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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

Public Disclosure QRT's



Assets	Solvency II value
Intangible assets	1.501
Deferred tax assets	757.746
Pension benefit surplus	(
Property, plant & equipment held for own use	343.431
Investments (other than assets held for index-linked and unit-linked contracts)	40.587.663
Property (other than for own use)	1.135.811
Holdings in related undertakings, including participations	1.063.837
Equities	1.380.370
Equities - listed	1.156.52
Equities - unlisted	223.843
Bonds	27.814.002
Government Bonds	15.300.022
Corporate Bonds	11.087.740
Structured notes	(
Collateralised securities	1.426.239
Collective Investments Undertakings	1.913.58
Derivatives	3.157.025
Deposits other than cash equivalents	983.568
Other investments	3.139.469
Assets held for index-linked and unit-linked contracts	19.582.212
Loans and mortgages	8.124.99
Loans on policies	19.080
Loans and mortgages to individuals	7.249.540
Other loans and mortgages	856.37
Reinsurance recoverables from:	878.84
Non-life and health similar to non-life	203.85
Non-life excluding health	201.07
Health similar to non-life	2.779
Life and health similar to life, excluding health and index-linked and unit-linked	674.99
Health similar to life	86.77
Life excluding health and index-linked and unit-linked	588.215
Life index-linked and unit-linked	(
Deposits to cedants	4.49
Insurance and intermediaries receivables	2.898.938
Reinsurance receivables	29.230
Receivables (trade, not insurance)	2.361.652
Own shares (held directly)	235.442
Amounts due in respect of own fund items or initial fund called up but not yet paid in	(
Cash and cash equivalents	1.795.698
Any other assets, not elsewhere shown	221.842
Total assets	77.823.691
S.02.01.02 - Balance sheet	0.1.000
2.0E.01.0E - Dalaile Silest	€ 1.000

Technical provisions – non-life (excluding health) 8.683.779 Technical provisions – non-life (excluding health) 3.153.785 TP Calculated as a whole 0 Best Estimate 3.012.104 Risk margin 141.681 Technical provisions – health (similar to non-life) 5.529.994 TP calculated as a whole 0 Best Estimate 5.346.243 Risk margin 183.751 Technical provisions – leifle (excluding index-linked and unit-linked) 34.656.778 Technical provisions – health (similar to life) 0 Best Estimate 2.923.064 Risk margin 9.975 Technical provisions – life (excluding health and index-linked and unit-linked) 31.643.739 TP calculated as a whole 0 Best Estimate 30.288.959 Risk margin 1.354.780 Technical provisions – index-linked and unit-linked and unit-linked 18.995.40 TP calculated as a whole 0 Best Estimate 3.028.759 Risk margin 1.354.780 Technical provisions – index-linked and unit-linked 18.995.40	Liabilities	Solvency II value
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Pension benefit obligations 907.063 Deposits from reinsurers 1.510 Deferred tax liabilities 21.445 Derivatives 196.073 Debts owed to credit institutions 1.077.216 Financial liabilities other than debts owed to credit institutions 3.991 Insurance & intermediaries payables 28.649 Payables (trade, not insurance) 316.663 Subordinated liabilities 1.939.814 Subordinated liabilities in BOF 0 Subordinated liabilities, not elsewhere shown 1.632.753 Total liabilities 69.813.092	Contingent liabilities	0
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Payables (trade, not insurance)316.663Subordinated liabilities1.939.814Subordinated liabilities not in BOF0Subordinated liabilities in BOF1.939.814Any other liabilities, not elsewhere shown1.632.753Total liabilities69.813.092	Insurance & intermediaries payables	1.158.675
Subordinated liabilities1.939.814Subordinated liabilities not in BOF0Subordinated liabilities in BOF1.939.814Any other liabilities, not elsewhere shown1.632.753Total liabilities69.813.092		28.649
Subordinated liabilities not in BOF0Subordinated liabilities in BOF1.939.814Any other liabilities, not elsewhere shown1.632.753Total liabilities69.813.092	Payables (trade, not insurance)	316.663
Subordinated liabilities in BOF1.939.814Any other liabilities, not elsewhere shown1.632.753Total liabilities69.813.092	Subordinated liabilities	1.939.814
Any other liabilities, not elsewhere shown 1.632.753 Total liabilities 69.813.092	Subordinated liabilities not in BOF	0
Total liabilities 69.813.092	Subordinated liabilities in BOF	1.939.814
	Any other liabilities, not elsewhere shown	1.632.753
Excess of assets over liabilities 8.010.599	Total liabilities	69.813.092
	Excess of assets over liabilities	8.010.599

		Line of	Business for: non-life	insurance and reinsur	ance obligations (direct	business and accepte	ed proportional reinsuran	ce)	
	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			200						
Gross - Direct Business	13.632.032	269.996	320	783.598	570.963	47.691		260.526	1.538
Gross - Proportional reinsurance accepted	0	0	0	C	0	C	43.063	0	С
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-7.062	1.023	0	10.411	4.016	11.958	136.631	10.463	484
Net	13.639.094	268.973	320	773.187	566.947	35.733	1.022.798	250.063	1.054
Premiums earned									
Gross - Direct Business	13.954.413	268.391	272	759.472	588.409	48.537	1.086.149	267.698	1.585
Gross - Proportional reinsurance accepted	0	0	0	С	0	С	42.822	0	C
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-7.062	1.094	0	6.735	4.220	11.512	127.176	10.603	515
Net	13.961.475	267.297	272	752.737	584.189	37.025	1.001.795	257.096	1.069
Claims incurred Gross - Direct Business	13.523.496	182.984	246	632.540	386.080	29.116	518.185	162.027	333
Gross - Proportional reinsurance accepted	0	0	0	002.010		27.110		0	
Gross - Non-proportional reinsurance accepted		<u> </u>				~	12.000		
Reinsurers' share	-8.073	1.191	0	5.711	7.238	15.191	56.223	13.950	291
Net	13.531.569	181.792	246	626.829		13.925		148.077	
Changes in other technical provisions Gross - Direct Business	0	0	0	C	0	C	0	0	C
Gross - Proportional reinsurance accepted	0	0	0	C	0	C	0	0	C
Gross - Non- proportional reinsurance accepted		~							
Reinsurers'share	0	0	0	С	0	С	0	0	C
Net	0	0	0	С	0	С	0	0	C
Expenses incurred	556.296	86.367	57	219.161	183.742	13.545	363.463	107.423	483
Other expenses									
Total expenses									

	Line of Business for: nor (direct business a	n-life insurance and re nd accepted proportio			Line of bus accepted non-propor			
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	183.502	160.067	486					17.027.085
Gross - Proportional reinsurance accepted	0	0	0					43.063
Gross - Non-proportional reinsurance accepted				13	0	206	4.553	4.773
Reinsurers' share	2.608	1.276	0	33	6.643	2.125	82.528	263.137
Net	180.894	158.791	485	-19	-6.643	-1.918	-77.975	16.811.784
Premiums earned								
Gross - Direct Business	183.893	165.255	493					17.324.567
Gross - Proportional reinsurance accepted	0	0	0					42.822
Gross - Non-proportional reinsurance accepted				13	0	206	4.526	4.746
Reinsurers' share	2.612	868	0	33	4.457	1.335	54.744	218.841
Net	181.281	164.386	493	-19	-4.457	-1.128	-50.218	17.153.294
Claims incurred								
Gross - Direct Business	83.304	77.236	44					15.595.590
Gross - Proportional reinsurance accepted	0	0	0					42.806
Gross - Non-proportional reinsurance accepted				4	-5.293	0	8.685	3.396
Reinsurers' share	465	595	0	-114	277	-1.469	6.048	97.524
Net	82.839	76.641	44	117	-5.570	1.469	2.638	15.544.269
Changes in other technical provisions								
Gross - Direct Business	0	0	0					0
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	0
Expenses incurred	55.326	66.127	212	1	297	167	-804	1.651.863
Other expenses								48.808
Total expenses								1.700.671

			Line of Business for: life	insurance obligations			Line of business for obliga		
	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	Total
Premiums written									
Gross	466.891	476.761	745.078	509.282	0	0	0	74.315	2.272.326
Reinsurers' share	23.563	5.790	1.425	23.668	0	0	-25	24.294	78.714
Net	443.329	470.971	743.653	485.614	0	0	25	50.021	2.193.612
Premiums earned									
Gross	465.764	477.127	745.082	509.282	0	0	0	74.406	2.271.661
Reinsurers' share	23.563	5.790	1.425	23.668	0	0	-25	24.294	78.714
Net	442.202	471.337	743.657	485.614	0	0	25	50.112	2.192.947
Claims incurred Gross	341.837	849.869	1.783.608	475.264	0	0	0	93	3.450.671
Reinsurers' share	23.418	7.191	2.199	-78.536	0	0	-24	8.759	-36.992
Net	318.419	842.678	1.781.409	553.800	0	0	24	-8.666	3.487.663
Changes in other technical provisions									
Gross	0	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	110.668	57.758	79.565	46.351	0	0	-5	35.137	329.475
Other expenses									5.264
Total expenses									334.739

