545
Reinsurance recoverables from:	0
Non-life and health similar to non-life	0
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	0
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	1.537.832
Reinsurance receivables	0
Receivables (trade, not insurance)	896.804
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	41.286
Any other assets, not elsewhere shown	0
Total assets	6.149.004

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	2.944.658
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	2.944.658
TP calculated as a whole	0
Best Estimate	2.826.928
Risk margin	117.730
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	749
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	209.106
Insurance & intermediaries payables	277.616
Reinsurance payables	0
Payables (trade, not insurance)	87
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	272.247
Total liabilities	3.704.463
Excess of assets over liabilities	2.444.541

	Line of Business for: non-life insurance and reinsurance obligations (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
Premiums written									
Gross - Direct Business	12.308.324	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	919	0	0	0	0	0	0	0	0
Net	12.307.405	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	12.308.324	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	42.311	0	0	0	0	0	0	0	0
Net	12.266.013	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	11.955.725	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	44.182	0	0	0	0	0	0	0	0
Net	11.911.543	0	0	0	0	0	0	0	0
Expenses incurred	196.534	0	0	0	0	0	0	0	0
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					12.308.324
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	919
Net	0	0	0	0	0	0	0	12.307.405
Premiums earned								
Gross - Direct Business	0	0	0					12.308.324
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	42.311
Net	0	0	0	0	0	0	0	12.266.013
Claims incurred								
Gross - Direct Business	0	0	0					11.955.725
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	44.182
Net	0	0	0	0	0	0	0	11.911.543
Expenses incurred	0	0	0	0	0	0	0	196.534
Balance - other technical expenses/income								-2.827
Total technical expenses								193.707

	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
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	525.864	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	525.864	0	0	0	0	0	0	0	0
Claims provisions									
Gross	2.301.064	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	2.301.064	0	0	0	0	0	0	0	0
Total Best estimate - gross	2.826.928	0	0	0	0	0	0	0	0
Total Best estimate - net	2.826.928	0	0	0	0	0	0	0	0
Risk margin	117.730	0	0	0	0	0	0	0	0
Technical provisions - total	2.944.658	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	2.944.658	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	525.864
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	525.864
Claims provisions								
Gross	0	0	0	0	0	0	0	2.301.064
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	2.301.064
Total Best estimate - gross	0	0	0	0	0	0	0	2.826.928
Total Best estimate - net	0	0	0	0	0	0	0	2.826.928
Risk margin	0	0	0	0	0	0	0	117.730
Technical provisions - total	0	0	0	0	0	0	0	2.944.658
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	2.944.658

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	6.622.023	2.695.865	6.984	89.647	8.963	505	0	0	0	0	0	0	9.423.987
N-8	6.780.872	2.899.613	71.437	10.500	1.249	0	0	0	0	0	0	0	9.763.671
N-7	7.367.281	2.503.888	107.359	27.139	1.904	0	0	0	0	0	0	0	10.007.570
N-6	7.325.277	2.504.356	135.786	7.507	710	0	0	0	0	0	0	0	9.973.635
N-5	7.618.367	2.355.027	201.325	12.760	-304	0	0	0	0	0	0	0	10.187.175
N-4	7.292.404	2.427.840	307.062	10.526	-1.626	0	0	0	0	0	0	-1.626	10.036.206
N-3	8.144.518	2.287.611	139.189	44.550	0	0	0	0	0	0	0	44.550	10.615.869
N-2	8.770.106	2.165.086	21.483	0	0	0	0	0	0	0	0	21.483	10.956.675
N-1	9.361.979	2.146.160	0	0	0	0	0	0	0	0	0	2.146.160	11.508.139
N	9.941.780	0	0	0	0	0	0	0	0	0	0	9.941.780	9.941.780
Total												12.152.347	102.414.706

Gross undiscounted Best Estimate Claims Provisions

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	2.909.535	110.680	51.265	7.038	0	0	0	0	0	0	0	0
N-8	3.117.761	98.295	16.053	7.691	0	0	0	0	0	0	0	0
N-7	2.799.516	98.835	2.477	1.888	0	0	0	0	0	0	0	0
N-6	2.710.257	99.950	-8.177	900	0	0	0	0	0	0	0	0
N-5	2.423.533	-94.920	-25.548	-45.742	0	0	0	0	0	0	0	0
N-4	2.502.430	148.893	3.079	-43.370	0	0	0	0	0	0	0	0
N-3	3.063.217	160.885	26.224	46.056	0	0	0	0	0	0	0	46.408
N-2	2.436.773	77.060	33.153	0	0	0	0	0	0	0	0	32.753
N-1	2.383.131	8.230	0	0	0	0	0	0	0	0	0	8.159
N	2.230.384	0	0	0	0	0	0	0	0	0	0	2.213.744
Total												2.301.064

Underwriting year

Gross Claims Paid (non-cumulative)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0	0
Total												0	0

Gross undiscounted Best Estimate Claims Provisions

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0
Total												0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	1.730.465	1.730.465		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	714.032	714.032			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
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	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	2.444.541	2.444.541	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	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	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	2.444.541	2.444.541	0	0	0
Total available own funds to meet the MCR	2.444.541	2.444.541	0	0	
Total eligible own funds to meet the SCR	2.444.541	2.444.541	0	0	0
Total eligible own funds to meet the MCR	2.444.541	2.444.541	0	0	
SCR	1.720.378				
MCR	713.451				
Ratio of Eligible own funds to SCR	142%				
Ratio of Eligible own funds to MCR	343%				
Reconciliation reserve					
Excess of assets over liabilities	2.444.541				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	1.730.510				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	714.032				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	101.747				
Total Expected profits included in future premiums (EPIFP)	101.747				