	Home Country	To	p 5 countries (by amoun	nt of gross premiums written) - non-life obligations	Total Top 5 and home country
					·
Premiums written					
Gross - Direct Business	16.574.423				16.574.423
Gross - Proportional reinsurance accepted	50.571				50.571
Gross - Non-proportional reinsurance accepted	125.054				125.054
Reinsurers' share	285.651				285.651
Net	16.464.397				16.464.397
Premiums earned					
Gross - Direct Business	16.830.019				16.830.019
Gross - Proportional reinsurance accepted	50.161				50.161
Gross - Non-proportional reinsurance accepted	84.019				84.019
Reinsurers' share	220.033				220.033
Net	16.744.166				16.744.166
Claims incurred	10.7 11.100				16.771.1166
Gross - Direct Business	15.280.415				15.280.415
Gross - Proportional reinsurance accepted	10.701				10.701
Gross - Non-proportional reinsurance accepted	99.574				99.574
Reinsurers' share	151.733				151.733
Net	15.238.957				15.238.957
Changes in other technical provisions	13.236.437				13.230.737
Gross - Direct Business	-261				-261
Gross - Proportional reinsurance accepted	28.459				28.459
Gross - Non- proportional reinsurance accepted	-78.967				-78.967
Reinsurers'share	20.096				20.096
Net Functional included	-70.866				-70.866
Expenses incurred	1.597.645				1.597.645
Other expenses					37.679
Total expenses					1.635.324
			T. F		Total Top 5 and home
	Home Country		rop 5 countries (by amo	ount of gross premiums written) - life obligations	country
		IE	GR		
Premiums written					
Gross	2.065.836	744.282	62.134		2.872.252
Reinsurers' share	52.055	144.785	629		197.469
Net	2.013.781	599.497	61.505		2.674.783
Premiums earned					
Gross	2.064.737	744.282	62.498		2.871.516
Reinsurers' share	65.335	144.785	629		210.749
Net	1.999.402	599.497	61.869		2.660.767
Claims incurred					
Gross	3.477.785	572.729	86.122		4.136.636
(1) (1) (2)		123.549	266		48.395
	-75 420	120.017			4.088.241
Reinsurers' share	-75.420 3.553.204	449 181	85 856		
Reinsurers' share Net	-75.420 3.553.204	449.181	85.856		1.000.211
Reinsurers' share Net Changes in other technical provisions	3.553.204				
Reinsurers' share Net Changes in other technical provisions Gross	3.553.204 -59.298	153.396	3.343		97.441
Reinsurers' share Net Changes in other technical provisions Gross Reinsurers' share	3.553.204 -59.298 -508	153.396 -31.856	3.343 0		97.441 -32.36 ²
Reinsurers' share Net Changes in other technical provisions Gross Reinsurers' share Net	3.553.204 -59.298 -508 -58.790	153.396 -31.856 185.251	3.343 0 3.343		97.441 -32.364 129.805
Reinsurers' share Net Changes in other technical provisions Gross Reinsurers' share	3.553.204 -59.298 -508	153.396 -31.856	3.343 0		97.441

	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	62.335.998	0	0	149.466	0
Basic own funds	8.408.250	0	0	-110.512	0
Eligible own funds to meet SCR	8.386.374	0	0	-126.700	0
SCR	4.555.016	0	0	137.660	0

S.23.01.22 - 0wn funds € 1.000

inlary share capital (gross of own shares) n-available called but not paid in ordinary share capital at group level are premium account related to ordinary share capital ial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings bordinated mutual member accounts -available subordinated mutual member accounts at group level plus funds -available surplus funds at group level ference shares -available preference shares at group level are premium account related to preference shares -available share premium account related to preference shares at group level conciliation reserve bordinated liabilities -available subordinated liabilities at group level amount equal to the value of net deferred tax assets a mount equal to the value of net deferred tax assets not available at the group level are own fund items approved by the supervisory authority as basic own funds not specified above a available own funds related to other own funds items approved by supervisory authority bortyl interests (if not reported as part of a specific own fund item) -available minority interests at group level funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lato be classified as Solvency II own funds funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lato be classified as Solvency II own funds funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lato be classified as Solvency II own funds funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lato be classified as Solvency II own funds funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lato be classified as Solvency II own funds funds from the financial statements that should not be rep	410.820 0 10.590.446 0 0 0 0 0 12.417 0 298.381 0 -4.624.974 1.939.814 0 736.301 0 0 0	410.820 10.590.446 0 0 0 0 -4.624.974 0 0 0 0 898	0 0 0 298.381 0 600.000 0	0 0 0 0 0 0 0 0 0 0 0 0 1.339.814 0	736.3
n-available called but not paid in ordinary share capital at group level are premium account related to ordinary share capital ial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings pordinated mutual member accounts n-available subordinated mutual member accounts at group level plus funds n-available surplus funds at group level ference shares n-available preference shares at group level are premium account related to preference shares n-available preference share premium account related to preference shares and account related to preference shares at group level conciliation reserve pordinated liabilities n-available subordinated liabilities at group level amount equal to the value of net deferred tax assets a mount equal to the value of net deferred tax assets or available at the group level are own fund items approved by the supervisory authority as basic own funds not specified above n-available own funds related to other own funds items approved by supervisory authority ority interests (if not reported as part of a specific own fund item) n-available minority interests at group level unds from the financial statements that should not be represented by the reconciliation reserve and do not meet the ia to be classified as Solvency II own funds unds from the financial statements that should not be represented by the reconciliation reserve and do not meet the ia to be classified as Solvency II own funds teria to be classified as Solvency II own funds hereof deducted according to art 228 of the Directive 2009/138/EC buctions for participations where there is non-availability of information (Article 229)	0 10.590.446 0 0 0 0 0 12.417 0 298.381 0 -4.624.974 1.939.814 0 736.301 0 0	10.590.446 0 0 0 0 -4.624.974	0 12.417 0 298.381 0 600.000 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	736.3
are premium account related to ordinary share capital ial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings obordinated mutual member accounts - available subordinated mutual member accounts at group level plus funds - available subordinated mutual member accounts at group level plus funds - available subordinated mutual member accounts at group level ference shares - available preference shares at group level are premium account related to preference shares - available preference shares at group level are premium account related to preference shares at group level conciliation reserve and in a state of the s	10.590.446 0 0 0 0 0 12.417 0 298.381 0 -4.624.974 1.939.814 0 736.301 0 0 0 898	-4.624.974 0 0 0 0 0	0 12.417 0 298.381 0 600.000 0	0 0 0 0 0 0 0 0 0 0 1.339.814 0	736.3
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n-available preference shares at group level are premium account related to preference shares n-available share premium account related to preference shares at group level conciliation reserve and do not meet the conciliation reserve.	0 298.381 0 -4.624.974 1.939.814 0 736.301 0 0 0	0 0	0 298.381 0 600.000 0	0 0 0 1.339.814 0	736.3
are premium account related to preference shares an-available share premium account related to preference shares at group level concilitation reserve and do not meet the conc	298.381 0 -4.624.974 1.939.814 0 736.301 0 0 0 898	0 0	298.381 0 600.000 0 0 0	0 0 1.339.814 0 0 0	736.3
n-available share premium account related to preference shares at group level conciliation reserve coordinated liabilities n-available subordinated liabilities at group level amount equal to the value of net deferred tax assets ea mount equal to the value of net deferred tax assets not available at the group level ere own fund items approved by the supervisory authority as basic own funds not specified above n available own funds related to other own funds items approved by supervisory authority nority interests (if not reported as part of a specific own fund item) n-available minority interests at group level funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the ia to be classified as Solvency II own funds on funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the ereia to be classified as Solvency II own funds funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the ereia to be classified as Solvency II own funds funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the ereia to be classified as Solvency II own funds ctions ductions for participations in financial and credit institutions hereof deducted according to art 228 of the Directive 2009/138/EC ductions for participations where there is non-availability of information (Article 229)	0 -4.624.974 1.939.814 0 736.301 0 0 0	0 0	0 600.000 0 0 0	0 1.339.814 0 0 0 0	736.3
conciliation reserve coordinated liabilities n-available subordinated liabilities at group level amount equal to the value of net deferred tax assets e amount equal to the value of net deferred tax assets not available at the group level her own fund items approved by the supervisory authority as basic own funds not specified above n available own funds related to other own funds items approved by supervisory authority hority interests (if not reported as part of a specific own fund item) n-available minority interests at group level funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lia to be classified as Solvency II own funds In funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lia to be classified as Solvency II own funds In funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lia to be classified as Solvency II own funds In funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lia to be classified as Solvency II own funds In funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lia to be classified as Solvency II own funds In funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lia to be classified as Solvency II own funds In funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lia to be classified as Solvency II own funds In funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lia to be classified as Solvency II own funds In funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the lia to be classified as Solvency II own funds In fund	-4.624.974 1.939.814 0 736.301 0 0 0 0 898	0 0	600.000 0 0 0	1.339.814 0 0 0 0	736.3
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n-available subordinated liabilities at group level amount equal to the value of net deferred tax assets a amount equal to the value of net deferred tax assets not available at the group level are own fund items approved by the supervisory authority as basic own funds not specified above a variable own funds related to other own funds items approved by supervisory authority arority interests (if not reported as part of a specific own fund item) an-available minority interests at group level funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the is to be classified as Solvency II own funds an funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the seria to be classified as Solvency II own funds ctions ductions for participations in financial and credit institutions hereof deducted according to art 228 of the Directive 2009/138/EC ductions for participations where there is non-availability of information (Article 229)	0 736.301 0 0 0 0 0 898	0	0 0 0	0 0 0	736.3
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there own fund items approved by the supervisory authority as basic own funds not specified above in available own funds related to other own funds items approved by supervisory authority incretion incretion incretion incretion incretion incretion in available minority interests at group level funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the is to be classified as Solvency II own funds in funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the seria to be classified as Solvency II own funds ctions ductions for participations in financial and credit institutions hereof deducted according to art 228 of the Directive 2009/138/EC ductions for participations where there is non-availability of information (Article 229)	0 0 898	0	0	0	
n available own funds related to other own funds items approved by supervisory authority pority interests (if not reported as part of a specific own fund item) ph-available minority interests at group level runds from the financial statements that should not be represented by the reconciliation reserve and do not meet the ia to be classified as Solvency II own funds In funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the seria to be classified as Solvency II own funds ctions ductions for participations in financial and credit institutions hereof deducted according to art 228 of the Directive 2009/138/EC ductions for participations where there is non-availability of information (Article 229)	0 898	0	0	0	
nority interests (if not reported as part of a specific own fund item) n-available minority interests at group level funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the ia to be classified as Solvency II own funds In funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the seria to be classified as Solvency II own funds ctions ductions for participations in financial and credit institutions hereof deducted according to art 228 of the Directive 2009/138/EC ductions for participations where there is non-availability of information (Article 229)	898	-			
in-available minority interests at group level funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the ia to be classified as Solvency II own funds In funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the reria to be classified as Solvency II own funds Ctions ductions for participations in financial and credit institutions hereof deducted according to art 228 of the Directive 2009/138/EC ductions for participations where there is non-availability of information (Article 229)		898	0	0	
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ductions for participations in financial and credit institutions hereof deducted according to art 228 of the Directive 2009/138/EC ductions for participations where there is non-availability of information (Article 229)					
ductions for participations in financial and credit institutions hereof deducted according to art 228 of the Directive 2009/138/EC ductions for participations where there is non-availability of information (Article 229)					
hereof deducted according to art 228 of the Directive 2009/138/EC ductions for participations where there is non-availability of information (Article 229)	954.058	954.058	0	0	
ductions for participations where there is non-availability of information (Article 229)	0	0	0	0	
	0	0	0	0	
duction for participations included by using D&A when a combination of methods is used	0	0	0	0	
al of non-available own fund items	898	898	0	0	
basic own funds after deductions	954.956	954.956	0	0	
ary own funds					
paid and uncalled ordinary share capital callable on demand	0			0	
paid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type	0			0	
dertakings, callable on demand	O				
paid and uncalled preference shares callable on demand	0			0	
egally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
ters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
ters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
oplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
oplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
n available ancillary own funds at group level	0			0	
ner ancillary own funds	0			0	
ancillary own funds	0			0	
funds of other financial sectors	0	0		0	
dit Institutions, investment firms, financial insitutions, alternative investment fund manager, financial institutions	0	0	0	0	
titutions for occupational retirement provision	31.174	31.174	0	0	
n regulated entities carrying out financial activities	0	0	0	0	
al own funds of other financial sectors	31.174	31.174	0	0	
iunds when using the DAA evaluativaly or in combination of method 1					
runds when using the D&A, exclusively or in combination of method 1	0	0	0	0	
n funds aggregated when using the D&A and combination of method	0	0	0	0	
n funds aggregated when using the D&A and a combination of method net of IGT	U	U	U	U	
able and eligible own funds					
able and eligible own funds ar avaniable own rungs to meet the consolidated group sort textidating own rungs from other financial sector and from the	8.408.250	5.421.336	910.798	1.339.814	736.3
Nortakings included via 110 // 1	7.671.948	5.421.336	910.798	1.339.814	750.5
al available own funds to meet the minimum consolidated group SCR are rigione own ranges to meet the consondated group SCR (excluding own ranges from the consondated group SCR (excluding own ranges from the consondated group SCR).	8.355.201	5.421.336	910.798	1.339.814	683.2
al eligible own funds to meet the minimum consolidated group SCR	6.806.775	5.421.336	910.798	474.641	303.2
5		221.000	, 0		
num consolidated Group SCR (Article 230)	2.373.204				
of Eligible own funds to Minimum Consolidated Group SCR	287%				
eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings includ	8.386.374	5.452.510	910.798	1.339.814	683.2
SCR	4.555.016				
of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	184%				
nciliation reserve					
cess of assets over liabilities	8.010.599				
n shares (held directly and indirectly)	235.442				
eseeable dividends, distributions and charges	314.700				
ner basic own fund items	12.048.366				
ustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	5.899				
ner non available own funds	31.167				
nciliation reserve	-4.624.974				
ICHIATIOTTESELVE	-4.024.974				
cted profits					
·	1.187.359	1.187.359			
pected profits included in future premiums (EPIFP) - Life business	114.281	114.281			
·	1.301.640	1.301.640			