	Gross solvency capital requirement	USP	Simplifications
Market risk	274.412		
Counterparty default risk	45.082		
Life underwriting risk	0	None	
Health underwriting risk	1.241.006	None	
Non-life underwriting risk	0	None	
Diversification	-210.736		
Intangible asset risk	0		
Basic Solvency Capital Requirement	1.349.764		
Calculation of Solvency Capital Requirement			
Operational risk	370.614		
Loss-absorbing capacity of technical provisions	0		
Loss-absorbing capacity of deferred taxes	0		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0		
Solvency capital requirement excluding capital add-on	1.720.378		
Capital add-on already set	0		
of which, capital add-ons already set - Article 37 (1) Type a	0		
of which, capital add-ons already set - Article 37 (1) Type b	0		
of which, capital add-ons already set - Article 37 (1) Type c	0		
of which, capital add-ons already set - Article 37 (1) Type d	0		
Solvency capital requirement	1.720.378		
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	0		
Total amount of Notional Solvency Capital Requirement for remaining part	0		
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	0		
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0		
Diversification effects due to RFF nSCR aggregation for article 304	0		

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	713.451		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance		2.826.928	12.352.874
Income protection insurance and proportional reinsurance		0	0
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		0	0
Other motor insurance and proportional reinsurance		0	0
Marine, aviation and transport insurance and proportional reinsurance		0	0
Fire and other damage to property insurance and proportional reinsurance		0	0
General liability insurance and proportional reinsurance		0	0
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		0	0
Assistance and proportional reinsurance		0	0
Miscellaneous financial loss insurance and proportional reinsurance		0	0
Non-proportional health reinsurance		0	0
Non-proportional casualty reinsurance		0	0
Non-proportional marine, aviation and transport reinsurance		0	0
Non-proportional property reinsurance		0	0

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	0		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits		0	
Obligations with profit participation - future discretionary benefits		0	
Index-linked and unit-linked insurance obligations		0	
Other life (re)insurance and health (re)insurance obligations		0	
Total capital at risk for all life (re)insurance obligations			0

Overall MCR calculation	
Linear MCR	713.451
SCR	1.720.378
MCR cap	774.170
MCR floor	430.094
Combined MCR	713.451
Absolute floor of the MCR	2.700
Minimum Capital Requirement	713.451

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Public Disclosure Quantitative Reporting Templates

2025

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	698.149
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	17.705
Equities - listed	17.705
Equities - unlisted	0
Bonds	673.150
Government Bonds	31.013
Corporate Bonds	631.437
Structured notes	0
Collateralised securities	10.700
Collective Investments Undertakings	6.192
Derivatives	242
Deposits other than cash equivalents	0
Other investments	859
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	32
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	32
Reinsurance recoverables from:	0
Non-life and health similar to non-life	0
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	0
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	285.268
Reinsurance receivables	0
Receivables (trade, not insurance)	148.572
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	53.506
Any other assets, not elsewhere shown	0
Total assets	1.185.527

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	681.015
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	681.015
TP calculated as a whole	0
Best Estimate	659.823
Risk margin	21.192
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	46
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	18.826
Reinsurance payables	0
Payables (trade, not insurance)	25
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	44.337
Total liabilities	744.248
Excess of assets over liabilities	441.279

	Line of Business for: non-life insurance and reinsurance obligations (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
Premiums written									
Gross - Direct Business	2.189.521	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	252	0	0	0	0	0	0	0	0
Net	2.189.269	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	2.189.521	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	5.527	0	0	0	0	0	0	0	0
Net	2.183.994	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	2.272.452	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	2.964	0	0	0	0	0	0	0	0
Net	2.269.488	0	0	0	0	0	0	0	0
Expenses incurred	55.111	0	0	0	0	0	0	0	0
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					2.189.521
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	252
Net	0	0	0	0	0	0	0	2.189.269
Premiums earned								
Gross - Direct Business	0	0	0					2.189.521
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	5.527
Net	0	0	0	0	0	0	0	2.183.994
Claims incurred								
Gross - Direct Business	0	0	0					2.272.452
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	2.964
Net	0	0	0	0	0	0	0	2.269.488
Expenses incurred	0	0	0	0	0	0	0	55.111
Balance - other technical expenses/income								-38
Total technical expenses								55.074

	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
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	234.824	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	234.824	0	0	0	0	0	0	0	0
Claims provisions									
Gross	424.999	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	424.999	0	0	0	0	0	0	0	0
Total Best estimate - gross	659.823	0	0	0	0	0	0	0	0
Total Best estimate - net	659.823	0	0	0	0	0	0	0	0
Risk margin	21.192	0	0	0	0	0	0	0	0
Technical provisions - total	681.015	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	681.015	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	234.824
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	234.824
Claims provisions								
Gross	0	0	0	0	0	0	0	424.999
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	424.999
Total Best estimate - gross	0	0	0	0	0	0	0	659.823
Total Best estimate - net	0	0	0	0	0	0	0	659.823
Risk margin	0	0	0	0	0	0	0	21.192
Technical provisions - total	0	0	0	0	0	0	0	681.015
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	681.015

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	432.095	186.790	10.482	820	10	44	0	0	0	0	0	0	630.241
N-8	417.904	220.719	10.832	-1.282	210	0	0	0	0	0	0	0	648.384
N-7	439.322	174.949	5.054	-1.178	163	0	0	0	0	0	0	0	618.309
N-6	438.983	175.994	6.154	1.131	195	0	0	0	0	0	0	0	622.457
N-5	439.516	147.030	14.519	-1.873	150	0	0	0	0	0	0	0	599.342
N-4	392.108	140.333	15.173	3.209	-5	0	0	0	0	0	0	-5	550.819
N-3	653.809	206.575	11.337	5.948	0	0	0	0	0	0	0	5.948	877.669
N-2	810.078	203.938	-3.726	0	0	0	0	0	0	0	0	-3.726	1.010.290
N-1	1.556.972	388.945	0	0	0	0	0	0	0	0	0	388.945	1.945.917
N	1.816.339	0	0	0	0	0	0	0	0	0	0	1.816.339	1.816.339
Total												2.207.501	9.319.768

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	205.781	8.586	66	216	0	0	0	0	0	0	0	0
N-8	215.250	9.642	158	1.018	0	0	0	0	0	0	0	0
N-7	179.858	-465	465	164	0	0	0	0	0	0	0	0
N-6	171.256	4.820	1.152	240	0	0	0	0	0	0	0	0
N-5	140.835	-8.788	-14.506	-14.754	0	0	0	0	0	0	0	0
N-4	135.524	1.403	-6.392	-20.714	0	0	0	0	0	0	0	0
N-3	213.665	88	-3.802	-10.449	0	0	0	0	0	0	0	-10.458
N-2	200.135	-16.917	3.796	0	0	0	0	0	0	0	0	3.717
N-1	383.931	51.499	0	0	0	0	0	0	0	0	0	51.529
N	383.136	0	0	0	0	0	0	0	0	0	0	380.211
Total												424.999

Underwriting year

Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0	0
Total												0	0

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0
Total												0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	544.900	544.900		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	-103.666	-103.666			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
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	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	441.279	441.279	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	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	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	441.279	441.279	0	0	0
Total available own funds to meet the MCR	441.279	441.279	0	0	
Total eligible own funds to meet the SCR	441.279	441.279	0	0	0
Total eligible own funds to meet the MCR	441.279	441.279	0	0	
SCR	306.963				
MCR	135.760				
Ratio of Eligible own funds to SCR	144%				
Ratio of Eligible own funds to MCR	325%				
Reconciliation reserve					
Excess of assets over liabilities	441.279				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	544.945				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	-103.666				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	0				

	Gross solvency capital requirement	USP	Simplifications
Market risk	26.025		
Counterparty default risk	31.031		
Life underwriting risk	0	None	
Health underwriting risk	221.967	None	
Non-life underwriting risk	0	None	
Diversification	-38.928		
Intangible asset risk	0		
Basic Solvency Capital Requirement	240.095		
Calculation of Solvency Capital Requirement			
Operational risk	66.868		
Loss-absorbing capacity of technical provisions	0		
Loss-absorbing capacity of deferred taxes	0		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0		
Solvency capital requirement excluding capital add-on	306.963		
Capital add-on already set	0		
of which, capital add-ons already set - Article 37 (1) Type a	0		
of which, capital add-ons already set - Article 37 (1) Type b	0		
of which, capital add-ons already set - Article 37 (1) Type c	0		
of which, capital add-ons already set - Article 37 (1) Type d	0		
Solvency capital requirement	306.963		
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	0		
Total amount of Notional Solvency Capital Requirement for remaining part	0		
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	0		
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0		
Diversification effects due to RFF nSCR aggregation for article 304	0		

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	135.760		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance		659.823	2.228.679
Income protection insurance and proportional reinsurance		0	0
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		0	0
Other motor insurance and proportional reinsurance		0	0
Marine, aviation and transport insurance and proportional reinsurance		0	0
Fire and other damage to property insurance and proportional reinsurance		0	0
General liability insurance and proportional reinsurance		0	0
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		0	0
Assistance and proportional reinsurance		0	0
Miscellaneous financial loss insurance and proportional reinsurance		0	0
Non-proportional health reinsurance		0	0
Non-proportional casualty reinsurance		0	0
Non-proportional marine, aviation and transport reinsurance		0	0
Non-proportional property reinsurance		0	0

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	0		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits		0	
Obligations with profit participation - future discretionary benefits		0	
Index-linked and unit-linked insurance obligations		0	
Other life (re)insurance and health (re)insurance obligations		0	
Total capital at risk for all life (re)insurance obligations			0

Overall MCR calculation

Linear MCR	135.760
SCR	306.963
MCR cap	138.133
MCR floor	76.741
Combined MCR	135.760
Absolute floor of the MCR	2.700
Minimum Capital Requirement	135.760

**De Friesland
Zorgverzekeraar N.V.**
Public Disclosure Quantitative Reporting Templates

2025

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	564.340
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	49.025
Equities - listed	49.025
Equities - unlisted	0
Bonds	492.154
Government Bonds	89.233
Corporate Bonds	366.238
Structured notes	0
Collateralised securities	36.683
Collective Investments Undertakings	17.118
Derivatives	733
Deposits other than cash equivalents	0
Other investments	5.310
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	110
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	110
Reinsurance recoverables from:	0
Non-life and health similar to non-life	0
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	0
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	288.198
Reinsurance receivables	0
Receivables (trade, not insurance)	130.059
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	62.086
Any other assets, not elsewhere shown	0
Total assets	1.044.793

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	484.691
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	484.691
TP calculated as a whole	0
Best Estimate	465.021
Risk margin	19.670
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	140
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	33.964
Reinsurance payables	0
Payables (trade, not insurance)	3.667
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	85.412
Total liabilities	607.874
Excess of assets over liabilities	436.919

	Line of Business for: non-life insurance and reinsurance obligations (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
Premiums written									
Gross - Direct Business	2.060.105	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	151	0	0	0	0	0	0	0	0
Net	2.059.954	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	2.060.105	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	6.808	0	0	0	0	0	0	0	0
Net	2.053.297	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	2.003.989	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	4.249	0	0	0	0	0	0	0	0
Net	1.999.740	0	0	0	0	0	0	0	0
Expenses incurred	35.968	0	0	0	0	0	0	0	0
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					2.060.105
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	151
Net	0	0	0	0	0	0	0	2.059.954
Premiums earned								
Gross - Direct Business	0	0	0					2.060.105
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	6.808
Net	0	0	0	0	0	0	0	2.053.297
Claims incurred								
Gross - Direct Business	0	0	0					2.003.989
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	4.249
Net	0	0	0	0	0	0	0	1.999.740
Expenses incurred	0	0	0	0	0	0	0	35.968
Balance - other technical expenses/income								-66
Total technical expenses								35.902

	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
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	105.154	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	105.154	0	0	0	0	0	0	0	0
Claims provisions									
Gross	359.867	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	359.867	0	0	0	0	0	0	0	0
Total Best estimate - gross	465.021	0	0	0	0	0	0	0	0
Total Best estimate - net	465.021	0	0	0	0	0	0	0	0
Risk margin	19.670	0	0	0	0	0	0	0	0
Technical provisions - total	484.691	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	484.691	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	105.154
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	105.154
Claims provisions								
Gross	0	0	0	0	0	0	0	359.867
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	359.867
Total Best estimate - gross	0	0	0	0	0	0	0	465.021
Total Best estimate - net	0	0	0	0	0	0	0	465.021
Risk margin	0	0	0	0	0	0	0	19.670
Technical provisions - total	0	0	0	0	0	0	0	484.691
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	484.691