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	2.074.927	134.808		
2	Counterparty default risk	642.816	0		
3	Life underwriting risk	1.760.446	0	None	Catastrofe risk
4	Health underwriting risk	1.888.979	333.677	None	
5	Non-life underwriting risk	816.258	698.252	None	
6	Intangible asset risk	1.201	0		
7	Operational risk	585.869	0		
8	Loss-absorbing capacity of technical provisions	-68	0		
9	Loss-absorbing capacity of deferred taxes	-559.559	0		
10	Loss-absorbing capacity of expected profits	-56.637	-56.637		

10	Loss-absorbing capacity of expected profits	-56.637
Calculation	f Solvency Capital Requirement	
	sified components	7.154.231
Diversificatio	·	-2.632.329
	rement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
	ital requirement excluding capital add-on	4.521.902
	ons already set	0
	ital requirement for undertakings under consolidated method	4.555.016
Information o	on other entities	
Capital requir	rement for other financial sectors (Non-insurance capital requirements)	16.600
Capital req	uirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, tfirms and financial institutions, alternative investment funds managers, UCITS management	0
	uirement for other financial sectors (Non-insurance capital requirements) - Institutions for all retirement provisions	16.600
	uirement for other financial sectors (Non-insurance capital requirements) - Capital requirement gulated entities carrying out financial activities	0
Capital requir	rement for non-controlled participation requirements	0
Capital requir	rement for residual undertakings	16.513
Overall SCR		
SCR for under	rtakings included via D and A	0
Solvency cap	ital requirement	4.555.016
Other informa	ation on SCR	
Amount/estir	nate of the overall loss-absorbing capacity of technical provisions	-68
	nate of the overall loss-absorbing capacity of deferred taxes	-559.559
Capital requir	rement for duration-based equity risk sub-module	0
	of Notional Solvency Capital Requirements for remaining part	0
	of Notional Solvency Capital Requirements for ring fenced funds (other than those related to rated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	0
Total amount	of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversificatio	n effects due to RFF nSCR aggregation for article 304	0
Minimum con	solidated group solvency capital requirement	2.373.204

ntry	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/nor mutual)	n 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	d YES/NO	Date of decision if art. 214 is applied	. Method used and under meth treatment of the undertak
L L	724500DD7JIRY930K051 72450067SU8C745IAV11	LEI LEI	Achmea Pensioen- en Levensverzekeringen N.V. Achmea Schadeverzekeringen N.V.	Life undertakings Non-Life undertakings	NV NV	Non-mutual Non-mutual	De Nederlandsche Bank De Nederlandsche Bank	100%	100% 100%	100% 100%		Dominant Dominant	100% 100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
L	724500F454W07413KZ77 KCSNL10220	LEI Specific code	Achmea Interne Diensten N.V. Klant Contact Services B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV DV	Non-mutual Non-mutual		100% 100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
L	7245007QUMI1FHIQV531	LEI	Achmea B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Mixed financial holding company as defined in Art. 212§1 [h] of Directive 2009/138/EC	BV	Non-mutual							100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
L	724500CRDR8K9UWK5986	Specific code LEI	Achmea Africa Holding B.V. N.V. Hagelunie	Other Non-Life undertakings	BV NV	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity met Method 1: Full consolidation
L L	SARNL20500 INSHHNL20900	Specific code Specific code	Stichting Achmea Rechtsbijstand Inshared Holding B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Foundation BV	Non-mutual Non-mutual		0% 100%	100% 100%	0% 100%	Stichting	Dominant Dominant	100% 100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
L	INSHNLNL20910	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
L	INSHSNL20920 HISERVNL20930	Specific code Specific code	Inshared Services B.V. H.I. Services B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
L L	OCSNL20940 LGLSHARNL20950	Specific code Specific code	Online Claims Services B.V. Legal Shared B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV BV	Non-mutual Non-mutual		100%	100% 100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
L	724500VJ4IH43GZTU336 AGCVNL30500	LEI Specific code	Syntrus Achmea Pensioenbeheer N.V. Achmea Grond C.V.	Other Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV CV	Non-mutual Non-mutual		100% 100%	100% 100%	100% 100%		Dominant Dominant	100% 100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity m Method 1: Full consolidation
L	AOCVNL30510	Specific code	Achmea Ontwikkeling C.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	CV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
L	WWCVNL30520 IPOGNL40400	Specific code Specific code	Woonalliantie Woerden C.V. NV Interpolis Onroerend goed	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	CV NV	Non-mutual Non-mutual		98%	98%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
L L	724500AFVHXP1A09F194 AVBNL41100	LEI Specific code	Syntrus Achmea Real Estate & Finance B.V. Achmea Vastgoed Beheer B.V.	Credit institutions, investment firms and financial institutions Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV BV	Non-mutual Non-mutual	De Nederlandsche Bank	100% 100%	100% 100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Sectoral rules Method 1: Full consolidation
L	AP&LNL41200	Specific code	Achmea Woninghypotheken 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
L	AP&LNL41300 AP&LNL41400	Specific code Specific code	Achmea Woninghypotheken II B.V. Achmea Woninghypotheken III B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual Non-mutual		100% 100%	100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
L L	RESBVNL42000 ANLBNL46000	Specific code Specific code	Residex B.V. Achmea Non-Life Beleggingen B.V.	Other Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV BV	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity m Method 1: Full consolidation
L	WPLANNL46500 AP&LBNL47000	Specific code Specific code	Wagenplan B.V. AP&L Beleggingen B.V.	Other Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV BV	Non-mutual Non-mutual		50% 100%	50% 100%	50% 100%		Significant Dominant	50%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity m Method 1: Full consolidation
L	724500LOB31IX0X2AQ31	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
L	724500HXH752UHDNCV31 724500ZL4PEM4Q5XCL78	LEI	Eureko Claims Centre B.V. Achmea Investment Management B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Credit institutions, investment firms and financial institutions	BV	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Sectoral rules
L L	PMNL61330 LTCNL61360	Specific code Specific code	Pim Mulier B.V. Leefstijl Trainingscentrum N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV NV	Non-mutual Non-mutual		100% Head	100% 100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
L	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
L	INDEPNL63000 INDDEPSNL63010	Specific code Specific code	Independer.nl N.V. Independer.nl Services B.V.	Other Other	BV	Non-mutual Non-mutual		100%	100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity m Method 1: Adjusted equity m
L L	WAWAYNL63250 FBAHNL64000	Specific code Specific code	Workaway B.V. Frexit Holding B.V.	Other Other	BV NV	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity m Method 1: Adjusted equity m
L	FBASRTNL64010 FBASRDNL64020	Specific code Specific code	Frexit Assurantiën B.V. Frexit Assuradeuren B.V.	Other Other	BV	Non-mutual Non-mutual		100% 100%	100% 100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity n Method 1: Adjusted equity n
L	AHCNL70100	Specific code	Achmea Health Centers B.V.	Other	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity n
L	724500HIKX3QVUQF9G08 724500UF2OB0J0KVS184	LEI	Achmea Zorgverzekeringen N.V. Zilveren Kruis Zorgverzekeringen N.V.	Non-Life undertakings Non-Life undertakings	NV NV	Non-mutual Non-mutual	De Nederlandsche Bank De Nederlandsche Bank	100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
L L	724500NMBSM0P030HT48 7245001VYUJA2RVMCC47	LEI LEI	FBTO Zorgverzekeringen N.V. Avéro Achmea Zorgverzekeringen N.V.	Non-Life undertakings Non-Life undertakings	NV NV	Non-mutual Non-mutual	De Nederlandsche Bank De Nederlandsche Bank	100% 100%	100% 100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
L	724500ILQZD01FC0P082	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
-	AZKNL71100 72450019GNBB3S8BY088	Specific code LEI	Zilveren Kruis Zorgkantoor N.V. Eurocross Assistance Netherlands B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual Non-mutual		100%	100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity n Method 1: Full consolidation
; - -	3157004FT6UT730GHU62 EXIBNL71240	LEI Specific code	Eurocross International Central Europe SRO Eurocross International Bulgaria EOOD	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SRO EOOD	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
!	EXICENL71250 AGISTRNL76120	Specific code Specific code	Eurocross Assistance Suriname & Caribbean N.V. Eurocross Assistance Saqlik Destek Hizmetleri Ticaret Limited Sirketi	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual Non-mutual		100% 100%	100% 100%	100% 100%		Dominant Dominant	100% 100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
_	ASERVNL71300	Specific code	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
-	72450060NL5KFVXZN876 ZKFNL72300	Specific code	De Friesland Zorgverzekeraar N.V. Zorgkantoor Friesland B.V.	Non-Life undertakings Other	NV BV	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Adjusted equity n
	DFZPZNL72400 DFZPERSNL72500	Specific code Specific code	DFZ Partcipaties B.V. DFZ Personeel B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV BV	Non-mutual Non-mutual		100% 100%	100% 100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
-	724500W371T10PQK6G51	LEI	De Friesland Verzekeringen B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual	De Madaglag de de a Parela	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
-	724500AH42V5X8BCPE49 AGISTNL76000	Specific code	Achmea Bank N.V. Zilveren Kruis Health Services N.V.	Credit institutions, investment firms and financial institutions Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Sectoral rules Method 1: Full consolidation
	724500P50BVGLX8Z1038 724500BY10TKM05E5X57	LEI	Achmea Zorgparticipaties B.V. Staal Beheer N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Other	BV NV	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Adjusted equity r
-	FBIZZNL77400 FBIZVNL77500	Specific code Specific code	FBI Zorg Zakelijke waarden FBI Zorg Vastrentende waarden	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	FBI FBI	Non-mutual Non-mutual		100% 100%	100% 100%	100% 100%		Dominant Dominant	100% 100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
-	UNIONZSK83100	Specific code	Union Zdravotna Poist'ovna 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
	097900BFCN0000010981 789000AH2PGZNAVJFX53	LEI	Union Poist'ovna A.S. Eureko Sigorta A.S.	Composite insurer Non-Life undertakings	AS AS	Non-mutual Non-mutual	National Bank of Slovakia Central Bank of the Republic of Turkey	100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
	FFHIRL88000 FFHIRL88010	Specific code Specific code	Friends First Holdings DAC Friends First Group Services Ltd	Insurance holding company as defined in Art. 212§ [f] of Directive 2009/138/EC Other	DAC LTD	Non-mutual Non-mutual		100% 100%	100% 100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Adjusted equity r
	FFFIRL88100	Specific code	Friends First Finance Ltd	Other	LTD	Non-mutual	Control Deals of Indianal	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity
	635400YD700B4VLZJC20 635400TZOCAUEXNLHT31	LEI	Friends First Life Assurance Company DAC Friends First Managed Pension Funds DAC	Life undertakings Other	DAC	Non-mutual Non-mutual	Central Bank of Ireland	100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidatio Method 1: Adjusted equity
	LWMIRL88600 213800SMTA431S515X40	Specific code LEI	Liberty Wealth Management Ltd Interamerican Hellenic Life Insurance Company S.A.	Other Life undertakings	LTD SA	Non-mutual Non-mutual	Bank of Greece	100%	100% 100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity Method 1: Full consolidatio
	2138005C31VSKC4ZEP91 IACCATGR89120	LEI Specific code	Interamerican Assistance General Insurance Company S.A. Interassistance Commercial Company of Automobile and Tourism S.A	Non-Life undertakings	SA	Non-mutual Non-mutual	Bank of Greece	100% 100%	100% 100%	100% 100%		Dominant Dominant	100% 100%	Included into scope of group supervision		Method 1: Full consolidation
	MENTORGR89130	Specific code Specific code	Mentor Assessors, Estimators, Engineers S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 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 Included into scope of group supervision		Method 1: Full consolidatio Method 1: Full consolidatio
	2138003TXYKSI7QBRK66 IAHGIGR89200	LEI Specific code	Interamerican Property & Casualty Insurance Company S.A. Interamerican Health S.A.	Non-Life undertakings Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA SA	Non-mutual Non-mutual	Bank of Greece	100%	100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidatio Method 1: Full consolidatio
	AGCGR89500 MEDIFIRSTGR89700	Specific code Specific code	Athinaiki General Clinic S.A. Modern Private Medical Group Practice Medical Company S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA SA	Non-mutual Non-mutual		100% 100%	100% 100%	100% 100%		Dominant Dominant	100% 100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidatio Method 1: Full consolidatio
	IASSISTRAGR89900	Specific code	Interassistance Road Assistance Services 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
	SPRINTNL99018 ACHCA87200	Specific code Specific code	Sprint Invest B.V. Achmea Canada Holding Inc.	Other Other	INC	Non-mutual Non-mutual		43% 100%	43% 100%	50% 100%		Significant Dominant	43%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity in Method 2: Adjust
	ACMCA87210 OUTNL20960	Specific code Specific code	Achmea Canada Management Inc. Outshared B.V.	Other Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	INC BV	Non-mutual Non-mutual		100% 100%	100% 100%	100% 100%		Dominant Dominant	100% 100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity Method 1: Full consolidation
	KCDNL10270 ASERVNLA71300	Specific code 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 Non-mutual		60%	100%	60%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
	FFMPFIRLA88410	Specific code	Achmea Indicia Iselect B.V. Ansaloni Ltd	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Other	LTD	Non-mutual		100%	100%	100%		Significant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Proportional con Method 1: Adjusted equity
	DFZPZNLA72400 ASERVNLB71300	Specific code Specific code	Catventures Games B.V. Dispatch Nederland B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV BV	Non-mutual Non-mutual		52% 63%	100%	52% 63%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
	RESBVNLA42000 FFHIRLA88000	Specific code Specific code	Energie Data Maatschappij B.V. Eureko Ireland Ltd	Other Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual Non-mutual		100% 100%	100% 100%	100% 100%		Dominant Dominant	100% 100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity Method 1: Full consolidatio
	FFMPFIRLB88410	Specific code	FF UK Select Limited	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
	FFLAIRLA88400	Specific code Specific code	Friends First (Cherrywood) Ltd Friends First US Property Company Ltd	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	LTD LTD	Non-mutual Non-mutual		100%	100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidatio
	AP&LNLA30100 FFMPFIRLAA88410	Specific code Specific code	Life Sciences Partners B.V. Tiziano Ltd.	Other Other	BV LTD	Non-mutual Non-mutual		80% 100%	80% 100%	80% 100%		Dominant Dominant	80% 100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity in Method 2: Adjust
	LWMIRLA88600	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
	FFLAIRLB88400 FFLAIRLC88400	Specific code Specific code	Ashtown Management Co. Ltd (50%) Atrium Nominees Ltd	Other Other	LTD LTD	Non-mutual Non-mutual		50% 100%	50% 100%	50% 100%		Significant Dominant	50%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equity r Method 1: Adjusted equity r
	FFMPFIRLBA88410 LWMIRLB88600	Specific code Specific code	Crieff Road Limited Liberty Mortgage Corporation Ltd	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Other	LTD LTD	Non-mutual Non-mutual		100% 100%	100% 100%	100% 100%		Dominant Dominant	100% 100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation Method 1: Adjusted equity r
	LWMIRLC88600	Specific code	Liberty Nominees Ltd	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity
	IAPCGRA89170 ASERVNLC71300	Specific code Specific code	Money Market Insurance Brokers S.A. Dispatch Systems B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA BV	Non-mutual Non-mutual		48% 63%	48% 100%	48% 63%		Significant Dominant	48% 100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Proportional con Method 1: Full consolidation
	AGISMNL76110	Specific code	Agis Maroc SARL	Other	SARL	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity r

Achmea Pensioen- en Levensverzekeringen N.V.