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	896.872	404.386	14.997	4.626	-848	91	0	0	0	0	0	0	1.320.124
N-8	909.543	397.203	24.929	5.287	252	0	0	0	0	0	0	0	1.337.215
N-7	981.399	356.618	24.394	3.928	496	0	0	0	0	0	0	0	1.366.835
N-6	1.050.055	349.127	18.013	3.117	256	0	0	0	0	0	0	0	1.420.569
N-5	1.093.287	314.848	24.528	4.142	45	0	0	0	0	0	0	0	1.436.850
N-4	1.048.270	313.878	57.238	3.197	978	0	0	0	0	0	0	978	1.423.562
N-3	1.219.459	342.486	30.603	5.679	0	0	0	0	0	0	0	5.679	1.598.227
N-2	1.308.766	310.173	-5.407	0	0	0	0	0	0	0	0	-5.407	1.613.532
N-1	1.495.040	344.855	0	0	0	0	0	0	0	0	0	344.855	1.839.895
N	1.663.357	0	0	0	0	0	0	0	0	0	0	1.663.357	1.663.357
Total												2.009.462	15.020.166

Gross undiscounted Best Estimate Claims Provisions

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	427.896	29.191	10.917	3.107	0	0	0	0	0	0	0	0
N-8	427.280	33.415	81	1.431	0	0	0	0	0	0	0	0
N-7	398.807	8.655	-1.459	494	0	0	0	0	0	0	0	0
N-6	347.720	4.975	-282	262	0	0	0	0	0	0	0	0
N-5	319.045	9.151	-6.314	-9.004	0	0	0	0	0	0	0	0
N-4	351.905	20.841	-10.172	-28.660	0	0	0	0	0	0	0	0
N-3	463.658	35.192	7.161	-8.097	0	0	0	0	0	0	0	-8.026
N-2	314.679	-3.363	-3.432	0	0	0	0	0	0	0	0	-3.513
N-1	362.550	8.588	0	0	0	0	0	0	0	0	0	8.615
N	365.509	0	0	0	0	0	0	0	0	0	0	362.791
Total												359.867

Underwriting year

Gross Claims Paid (non-cumulative)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0	0
Total												0	0

Gross undiscounted Best Estimate Claims Provisions

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0
Total												0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	130.385	130.385		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	306.490	306.490			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
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	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	436.919	436.919	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	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	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	436.919	436.919	0	0	0
Total available own funds to meet the MCR	436.919	436.919	0	0	
Total eligible own funds to meet the SCR	436.919	436.919	0	0	0
Total eligible own funds to meet the MCR	436.919	436.919	0	0	
SCR	290.995				
MCR	118.747				
Ratio of Eligible own funds to SCR	150%				
Ratio of Eligible own funds to MCR	368%				
Reconciliation reserve					
Excess of assets over liabilities	436.919				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	130.430				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	306.490				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	12.420				
Total Expected profits included in future premiums (EPIFP)	12.420				

	Gross solvency capital requirement	USP	Simplifications
Market risk	49.754		
Counterparty default risk	17.452		
Life underwriting risk	0	None	
Health underwriting risk	205.853	None	
Non-life underwriting risk	0	None	
Diversification	-43.915		
Intangible asset risk	0		
Basic Solvency Capital Requirement	229.144		

Calculation of Solvency Capital Requirement

Operational risk	61.850
Loss-absorbing capacity of technical provisions	0
Loss-absorbing capacity of deferred taxes	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	290.995
Capital add-on already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	290.995

Other information on SCR

Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirement for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	118.747
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	465.021	2.061.518
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	0
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	0	
Obligations with profit participation - future discretionary benefits	0	
Index-linked and unit-linked insurance obligations	0	
Other life (re)insurance and health (re)insurance obligations	0	
Total capital at risk for all life (re)insurance obligations		0

Overall MCR calculation

Linear MCR	118.747
SCR	290.995
MCR cap	130.948
MCR floor	72.749
Combined MCR	118.747
Absolute floor of the MCR	2.700
Minimum Capital Requirement	118.747

N.V. Hagelunie

Public Disclosure Quantitative Reporting Templates

2025

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred Tax Assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	269.366
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	28.119
Equities - listed	28.119
Equities - unlisted	0
Bonds	197.325
Government Bonds	70.331
Corporate Bonds	126.994
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	25.878
Derivatives	1.521
Deposits other than cash equivalents	0
Other investments	16.523
Assets held for Index-Linked and Unit-Linked contracts	0
Loans and mortgages	0
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	0
Reinsurance recoverables from:	14.967
Non-Life and Health similar to Non-Life	14.967
Non-Life excluding Health	14.967
Health similar to Non-Life	0
Life and Health similar to Life, excluding Health and Index-Linked and Unit-Linked	0
Health similar to Life	0
Life excluding Health and Index-Linked and Unit-Linked	0
Life Index-Linked and Unit-Linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	1.177
Reinsurance receivables	7.916
Receivables (trade, not insurance)	35.231
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	8.590
Any other assets, not elsewhere shown	6.047
Total Assets	343.293

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical Provisions – Non-Life	60.076
Technical Provisions – Non-Life (excluding Health)	60.076
TP calculated as a whole	0
Best Estimate	55.941
Risk Margin	4.134
Technical Provisions - Health (similar to Non-Life)	0
TP calculated as a whole	0
Best Estimate	0
Risk Margin	0
Technical Provisions - Life (excluding Index-Linked and Unit-Linked)	0
Technical Provisions - Health (similar to Life)	0
TP calculated as a whole	0
Best Estimate	0
Risk Margin	0
Technical Provisions – Life (excluding Health and Index-Linked and Unit-Linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk Margin	0
Technical Provisions – Index-Linked and Unit-Linked	0
TP calculated as a whole	0
Best Estimate	0
Risk Margin	0
Contingent liabilities	0
Provisions other than Technical Provisions	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred Tax Liabilities	25.271
Derivatives	118
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	1.000
Insurance & intermediaries payables	2.456
Reinsurance payables	11.746
Payables (trade, not insurance)	54.112
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	6.788
Total Liabilities	161.567
Excess of assets over liabilities	181.726