Public Disclosure QRT's



S.02.01.02 - Balance sheet \in 1.000

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	965.023
Pension benefit surplus	0
Property, plant & equipment held for own use	776
Investments (other than assets held for index-linked and unit-linked contracts)	25.857.271
Property (other than for own use)	787.339
Holdings in related undertakings, including participations	876.184
Equities	557.969
Equities - listed	498.794
Equities - unlisted	59.175
Bonds	16.299.015
Government Bonds	9.945.349
Corporate Bonds	5.471.064
Structured notes	0
Collateralised securities	882.602
Collective Investments Undertakings	1.213.052
Derivatives	3.014.060
Deposits other than cash equivalents	1.527
Other investments	3.108.126
Assets held for index-linked and unit-linked contracts	16.432.682
Loans and mortgages	7.802.205
Loans on policies	95
Loans and mortgages to individuals	454.796
Other loans and mortgages	7.347.314
Reinsurance recoverables from:	207.659
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	207.659
Health similar to life	0
Life excluding health and index-linked and unit-linked	207.659
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	9.038
Reinsurance receivables	935
Receivables (trade, not insurance)	193.334
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	613.011
Any other assets, not elsewhere shown	19.310
Total assets	52.101.243

Liabilities	Solvency II value
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)	30.045.889
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)	30.045.889
TP calculated as a whole	0
Best Estimate	28.731.307
Risk margin	1.314.582
Technical provisions – index-linked and unit-linked	15.911.336
TP calculated as a whole	0
Best Estimate	15.804.040
Risk margin	107.296
Contingent liabilities	0
Provisions other than technical provisions	4.226
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	149.069
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	3.991
Insurance & intermediaries payables	687.885
Reinsurance payables	453
Payables (trade, not insurance)	233.432
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	1.244.691
Total liabilities	48.280.971
Evenes of accets over liabilities	0.000.070
Excess of assets over liabilities	3.820.272

									C 1.000
		Line of	Business for: non-life	insurance and reinsur	ance obligations (direct	business and accepte	ed proportional reinsura	nce)	
	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	C	0	0	
Gross - Proportional reinsurance accepted	0	0	0	(0	C	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	C	0	C	0	0	
Net	0	0	0	C	0	C	0	0	
Premiums earned									
Gross - Direct Business	0	0	0	C	0	C	0	0	
Gross - Proportional reinsurance accepted	0	0	0	C	0	C	0	C	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	C	0	(0	0	
Net	0	0	0	C	0	C	0	C	
Claims incurred									
Gross - Direct Business	0	0	0	C	0	C	0	O	
Gross - Proportional reinsurance accepted	0	0	0	C	0	C	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	C	0	C	0	0	
Net	0	0	0	(0	(0	0	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	C	0	(0	0	
Gross - Proportional reinsurance accepted	0	0	0	(0	(0	0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	(0	(0	0	
Net	0	0	0	(0	(0	0	
Expenses incurred	0	0	0	(0	(0	0	
Other expenses									
Total expenses									

		of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance			
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	C	0					
Gross - Proportional reinsurance accepted	0	C	0					
Gross - Non-proportional reinsurance accepted				0	0	0	0	
Reinsurers' share	0	C	0	0	0	0	0	
Net	0	С	0	0	0	0	0	
Premiums earned								
Gross - Direct Business	0	C	0					
Gross - Proportional reinsurance accepted	0	С	0					
Gross - Non-proportional reinsurance accepted				0	0	0	0	
Reinsurers' share	0	C	0	0	0	0	0	
Net	0	C	0	0	0	0	0	
Claims incurred								
Gross - Direct Business	0	C	0					
Gross - Proportional reinsurance accepted	0	C	0					
Gross - Non-proportional reinsurance accepted				0	0	0	0	
Reinsurers' share	0	С	0	0	0	0	0	
Net	0	C	0	0	0	0	0	
Changes in other technical provisions								
Gross - Direct Business	0	C	0					
Gross - Proportional reinsurance accepted	0	C	0					
Gross - Non- proportional reinsurance accepted				0	0	0	0	
Reinsurers'share	0	C	0	0	0	0	0	
Net	0	C	0	0	0	0	0	
Expenses incurred	0	C	0	0	0	0	0	
Other expenses								
Total expenses								

	Line of Business for: life insurance obligations							: life reinsurance tions	
	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	Total
Premiums written									
Gross	0	134.640	659.284	775.158	0	0	•	0	1.569.081
Reinsurers' share	0		0	26.840	0	0	0	0	32.227
Net	0	129.252	659.284	748.318	0	0	0	0	1.536.854
Premiums earned									
Gross	0	134.640	659.284	775.158	0	0	0	0	1.569.081
Reinsurers' share	0	5.388	0	26.840	0	0	0	0	32.227
Net	0	129.252	659.284	748.318	0	0	0	0	1.536.854
Claims incurred									
Gross	0	529.348	1.823.096	745.879	0	0	0	0	3.098.323
Reinsurers' share	0	1.228	22	8.721	0	0	0	0	9.971
Net	0	528.120	1.823.074	737.158	0	0	0	0	3.088.352
Changes in other technical provisions									
Gross	0	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	72.960	58.443	85.224	0	0	0	0	216.627
Other expenses									3.181
Total expenses									219.808

S.12.01.02 - Life and Health SLT Technical Provisions € 1.0

		Index-linked and unit-lin	ked insurance		Other life insurance					
	Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	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)
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	14.701.419		14.626.606	1.177.434		14.029.888	0	0	(0 44.535.347
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	8.069		C	0		199.590	0	0	(0 207.659
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	14.693.351		14.626.606	1.177.434		13.830.298	0	0	(0 44.327.688
Risk Margin	586.579	107.296			728.003			0	(0 1.421.878
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	0	0			0			0	(0
Best estimate	0		C	0		0	0	0	(0 0
Risk margin	0	0			0			0	(0 0
Technical provisions - total	15.287.998	15.911.336			14.757.891			0	(0 45.957.225

	Health insurance (direc	t business)				
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
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	0			0	0	0
associated to TP as a whole						
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		0	0	0	0	0
adjustment for expected losses due to counterparty default		U		0	0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re		0	0	0	0	0
- total		ŭ		ŭ		· ·
Risk Margin	0			0	0	0
Amount of the transitional on Technical Provisions						
Technical Provisions calculated as a whole	0			0	0	0
Best estimate		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	45.957.225	0	0	139.122		O
Basic own funds	3.820.272	0	0	-104.126		0
Eligible own funds to meet SCR	3.193.538	0	0	-124.958		0
SCR	2.255.263	0	0	92.513		O
Eligible own funds to meet MCR	2.855.249	0	0	-138.835		O
Minimum Capital Requirement	986.205	0	0	3.997		0

S.23.01.01 - 0wn funds € 1.000

	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)	455	455			0	
Share premium account related to ordinary share capital	1.835.896	1.835.896			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	0		O .	
Preference shares	0	O.	0		0	
Share premium account related to preference shares	0		0		0	
Reconciliation reserve	1.018.897	1.018.897			- U	
Subordinated liabilities	0	1.010.077	0		0	
An amount equal to the value of net deferred tax assets	965.023		0			965.02
Other own fund items approved by the supervisory authority as basic own funds not specified above	703.023	0	0		0	703.02
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the	U	U	0		U	
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 Deductions for participations in financial and credit institutions	0	0	0		0	
Total basic own funds after deductions	3.820.272	2.855.249	0		0	965.02
Total basic own funds after deductions	3.820.272	2.800.249	U		U	905.02
Ancillary own funds						
	0				0	
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	0				0	
undertakings, callable on demand	0				0	
Unpaid and uncalled preference shares callable on demand	0				0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand						
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0				0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	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	
Other ancillary own funds	0				0	
Total ancillary own funds	U				U	
Available and eligible own funds						
Total available own funds to meet the SCR	2 020 272	2.855.249	0		0	045.03
Total available own funds to meet the MCR	3.820.272 2.855.249		0		0	965.02
		2.855.249 2.855.249	0		0	220.20
Total eligible own funds to meet the SCR	3.193.538 2.855.249	2.855.249	0		0	338.28
Total eligible own funds to meet the MCR	2.855.249	2.855.249	Ü		0	
SCR	2.255.263					
MCR	986.205					
Ratio of Eligible own funds to SCR	142%					
Ratio of Eligible own funds to SCR	290%					
Ratio of Engible own funds to MCR	290%					
Reconciliation reserve						
	2 020 272					
Excess of assets over liabilities	3.820.272					
Own shares (held directly and indirectly)	0					
For e seeable dividends, distributions and charges	0					
Other basic own fund items	2.801.375					
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0					
Reconciliation reserve	1.018.897					
Expected profits						
Expected profits Expected profits included in future premiums (EPIFP) - Life business	1.084.014					
	1.084.014					