	Line of Business for: non-life insurance and reinsurance obligations (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
Premiums written									
Gross - Direct Business	0	0	0	0	0	0	150.655	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	1.693	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	47.205	0	0
Net	0	0	0	0	0	0	105.142	0	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	146.531	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	1.646	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	47.205	0	0
Net	0	0	0	0	0	0	100.972	0	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	44.158	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	7.596	0	0
Net	0	0	0	0	0	0	36.562	0	0
Expenses incurred	0	0	0	0	0	0	24.868	0	0
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					150.655
Gross - Proportional reinsurance accepted	0	0	0					1.693
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	47.205
Net	0	0	0	0	0	0	0	105.142
Premiums earned								
Gross - Direct Business	0	0	0					146.531
Gross - Proportional reinsurance accepted	0	0	0					1.646
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	47.205
Net	0	0	0	0	0	0	0	100.972
Claims incurred								
Gross - Direct Business	0	0	0					44.158
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	7.596
Net	0	0	0	0	0	0	0	36.562
Expenses incurred	0	0	0	0	0	0	0	24.868
Balance - other technical expenses/income								1.201
Total technical expenses								26.068

	Home country: Non-life insurance and reinsurance obligations	Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations					Total Top 5 and home country
		CA	BE	FR	UK	DE	
Premiums written (gross)							
Gross Written Premium (direct)	101.145	29.064	6.338	5.594	4.616	2.186	148.943
Gross Written Premium (proportional reinsurance)	0	0	0	0	0	0	0
Gross Written Premium (non-proportional reinsurance)	0	0	0	0	0	0	0
Premiums earned (gross)							
Gross Earned Premium (direct)	98.377	28.268	6.164	5.441	4.490	2.126	144.866
Gross Earned Premium (proportional reinsurance)	0	0	0	0	0	0	0
Gross Earned Premium (non-proportional reinsurance)	0	0	0	0	0	0	0
Claims incurred (gross)							
Claims incurred (direct)	23.755	13.808	0	2.849	1.627	1.392	43.431
Claims incurred (proportional reinsurance)	0	0	0	0	0	0	0
Claims incurred (non-proportional reinsurance)	0	0	0	0	0	0	0
Expenses incurred (gross)							
Gross Expenses Incurred (direct)	13.373	7.773	0	1.604	916	784	24.449
Gross Expenses Incurred (proportional reinsurance)	0	0	0	0	0	0	0
Gross Expenses Incurred (non-proportional reinsurance)	0	0	0	0	0	0	0

	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
Technical Provisions calculated as a whole	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	0	0	0	0	0	0	0	0	0
Technical Provisions calculated as a sum of BE and RM									
Best Estimate									
Premium provisions									
Gross	0	0	0	0	0	0	30.082	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	3.759	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	26.324	0	0
Claims provisions									
Gross	0	0	0	0	0	0	25.859	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	11.209	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	14.650	0	0
Total Best Estimate - gross	0	0	0	0	0	0	55.941	0	0
Total Best Estimate - net	0	0	0	0	0	0	40.974	0	0
Risk Margin	0	0	0	0	0	0	4.134	0	0
Technical Provisions - total	0	0	0	0	0	0	60.076	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	14.967	0	0
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	45.108	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical Provisions calculated as a whole	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	0	0	0	0	0	0	0	0
Technical Provisions calculated as a sum of BE and RM								
Best Estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	30.082
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	3.759
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	26.324
Claims provisions								
Gross	0	0	0	0	0	0	0	25.859
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	11.209
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	14.650
Total Best Estimate - gross	0	0	0	0	0	0	0	55.941
Total Best Estimate - net	0	0	0	0	0	0	0	40.974
Risk Margin	0	0	0	0	0	0	0	4.134
Technical Provisions - total	0	0	0	0	0	0	0	60.076
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	14.967
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	45.108

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												5	5
N-9	79.404	56.649	2.401	2.541	37	8	0	0	28	0		0	141.068
N-8	14.403	5.020	1.006	438	7	15	16	18	0			0	20.923
N-7	36.287	14.897	707	72	-2	185	11	0				0	52.157
N-6	16.361	9.627	785	363	109	30	53					53	27.328
N-5	23.222	4.222	311	73	67	35						35	27.929
N-4	43.707	17.929	4.355	1.424	235							235	67.650
N-3	43.329	19.952	5.365	1.348								1.348	69.993
N-2	24.220	13.497	1.455									1.455	39.171
N-1	18.709	11.214										11.214	29.923
N	24.352											24.352	24.352
Total												38.697	500.500

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												957
N-9	60.483	7.495	3.940	-119	-102	12	12	12	0	0		0
N-8	9.988	1.493	-15	-171	27	20	43	0	0			0
N-7	21.961	1.531	445	210	174	6	0	0				0
N-6	15.491	1.272	279	135	18	9	-9					-9
N-5	8.646	1.204	290	267	12	0						0
N-4	26.583	6.493	3.707	713	374							374
N-3	37.481	11.804	3.349	2.388								2.388
N-2	23.151	1.066	180									180
N-1	17.765	5.325										5.325
N	16.919											16.919
Total												25.859

Underwriting year

Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0		0	0
N-8	0	0	0	0	0	0	0	0	0	0		0	0
N-7	0	0	0	0	0	0	0	0	0	0		0	0
N-6	0	0	0	0	0	0	0	0	0	0		0	0
N-5	0	0	0	0	0	0	0	0	0	0		0	0
N-4	0	0	0	0	0	0	0	0	0	0		0	0
N-3	0	0	0	0	0	0	0	0	0	0		0	0
N-2	0	0	0	0	0	0	0	0	0	0		0	0
N-1	0	0	0	0	0	0	0	0	0	0		0	0
N	0	0	0	0	0	0	0	0	0	0		0	0
Total												0	0

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	0	0	0	0	0	0	0	0	0		0
N-8	0	0	0	0	0	0	0	0	0	0		0
N-7	0	0	0	0	0	0	0	0	0	0		0
N-6	0	0	0	0	0	0	0	0	0	0		0
N-5	0	0	0	0	0	0	0	0	0	0		0
N-4	0	0	0	0	0	0	0	0	0	0		0
N-3	0	0	0	0	0	0	0	0	0	0		0
N-2	0	0	0	0	0	0	0	0	0	0		0
N-1	0	0	0	0	0	0	0	0	0	0		0
N	0	0	0	0	0	0	0	0	0	0		0
Total												0

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	60.076	0	0	83	0
Basic own funds	181.726	0	0	-19	0
Eligible own funds to meet Solvency Capital Requirement	181.726	0	0	-19	0
Solvency Capital Requirement	66.220	0	0	156	0
Eligible own funds to meet Minimum Capital Requirement	181.726	0	0	-19	0
Minimum Capital Requirement	16.555	0	0	39	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic Own Funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	5.108	5.108		0	
Share premium account related to ordinary share capital	0	0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	176.618	176.618			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
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	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total Basic Own Funds after deductions	181.726	181.726	0	0	0
Ancillary Own Funds					
Unpaid and uncalled ordinary share capital callable on demand	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	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other Ancillary Own Funds	0			0	0
Total Ancillary Own Funds	0			0	0
Available and Eligible Own Funds					
Total available Own Funds to meet the SCR	181.726	181.726	0	0	0
Total Available Own Funds to meet the MCR	181.726	181.726	0	0	
Total Eligible Own Funds to meet the SCR	181.726	181.726	0	0	0
Total Eligible Own Funds to meet the MCR	181.726	181.726	0	0	
SCR	66.220				
MCR	16.555				
Ratio of Eligible Own Funds to SCR	274%				
Ratio of Eligible Own Funds to MCR	1098%				
Reconciliation reserve					
Excess of assets over liabilities	181.726				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other Basic Own Fund items	5.108				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	176.618				
Expected profits					
Expected Profits included In Future Premiums (EPIFP) - Life business	0				
Expected Profits included In Future Premiums (EPIFP) - Non-Life business	7.352				
Total Expected Profits included In Future Premiums (EPIFP)	7.352				

S.25.05.21.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-142.391	-78.171		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	51.127	47.738		
Market & Credit risk - diversified	29.755	28.634		
Credit event risk not covered in market & credit risk	12.289	0		
Credit event risk not covered in market & credit risk - diversified	12.026	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	140.690	103.434	None	
Total Net Non-life underwriting risk - diversified	67.689	62.995		
Total Life & Health underwriting risk	0	0	None	
Total Life & Health underwriting risk - diversified	0	0		
Total Operational risk	4.504	0		
Total Operational risk - diversified	4.504	0		
Other risk	0	0		

S.25.05.21.02

Calculation of Solvency Capital Requirement

Total undiversified components	113.974
Diversification	-47.754
Adjustment due to RFF/MAP nSCR aggregation	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement, excluding capital add-ons	66.220
Capital add-ons already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	66.220
Other information on SCR	0
Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the loss absorbing capacity for deferred taxes	-23.025
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0
Method used to calculate the adjustment due to RFF nSCR aggregation	0
Net future discretionary benefits	0

S.25.05.21.03

Approach to tax rate

Approach based on average tax rate	Approach not based on average tax rate
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S.25.05.21.04

Calculation of loss absorbing capacity of deferred taxes

Amount/estimate of LAC DT	-23.025
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	-23.025
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	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	-22.665

Linear formula component for non-life insurance and reinsurance obligations

MCR_{NL} Result 11.571

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	0	0
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	40.974	102.927
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	0	
Obligations with profit participation - future discretionary benefits	0	
Index-linked and unit-linked insurance obligations	0	
Other life (re)insurance and health (re)insurance obligations	0	
Total capital at risk for all life (re)insurance obligations		0

Overall MCR calculation

Linear MCR	11.571
SCR	66.220
MCR cap	29.799
MCR floor	16.555
Combined MCR	16.555
Absolute floor of the MCR	4.000
Minimum Capital Requirement	16.555

Achmea Reinsurance Company N.V.

Public Disclosure Quantitative Reporting Templates

2025

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	515.906
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	154.065
Equities - listed	154.065
Equities - unlisted	0
Bonds	247.897
Government Bonds	124.005
Corporate Bonds	123.893
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	85.363
Derivatives	1.472
Deposits other than cash equivalents	0
Other investments	27.108
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	0
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	0
Reinsurance recoverables from:	327.937
Non-life and health similar to non-life	72.583
Non-life excluding health	72.459
Health similar to non-life	124
Life and health similar to life, excluding health and index-linked and unit-linked	255.353
Health similar to life	255.117
Life excluding health and index-linked and unit-linked	236
Life index-linked and unit-linked	0
Deposits to cedants	11.229
Insurance and intermediaries receivables	1.797
Reinsurance receivables	1.304
Receivables (trade, not insurance)	4.016
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	29.429
Any other assets, not elsewhere shown	0
Total assets	891.618

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	207.040
Technical provisions – non-life (excluding health)	196.904
TP calculated as a whole	0
Best Estimate	180.176
Risk margin	16.728
Technical provisions - health (similar to non-life)	10.136
TP calculated as a whole	0
Best Estimate	9.875
Risk margin	261
Technical provisions - life (excluding index-linked and unit-linked)	275.092
Technical provisions - health (similar to life)	278.039
TP calculated as a whole	0
Best Estimate	275.724
Risk margin	2.315
Technical provisions – life (excluding health and index-linked and unit-linked)	-2.946
TP calculated as a whole	0
Best Estimate	-6.764
Risk margin	3.817
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	1.189
Deferred tax liabilities	1.693
Derivatives	348
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	1.288
Reinsurance payables	478
Payables (trade, not insurance)	22.845
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	204
Total liabilities	510.178
Excess of assets over liabilities	381.440