	Gross solvency capital requirement	USP	Simplifications
Marketrisk	1.167.336		
Counterparty default risk	498.782		
Life underwriting risk	1.721.149	None	Catastrophe risk
Health underwriting risk	0	None	
Non-life underwriting risk	0	None	
Diversification	-877.536		
Intangible asset risk	0		
Basic Solvency Capital Requirement	2.509.732		
Calculation of Solvency Capital Requirement			
Operational risk	144.141		
Loss-absorbing capacity of technical provisions	-29		
Loss-absorbing capacity of deferred taxes	-398.582		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0		
Solvency capital requirement excluding capital add-on	2.255.263		
Capital add-on already set	0		
Solvency capital requirement	2.255.263		
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	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	C
Other motor insurance and proportional reinsurance		0	C
Marine, aviation and transport insurance and proportional reinsurance		0	C
Fire and other damage to property insurance and proportional reinsuranc	ce	0	C
General liability insurance and proportional reinsurance		0	C
Credit and suretyship insurance and proportional reinsurance		0	C
Legal expenses insurance and proportional reinsurance		0	C
Assistance and proportional reinsurance		0	0
Miscellaneous financial loss insurance and proportional reinsurance		0	C
Non-proportional health reinsurance		0	C
Non-proportional casualty reinsurance		0	C
Non-proportional marine, aviation and transport reinsurance		0	C
		U	U
Non-proportional property reinsurance		0	-
Non-proportional property reinsurance	986.205	-	-
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations	986.205	-	C Net (of
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result	986.205	Net (of reinsurance/SPV) best estimate and TP	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits	986.205	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits	986.205	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations	986.205	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.456.364 236.987	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations	986.205	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.456.364 236.987 15.804.040	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations	986.205	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.456.364 236.987 15.804.040	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation	986.205	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.456.364 236.987 15.804.040	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR		Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.456.364 236.987 15.804.040	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR	986.205	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.456.364 236.987 15.804.040	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR MCR cap	986.205 2.255.263	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.456.364 236.987 15.804.040 13.830.298	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations	986.205 2.255.263 1.014.868	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.456.364 236.987 15.804.040 13.830.298	Net (of reinsurance/SPV) total capital at risk

986.205

Minimum Capital Requirement

Achmea Schadeverzekeringen N.V.

Public Disclosure QRT's



S.02.01.02 - Balance sheet	€ 1.000
Assets	Salvancy II valua
	Solvency II value
Intangible assets Deferred to a scents	14
Deferred tax assets Pension benefit surplus	0
-	
Property, plant & equipment held for own use Investments (other than assets held for index-linked and unit-linked contracts)	5.663.203
,	5.003.203
Property (other than for own use)	115.646
Holdings in related undertakings, including participations Equities	221.116
Equities - listed	219.136
	1.980
Equities - unlisted Bonds	
	4.921.568
Government Bonds	2.345.815
Corporate Bonds Structured notes	2.389.226
	104 530
Collateralised securities	186.528
Collective Investments Undertakings	336.291
Derivatives Provide the attention and the state of the st	10.183
Deposits other than cash equivalents	58.399
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	758.472
Loans on policies	0
Loans and mortgages to individuals	750.473
Other loans and mortgages	758.472
Reinsurance recoverables from:	151.019
Non-life and health similar to non-life	66.047
Non-life excluding health	65.647
Health similar to non-life	400
Life and health similar to life, excluding health and index-linked and unit-linked	84.972
Health similar to life	84.972
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	229
Insurance and intermediaries receivables	158.557
Reinsurance receivables	114
Receivables (trade, not insurance)	63.314
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	154.293
Any other assets, not elsewhere shown	103.949
Total assets	7.053.201
S.02.01.02 - Balance sheet	€ 1.000
Liabilities	Solvency II value
Technical provisions – non-life	2.762.223
Technical provisions – non-life (excluding health)	2.458.450
TP calculated as a whole	0
Best Estimate	2.377.878
Risk margin	80.572
Technical provisions - health (similar to non-life)	303.773
TP calculated as a whole	0
Best Estimate	292.186
Risk margin	11.587
Tasksias provisions life (evaluding index linked and unit linked)	0.707.004

Technical provisions – non-life (excluding health) 2.762.232 Technical provisions – non-life (excluding health) 2.458.450 TP calculated as a whole 2.377.878 Risk margin 303.773 Technical provisions – health (similar to non-life) 303.773 TP calculated as a whole 0 Best Estimate 292.186 Risk margin 11.587 Technical provisions – lealth (similar to life) 2.727.381 Technical provisions – lealth (similar to life) 2.727.381 Technical provisions – lealth (similar to life) 2.727.381 Technical provisions – life (excluding index-linked and unit-linked) 2.727.381 Technical provisions – life (excluding health and index-linked and unit-linked) 0 Best Estimate 0 Best Estimate 0 Risk margin 0 Technical provisions – index-linked and unit-linked 0 Technical provisions – index-linked and unit-linked 0 Best Estimate 0 Best Estimate 0 Contingent liabilities 0 Provisions other than technical provisions <td< th=""><th>Liabilities</th><th>Solvency II value</th></td<>	Liabilities	Solvency II value
TP calculated as a whole 2.377.878 Best Estimate 2.377.878 Risk margin 80.572 Technical provisions - health (similar to non-life) 303.773 TP calculated as a whole 0 Best Estimate 292.186 Risk margin 11.587 Technical provisions - life (excluding index-linked and unit-linked) 2.727.381 TP calculated as a whole 0 Best Estimate 2.662.165 Risk margin 65.216 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 TP calculated as a whole 0 Best Estimate 0 TP calculated as a whole 0 Best Estimate 0 Pcalculated as a whole 0 Best Estimate 0 Pcalculated is as a whole	Technical provisions – non-life	2.762.223
TP calculated as a whole 2.377.878 Best Estimate 2.377.878 Risk margin 80.572 Technical provisions - health (similar to non-life) 303.773 TP calculated as a whole 0 Best Estimate 292.186 Risk margin 11.587 Technical provisions - life (excluding index-linked and unit-linked) 2.727.381 TP calculated as a whole 0 Best Estimate 2.662.165 Risk margin 65.216 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 TP calculated as a whole 0 Best Estimate 0 TP calculated as a whole 0 Best Estimate 0 Pcalculated as a whole 0 Best Estimate 0 Pcalculated is as a whole	·	2.458.450
Risk margin 80.572 Technical provisions - health (similar to non-life) 303.773 TP calculated as a whole 0 Best Estimate 292.186 Risk margin 11.587 Technical provisions - life (excluding index-linked and unit-linked) 2.727.381 Technical provisions - health (similar to life) 2.727.381 TP calculated as a whole 0 Best Estimate 2.662.165 Risk margin 65.216 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 Technical provisions - index-linked and unit-linked 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Obstimated liabilities 0 <tr< td=""><td>TP calculated as a whole</td><td>0</td></tr<>	TP calculated as a whole	0
Technical provisions - health (similar to non-life) 303.773 TP Calculated as a whole 0 Best Estimate 292.186 Risk margin 11.587 Technical provisions - life (excluding index-linked and unit-linked) 2.727.381 Technical provisions - health (similar to life) 2.727.381 TP calculated as a whole 0 Best Estimate 2.662.165 Risk margin 65.216 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 Continual 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 15.02 Persons on benefit obligations <td>Best Estimate</td> <td>2.377.878</td>	Best Estimate	2.377.878
TP calculated as a whole 292.186 Risk margin 11.587 Technical provisions - life (excluding index-linked and unit-linked) 2.727.381 Technical provisions - health (similar to life) 2.727.381 TP calculated as a whole 0 Best Estimate 2.662.165 Risk margin 65.216 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 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 10 Derivatives 8.039 Debts owed to credit institutions 15.141 Insurance & intermediaries payables 608 Reinsurance payables (trade, not i	Risk margin	80.572
Best Estimate 292.186 RIsk margin 11.587 Technical provisions - life (excluding index-linked and unit-linked) 2.727.381 Technical provisions - health (similar to life) 2.727.381 TP calculated as a whole 0 Best Estimate 2.662.165 Risk margin 65.216 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 Best Estimate 0 Contingent liabilities 0 Provisions other than technical provisions 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deposits from reinsurers 229 Deposits from reinsurers 0 Derivatives 0 Derivati	Technical provisions - health (similar to non-life)	303.773
Risk margin 11.587 Technical provisions - life (excluding index-linked and unit-linked) 2.727.381 Technical provisions - health (similar to life) 2.272.381 TP calculated as a whole 0 Best Estimate 2.662.165 Risk margin 65.216 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 15.02 Provisions other than technical provisions 15.02 Persion benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 30 Detrivatives 30 Detrivatives 30 Detrivatives 30 <	TP calculated as a whole	0
Technical provisions - life (excluding index-linked and unit-linked) 2.727.381 Technical provisions - health (similar to life) 2.727.381 TP calculated as a whole 0 Best Estimate 2.662.165 Risk margin 65.216 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 15.02 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 60 Repayables (trade, not insurance) 25.271	Best Estimate	292.186
Technical provisions - health (similar to life) 2.727.381 TP calculated as a whole 0 Best Estimate 2.662.165 Risk margin 65.216 Technical provisions – life (excluding health and index-linked and unit-linked) 0 IP 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 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 608 Payables (trade, not insurance) 25.271 Subordinated liabilities ont in BOF 0 Subordinated l	Risk margin	11.587
TP calculated as a whole 0 Best Estimate 2.662.165 Risk margin 65.216 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 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Dets owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 608 Payables (trade, not insurance) 25.271 Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere sh	Technical provisions - life (excluding index-linked and unit-linked)	2.727.381
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Risk margin 65.216 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 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 608 Payables (trade, not insurance) 25.271 Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 120.949 Total liabilities 5,986.080	TP calculated as a whole	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 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 608 Payables (trade, not insurance) 25.271 Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 120.949 Total liabilities 5.986.080	Best Estimate	2.662.165
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 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 608 Reinsurance payables (trade, not insurance) 25.271 Subordinated liabilities not in BOF 0 Subordinated liabilities not in BOF 0 Any other liabilities, not elsewhere shown 120.949 Total liabilities 5.986.080	Risk margin	65.216
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 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 608 Payables (trade, not insurance) 25.271 Subordinated liabilities not in BOF 0 Subordinated liabilities not in BOF 0 Any other liabilities, not elsewhere shown 120.949 Total liabilities 5.986.080	Technical provisions — life (excluding health and index-linked and unit-linked)	0
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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 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 132.166 Reinsurance payables (trade, not insurance) 25.271 Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 120.949 Total liabilities 5.986.080	Best Estimate	0
TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions other than technical provisions 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 608 Reinsurance payables 608 Payables (trade, not insurance) 25.271 Subordinated liabilities 0 Subordinated liabilities not in BOF 0 Any other liabilities, not elsewhere shown 120.949 Total liabilities 5.986.080	Risk margin	0
Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions other than technical provisions 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 132.166 Reinsurance payables 608 Payables (trade, not insurance) 25.271 Subordinated liabilities 0 Subordinated liabilities not in BOF 0 Any other liabilities, not elsewhere shown 120.949 Total liabilities 5.986.080	Technical provisions – index-linked and unit-linked	0
Risk margin 0 Contingent liabilities 0 Provisions other than technical provisions 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 132.166 Reinsurance payables 608 Payables (trade, not insurance) 25.271 Subordinated liabilities 0 Subordinated liabilities not in B0F 0 Subordinated liabilities, not elsewhere shown 120.949 Total liabilities 5.986.080	TP calculated as a whole	0
Contingent liabilities 0 Provisions other than technical provisions 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 132.166 Reinsurance payables 608 Payables (trade, not insurance) 25.271 Subordinated liabilities 0 Subordinated liabilities not in BOF 0 Any other liabilities, not elsewhere shown 120.949 Total liabilities 5.986.080	Best Estimate	0
Provisions other than technical provisions 15.022 Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 608 Reinsurance payables 608 Payables (trade, not insurance) 25.271 Subordinated liabilities 0 Subordinated liabilities not in BOF 0 Any other liabilities, not elsewhere shown 120.949 Total liabilities 5.986.080	Risk margin	0
Pension benefit obligations 0 Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 608 Reinsurance payables 608 Payables (trade, not insurance) 25.271 Subordinated liabilities 0 Subordinated liabilities not in BOF 0 Any other liabilities, not elsewhere shown 120.949 Total liabilities 5.986.080	Contingent liabilities	0
Deposits from reinsurers 229 Deferred tax liabilities 179.051 Derivatives 8.039 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 15.141 Insurance & intermediaries payables 608 Reinsurance payables (trade, not insurance) 25.271 Subordinated liabilities 0 Subordinated liabilities not in BOF 0 Subordinated liabilities, not elsewhere shown 120.949 Total liabilities 5.986.080	Provisions other than technical provisions	15.022
Deferred tax liabilities179.051Derivatives8.039Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions15.141Insurance & intermediaries payables132.166Reinsurance payables608Payables (trade, not insurance)25.271Subordinated liabilities0Subordinated liabilities not in BOF0Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown120.949Total liabilities5.986.080	Pension benefit obligations	0
Derivatives8.039Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions15.141Insurance & intermediaries payables132.166Reinsurance payables608Payables (trade, not insurance)25.271Subordinated liabilities0Subordinated liabilities not in BOF0Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown120.949Total liabilities5.986.080	Deposits from reinsurers	229
Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions15.141Insurance & intermediaries payables132.166Reinsurance payables608Payables (trade, not insurance)25.271Subordinated liabilities0Subordinated liabilities not in BOF0Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown120.949Total liabilities5.986.080	Deferred tax liabilities	179.051
Financial liabilities other than debts owed to credit institutions15.141Insurance & intermediaries payables132.166Reinsurance payables608Payables (trade, not insurance)25.271Subordinated liabilities0Subordinated liabilities not in BOF0Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown120.949Total liabilities5.986.080	Derivatives	8.039
Insurance & intermediaries payables132.166Reinsurance payables608Payables (trade, not insurance)25.271Subordinated liabilities0Subordinated liabilities not in BOF0Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown120.949Total liabilities5.986.080	Debts owed to credit institutions	0
Reinsurance payables608Payables (trade, not insurance)25.271Subordinated liabilities0Subordinated liabilities not in BOF0Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown120.949Total liabilities5.986.080	Financial liabilities other than debts owed to credit institutions	15.141
Payables (trade, not insurance)25.271Subordinated liabilities0Subordinated liabilities not in BOF0Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown120.949Total liabilities5.986.080	Insurance & intermediaries payables	132.166
Subordinated liabilities0Subordinated liabilities not in BOF0Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown120.949Total liabilities5.986.080	Reinsurance payables	608
Subordinated liabilities not in BOF0Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown120.949Total liabilities5.986.080	Payables (trade, not insurance)	25.271
Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 120.949 Total liabilities 5.986.080	Subordinated liabilities	0
Any other liabilities, not elsewhere shown 120.949 Total liabilities 5.986.080	Subordinated liabilities not in BOF	0
Total liabilities 5.986.080	Subordinated liabilities in BOF	0
	Any other liabilities, not elsewhere shown	120.949
Excess of assets over liabilities 1.067.122	Total liabilities	5.986.080
	Excess of assets over liabilities	1.067.122