	Line of Business for: non-life insurance and reinsurance obligations (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
Premiums written									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	12.519	1	-40	0	0	186	6.486	192	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	1	0	0	0	0	0	119	0
Net	12.519	1	-40	0	0	186	6.486	73	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	12.519	1	-40	0	0	186	6.486	192	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	1	0	0	0	0	0	119	0
Net	12.519	1	-40	0	0	186	6.486	73	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	9.585	0	-18	0	0	82	-2.815	159	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	4	0	0	0	0	0	0	0
Net	9.585	-4	-18	0	0	82	-2.815	159	0
Expenses incurred	3.282	0	-10	0	0	57	1.706	19	0
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					19.343
Gross - Non-proportional reinsurance accepted				1	10.905	2.441	168.699	182.046
Reinsurers' share	0	0	0	0	8.653	2.207	121.185	132.165
Net	0	0	0	1	2.252	234	47.514	69.225
Premiums earned								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					19.343
Gross - Non-proportional reinsurance accepted				1	10.895	2.585	172.182	185.663
Reinsurers' share	0	0	0	0	8.997	2.306	126.538	137.961
Net	0	0	0	1	1.899	278	45.643	67.045
Claims incurred								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					6.993
Gross - Non-proportional reinsurance accepted				10	-495	159	-11.485	-11.811
Reinsurers' share	0	0	0	0	-503	421	-8.029	-8.107
Net	0	0	0	10	8	-262	-3.456	3.289
Expenses incurred	0	0	0	0	-846	-329	-5.725	-1.846
Balance - other technical expenses/income								0
Total technical expenses								-1.846

	Line of Business for: life insurance obligations						Line of business for: 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 insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
Premiums written									
Gross	0	0	0	0	0	0	4.250	69.264	73.514
Reinsurers' share	0	0	0	0	0	0	4.244	11.790	16.034
Net	0	0	0	0	0	0	6	57.474	57.480
Premiums earned									
Gross	0	0	0	0	0	0	4.250	68.837	73.087
Reinsurers' share	0	0	0	0	0	0	4.244	11.790	16.034
Net	0	0	0	0	0	0	6	57.047	57.052
Claims incurred									
Gross	0	0	0	0	0	0	18.816	30.291	49.107
Reinsurers' share	0	0	0	0	0	0	18.816	7.519	26.335
Net	0	0	0	0	0	0	0	22.772	22.772
Expenses incurred	0	0	0	0	0	0	-176	26.716	26.540
Balance - other technical expenses/income									0
Total technical expenses									26.540
Total amount of surrenders	0	0	0	0	0	0	0	0	0

	Home country: Non-life insurance and reinsurance obligations	Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations					Total Top 5 and home country
		DE	GR	SK	ES	TR	
Premiums written (gross)							
Gross Written Premium (direct)	0	0	0	0	0	0	0
Gross Written Premium (proportional reinsurance)	765	12.081	0	0	1.588	2.919	17.353
Gross Written Premium (non-proportional reinsurance)	141.846	-2.126	21.422	3.454	0	17.430	182.026
Premiums earned (gross)							
Gross Earned Premium (direct)	0	0	0	0	0	0	0
Gross Earned Premium (proportional reinsurance)	765	12.081	0	0	1.588	2.919	17.353
Gross Earned Premium (non-proportional reinsurance)	149.208	-2.126	20.242	3.331	0	14.981	185.636
Claims incurred (gross)							
Claims incurred (direct)	0	0	0	0	0	0	0
Claims incurred (proportional reinsurance)	171	9.124	0	0	754	1.122	11.172
Claims incurred (non-proportional reinsurance)	-10.802	-2.391	-296	-1.300	4	-787	-15.571
Expenses incurred (gross)							
Gross Expenses Incurred (direct)	146	4.754	0	0	1.181	614	6.695
Gross Expenses Incurred (proportional reinsurance)	0	0	0	0	0	0	0
Gross Expenses Incurred (non-proportional reinsurance)	0	0	0	0	0	0	0

	Home country: Life insurance and reinsurance obligations	Top 5 countries (by amount of gross premiums written): Life insurance and reinsurance obligations					Total Top 5 and home country
		BB	BM	BR	FR	IE	
Gross Written Premium	14.119	34.060	2.462	5.514	2.041	2.809	61.004
Gross Earned Premium	14.119	34.273	2.416	3.767	2.117	2.810	59.502
Claims incurred	8.906	9.025	-26	2.778	1.404	1.759	23.846
Gross Expenses Incurred	6.134	19.865	143	110	-142	-348	25.761

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	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	0	0		0		0	0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	0	0	0	0	0	0	-6.764	-6.764
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	236	236
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	-6.999	-6.999
Risk Margin	0	0		0		0	3.817	3.817
Technical provisions - total	0	0		0		0	-2.946	-2.946
		Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)		
		Contracts without options and guarantees	Contracts with options or guarantees					
Technical provisions calculated as a whole	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	0			0	0	0		
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate		0	0	0	275.724	275.724		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0	0	0	255.117	255.117		
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		0	0	0	20.607	20.607		
Risk Margin	0			0	2.315	2.315		
Technical provisions - total	0			0	278.039	278.039		