		Lin	e of Business for: non-lif e	insurance and reinsur	ance obligations (direct	business and accepted	proportional reinsuranc	e)	
	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	273.538	0	638.730	478.475	27.738		235.852	(
Gross - Proportional reinsurance accepted	0	0	0	0	0	O	23.678	0	(
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	1.063	0	5.667	13.327	2.237	97.301	4.695	(
Net	0	272.475	0	633.062	465.149	25.501	784.808	231.157	(
Premiums earned									
Gross - Direct Business	0	270.993	0	623.338	481.669	29.942		243.068	(
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	23.678	0	(
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0			3.992	9.832	1.757		3.603	(
Net	0	270.227	0	619.346	471.837	28.185	795.439	239.465	(
Claims incurred									
Gross - Direct Business	0	180.472	0	573.240	281.363	8.275	442.672	139.588	(
Gross - Proportional reinsurance accepted	0	0	0	0	0	O	12.002	0	(
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	-318	0	8.621	5.622	-3.375	31.382	379	(
Net	0	180.790	0	564.619	275.741	11.650	423.293	139.209	(
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	(
Gross - Proportional reinsurance accepted	0	0	0	0	0	O	0	0	(
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	O	0	0	(
Net	0	0	0	0	0	0	0	0	(
Expenses incurred	0	82.632	0	185.234	163.603	10.221	316.538	100.171	(
Other expenses									
Total expenses									

	Line of Business for: non- (direct business an	life insurance and re d accepted proportio			Line of bus			
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	177.832	122.733	486					2.813.815
Gross - Proportional reinsurance accepted	0	0	0					23.678
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	19	6	37	0	0	0	0	124.353
Net	177.813	122.727	449	0	0	0	0	2.713.140
Premiums earned								
Gross - Direct Business	178.315	129.385	493					2.796.685
Gross - Proportional reinsurance accepted	0	0	0					23.678
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	19	6	25	0	0	0	0	87.720
Net	178.296	129.379	469	0	0	0	0	2.732.643
Claims incurred								
Gross - Direct Business	82.908	65.610	44					1.774.172
Gross - Proportional reinsurance accepted	0	0	0					12.002
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	42.311
Net	82.908	65.610	44	0	0	0	0	1.743.864
Changes in other technical provisions								
Gross - Direct Business	0	0	0					0
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	0
Expenses incurred	56.909	39.929	212	0	0	0	0	955.451
Other expenses								7.791
Total expenses								963.241

			Line of Business for: life	e insurance obligations			Line of business for: l ife r	einsurance obligations	
	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	Total
Premiums written									
Gross	376.513	0	0	(0	0	36.284	0	412.797
Reinsurers' share	24.100	0	0	(0	0	0	0	24.100
Net	352.413	0	0	(0	0	36.284	0	388.696
Premiums earned									
Gross	375.279	0	0	(0	0	36.284	0	411.563
Reinsurers' share	24.100	0	0	(0	0	0	0	24.100
Net	351.179	0	0	(0	0	36.284	0	387.462
Claims incurred									
Gross	306.823	0	0	(0	0	5.146	0	311.969
Reinsurers' share	20.804	0	0	(0	0	0	0	20.804
Net	286.019	0	0	(0	0	5.146	0	291.165
Changes in other technical provisions									
Gross	0	0	0	(0	0	0	0	0
Reinsurers' share	0	0	0	(0	0	0	0	0
Net	0	0	0	(0	0	0	0	0
Expenses incurred	106.002	0	0	(0	0	4.620	0	110.622
Other expenses									2.161
Total expenses									112.784

S.12.01.02 - Life and Health SLT Technical Provisions

		Index-linked and unit-link	ked insurance		Other life insurance					
	Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	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)
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	0	0			0			0	0	0
associated to TP as a whole										
Technical provisions calculated as a sum of BE and RM										
Best Estimate										
Gross Best Estimate	0		0	0		0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the	0		0	0		0	0	0	0	0
adjustment for expected losses due to counterparty default	0		U	U		Ü	U	U	Ü	U
Best estimate minus recoverables from reinsurance/SPV and Finite Re	0		0	0		0	0	0	0	0
- total	0		U	U		0	0	U	0	
Risk Margin	0	0			0	1		0	0	0
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	0	0			0		· · · · · · · · · · · · · · · · · · ·	0	0	0
Best estimate	0		0	0		0	0	0	0	0
Risk margin	0	0			0			0	0	0
Technical provisions - total	0	0			0			0	0	0

	Health insurance (direct	business)				
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
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		2.677.358	0	0	-15.192	2.662.165
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		84.972	0	0	0	84.972
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		2.592.385	0	0	-15.192	2.577.193
Risk Margin	65.216			0	0	65.216
Amount of the transitional on Technical Provisions						
Technical Provisions calculated as a whole	0			0	0	0
Best estimate		0	-	0	0	0
Risk margin	0			0	0	0
Technical provisions - total	2.742.574			0	-15.192	2.727.381