	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
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	0	0	0	0	-69	-483	-22	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	-69	-483	-22	0
Claims provisions									
Gross	6.249	2.780	134	0	0	114	12.961	181	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	6.249	2.780	134	0	0	114	12.961	181	0
Total Best estimate - gross	6.249	2.780	134	0	0	45	12.479	159	0
Total Best estimate - net	6.249	2.780	134	0	0	45	12.479	159	0
Risk margin	0	0	0	0	0	0	210	0	0
Technical provisions - total	6.249	2.780	134	0	0	45	12.689	159	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	6.249	2.780	134	0	0	45	12.689	159	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	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	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	347	1.136	50.598	51.508
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	-590	899	30.348	30.657
Net Best Estimate of Premium Provisions	0	0	0	0	937	236	20.250	20.850
Claims provisions								
Gross	0	0	0	713	39.861	1.249	74.303	138.543
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	124	15.145	841	25.816	41.926
Net Best Estimate of Claims Provisions	0	0	0	589	24.716	408	48.487	96.617
Total Best estimate - gross	0	0	0	713	40.208	2.385	124.900	190.051
Total Best estimate - net	0	0	0	589	25.653	644	68.736	117.468
Risk margin	0	0	0	260	11.076	116	5.326	16.989
Technical provisions - total	0	0	0	973	51.284	2.501	130.226	207.040
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	124	14.555	1.741	56.164	72.583
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	849	36.729	760	74.062	134.456

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0	0
Total												0	0

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0
Total												0

Underwriting year

Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												-4.910	-4.910
N-9	69.414	93.935	10.566	146	1.728	653	179	959	723	-1.343		-1.343	176.961
N-8	1.855	23.482	4.351	1.331	741	481	433	303	-609			-609	32.367
N-7	39.932	22.124	12.416	1.451	876	1.107	375	-2.035				-2.035	76.247
N-6	581	12.653	5.987	2.468	1.306	1.060	-3.038					-3.038	21.016
N-5	3.357	20.539	17.955	7.758	4.852	-7.232						-7.232	47.229
N-4	4.857	34.480	20.091	10.336	-12.091							-12.091	57.674
N-3	94.265	51.007	21.811	-14.479								-14.479	152.604
N-2	42.800	60.883	-59.193									-59.193	44.490
N-1	22.409	-48.248										-48.248	-25.839
N	-2.920											-2.920	-2.920
Total												-156.099	574.918

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												49.010
N-9	105.866	21.859	6.907	4.679	2.014	3.714	4.097	2.723	1.544	220		211
N-8	68.164	29.697	9.145	5.572	4.389	3.121	1.271	1.015	809			784
N-7	47.987	24.017	10.511	7.133	6.557	6.683	6.334	6.324				6.225
N-6	36.568	23.597	10.304	5.457	5.999	5.033	3.026					2.971
N-5	54.490	52.520	26.778	18.252	13.420	7.701						7.393
N-4	55.715	47.061	28.852	20.615	18.861							18.455
N-3	96.705	56.730	31.915	20.465								20.097
N-2	96.386	28.267	13.553									13.269
N-1	70.414	21.414										21.079
N	6.759											6.638
Total												138.543

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	4.540	4.540		0	
Share premium account related to ordinary share capital	135.479	135.479		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	241.421	241.421			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
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	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	381.440	381.440	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	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	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	381.440	381.440	0	0	0
Total available own funds to meet the MCR	381.440	381.440	0	0	
Total eligible own funds to meet the SCR	381.440	381.440	0	0	0
Total eligible own funds to meet the MCR	381.440	381.440	0	0	
SCR	187.611				
MCR	46.903				
Ratio of Eligible own funds to SCR	203%				
Ratio of Eligible own funds to MCR	813%				
Reconciliation reserve					
Excess of assets over liabilities	381.440				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	140.019				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	241.421				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	1.117				
Total Expected profits included in future premiums (EPIFP)	1.117				

S.25.05.21.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-380.211	-144.219		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	133.902	128.312		
Market & Credit risk - diversified	101.891	100.260		
Credit event risk not covered in market & credit risk	15.244	0		
Credit event risk not covered in market & credit risk - diversified	15.189	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	357.642	174.684	None	
Total Net Non-life underwriting risk - diversified	178.236	105.375		
Total Life & Health underwriting risk	51.961	0	None	
Total Life & Health underwriting risk - diversified	46.311	0		
Total Operational risk	9.075	0		
Total Operational risk - diversified	9.075	0		
Other risk	0	0		

S.25.05.21.02

Calculation of Solvency Capital Requirement

Total undiversified components	350.701
Diversification	-163.090
Adjustment due to RFF/MAP nSCR aggregation	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement, excluding capital add-ons	187.611
Capital add-ons already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	187.611
Other information on SCR	0
Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the loss absorbing capacity for deferred taxes	-64.942
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0
Method used to calculate the adjustment due to RFF nSCR aggregation	0
Net future discretionary benefits	0

S.25.05.21.03

Approach to tax rate

Approach based on average tax rate	Approach not based on average tax rate
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S.25.05.21.04

Calculation of loss absorbing capacity of deferred taxes

Amount/estimate of LAC DT	-64.942
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	1.693
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	-77.548
Amount/estimate of LAC DT justified by carry back, current year	10.912
Amount/estimate of LAC DT justified by carry back, future years	0
Amount/estimate of Maximum LAC DT	-64.942

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	28.990		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance		6.249	12.519
Income protection insurance and proportional reinsurance		2.780	1
Workers' compensation insurance and proportional reinsurance		134	0
Motor vehicle liability insurance and proportional reinsurance		0	0
Other motor insurance and proportional reinsurance		0	0
Marine, aviation and transport insurance and proportional reinsurance		45	0
Fire and other damage to property insurance and proportional reinsurance		12.479	3.308
General liability insurance and proportional reinsurance		159	0
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		0	0
Assistance and proportional reinsurance		0	0
Miscellaneous financial loss insurance and proportional reinsurance		0	0
Non-proportional health reinsurance		589	1
Non-proportional casualty reinsurance		25.653	2.337
Non-proportional marine, aviation and transport reinsurance		644	420
Non-proportional property reinsurance		68.736	50.711

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	286		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits		0	
Obligations with profit participation - future discretionary benefits		0	
Index-linked and unit-linked insurance obligations		0	
Other life (re)insurance and health (re)insurance obligations		13.607	
Total capital at risk for all life (re)insurance obligations			0
Overall MCR calculation			
Linear MCR	29.276		
SCR	187.611		
MCR cap	84.425		
MCR floor	46.903		
Combined MCR	46.903		
Absolute floor of the MCR	3.900		
Minimum Capital Requirement	46.903		