S.17.01.02 - Non-life Technical Provisions € 1.000

				Direct business	and accepted proportion	nal 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	C	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	C	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions									
Gross	0	12.898	0	76.455	56.919	1.246	-8.120	15.857	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	-368	3 0	-1.945	-1.622	-762	-22.084	-2.575	0
Net Best Estimate of Premium Provisions	0	13.265	0	78.400	58.542	2.008	13.964	18.432	0
Claims provisions Gross	0	279.289	0	1.161.672	53.814	13.132	303.716	575.949	O
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	767	0	38.930	3.116	748	36.536	15.305	0
Net Best Estimate of Claims Provisions	0	278.521	0	1.122.741	50.699	12.384	267.180	560.645	0
Total Best estimate - gross	0	292.186	0	1.238.126	110.734	14.378	295.596	591.806	0
Total Best estimate - net	0	291.787	0	1.201.141	109.240	14.392	281.143	579.077	0
Risk margin	0	11.587	0	33.612	3.504	538	8.064	25.582	0
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	C	0	0	0	0	0	0	0
Best estimate	0	С	0	0	0	0	0	0	0
Risk margin	0	С	0	0	0	0	0	0	0
Technical provisions - total Technical provisions - total	0	303.773	3 0	1.271.738	114.238	14.915	303.660	617.388	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	400		36.986		-14		12.730	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	303.373	3 0	1.234.753	112.744	14.930	289.207	604.659	0

	Direct business a	and accepted proportio	nal reinsurance		Accepted non-propo	ortional reinsurance		
	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	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	C	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	C	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	12.022	552	0	C	0	0	0	167.828
Total recoverable from reinsurance/SPV and Finite Re after								
the adjustment for expected losses due to counterparty	0	0	0	C	0	0	0	-29.356
default								
Net Best Estimate of Premium Provisions	12.022	552	0	C	0	0	0	197.184
Claims provisions								
Gross	105.175	9.489	0	C	0	0	0	2.502.236
Total recoverable from reinsurance/SPV and Finite Re after		_		_	_	_		
the adjustment for expected losses due to counterparty default	0	0	0	С	0	0	0	95.402
Net Best Estimate of Claims Provisions	105.175	9.489	0	C	0	0	0	2.406.834
Total Best estimate of Claims Provisions Total Sest estimate - gross	117.197	10.042	0					
Total Best estimate - net	117.196	10.042	0					
Risk margin	9.233	39						
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	0	C	0	0	0	0
Best estimate	0	0	0	С	0	0	0	
Risk margin	0	0	0	C	0	0	0	0
Technical provisions - total								
Technical provisions - total	126.430	10.081	0	C	0	0	0	2.762.223
Recoverable from reinsurance contract/SPV and Finite Re								44.047
after the adjustment for expected losses due to counterparty default - total	1	0	0	C	0	0	0	66.047
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	126.429	10.081	0	C	0	0	0	2.696.176

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

Gross Claim	ns Paid (non-cumulative)												
(absolute ar	mount)												
					D	evelopment year							Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
Prior											34.716	34.716	
N-9	897.877	392.252	114.816	87.797	82.462	31.315	20.600	20.449	15.291	13.324		13.324	1.676.184
N-8	895.186	353.532	109.582	73.384	43.280	30.232	28.036	16.149	12.867			12.867	1.562.249
N-7	902.144	367.947	128.490	55.042	37.985	29.296	20.905	13.665				13.665	1.555.474
N-6	852.189	360.660	98.498	57.543	42.827	32.345	17.202					17.202	1.461.264
N-5	901.394	399.085	114.581	70.363	38.818	29.674						29.674	1.553.915
N-4	975.331	485.783	117.635	71.052	40.433							40.433	1.690.233
N-3	886.943	405.566	114.484	58.912								58.912	1.465.905
N-2	939.408	416.445	101.701									101.701	1.457.553
N-1	1.057.344	421.867										421.867	1.479.210
N	929.728											929.728	929.728
											Tota	1.674.089	14.831.716

amou	iii)				_							
					De	velopment year						(discour
	0	1	2	3	4	5	6	7	8	9	10 & +	data
											205.465	2
	0	0	0	0	0	0	0	0	68.423	57.194		
	0	0	0	0	0	0	0	64.022	59.015			
	0	0	0	0	0	0	59.607	63.567				
	0	0	0	0	0	109.305	87.130					
	0	0	0	0	121.112	89.154						
	0	0	0	183.293	130.219							1
	0	0	276.202	214.406								2
	0	373.374	291.492									2
	886.899	432.705										4
	903.064											8

Underwriting year

bsolute am	ount)												
					D	evelopment year							Sum of year
ar	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	Sum of years (cumulative)
or												0 0	
9	0	0	0	0	0	0	0	0	0	0		0	
8	0	0	0	0	0	0	0	0	0			0	
7	0	0	0	0	0	0	0	0				0	
5	0	0	0	0	0	0	0					0	
5	0	0	0	0	0	0						0	
4	0	0	0	0	0							0	
3	0	0	0	0								0	
2	0	0	0									0	
	0	0										0	
	0											0	

ute amo	ount)											
_						Development year						(discounted
	0	1	2	3	4	5	6	7	8	9	10 & +	data)
											()
	0	0	0	0	0	0	0	0		0 0		
	0	0	0	0	0	0	0	0		0		
	0	0	0	0	0	0	0	0		_		
	0	0	0	0	0	0	0					
	0	0	0	0	0	0						
	0	0	0	0	0							
	0	0	0	0								
	0	0	0									
	0	0										
	0											

1.674.089

14.831.716

	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	5.489.604	0	0	10.672	0
Basic own funds	1.053.522	0	0	-7.798	0
Eligible own funds to meet SCR	1.053.522	0	0	-7.798	0
SCR	754.459	0	0	1.172	0
Eligible own funds to meet MCR	1.053.522	0	0	-7.798	0
Minimum Capital Requirement	339.507	0	0	0	0

S.23.01.01 - 0wn funds € 1.000

	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
Surplus funds	0	0			
Preference shares	0		0		0
Share premium account related to preference shares	0		0		0
Reconciliation reserve	900.666	900.666			
Subordinated liabilities	0		0		0
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	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	12 /00				
criteria to be classified as Solvency II own funds	13.600				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0		0
Total basic own funds after deductions	1.053.522	1.053.522	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	0				0
undertakings, callable on demand	U				U
Unpaid and uncalled preference shares callable on demand	0				0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	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
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
Other ancillary own funds	0				0
Total ancillary own funds	0				0
Available and eligible own funds	4.050.500	4.050.500			
Total available own funds to meet the SCR	1.053.522	1.053.522	0		0
Total available own funds to meet the MCR	1.053.522	1.053.522	0		0
Total eligible own funds to meet the SCR	1.053.522	1.053.522	0		0
Total eligible own funds to meet the MCR	1.053.522	1.053.522	0		0
SCR	754.459				
MCR	339.507				
Ratio of Eligible own funds to SCR	140%				
Ratio of Eligible own funds to MCR	310%				
Taxto of English of Minda to More	0,0,0				
Reconciliation reserve					
Excess of assets over liabilities	1.067.122				
Own shares (held directly and indirectly)	0				
For e seeable dividends, distributions and charges	0				
Other basic own fund items	166.456				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	900.666				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	3.476				
Expected profits included in future premiums (EPIFP) - Non- life business	50.583				
Total Expected profits included in future premiums (EPIFP)	54.060				
	34.000				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	471.237	0		
2	Counterparty default risk	96.403	0		
3	Life underwriting risk	0	0	None	
4	Health underwriting risk	293.741	332.775	None	
5	Non-life underwriting risk	553.544	663.784	None	
6	Intangible asset risk	11	0		
7	Operational risk	101.127	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-251.157	0		
10	Loss-absorbing capacity of expected profits	-51.516	-51.516		

Calculation of Solvency Capital Requirement	
Total undiversified components	1.213.390
Diversification	-458.931
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	(
Solvency capital requirement excluding capital add-on	754.459
Capital add-ons already set	(
Solvency capital requirement	754.459
Oth as information on CCD	
Other information on SCR	
Amount/estimate of the overall loss-absorbing capacity of technical provisions	C
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	-251.157
Capital requirement for duration-based equity risk sub-module	(
Total amount of Notional Solvency Capital Requirements for remaining part	(
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	(
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	(
	(

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	484.403		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in th last 12 months
Medical expense insurance and proportional reinsurance		0	
Income protection insurance and proportional reinsurance		291.787	273.33
Workers' compensation insurance and proportional reinsurance		0	
Motor vehicle liability insurance and proportional reinsurance		1.201.141	629.48
Other motor insurance and proportional reinsurance		109.240	465.38
Marine, aviation and transport insurance and proportional reinsurance		14.392	25.24
Fire and other damage to property insurance and proportional reinsurance		281.143	771.93
General liability insurance and proportional reinsurance		579.077	250.022
Credit and suretyship insurance and proportional reinsurance		0	
Legal expenses insurance and proportional reinsurance		117.196	
Assistance and proportional reinsurance		10.042	119.798
Miscellaneous financial loss insurance and proportional reinsurance		0	
Non-proportional health reinsurance		0	
Non-proportional casualty reinsurance		0	
Non-proportional marine, aviation and transport reinsurance		0	
Non-proportional property reinsurance		0	С
Linear formula component for life insurance and reinsurance obligations		0	C
	54.121		(
Linear formula component for life insurance and reinsurance obligations	54.121	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Linear formula component for life insurance and reinsurance obligations	54.121	Net (of reinsurance/SPV) best estimate and TP	Net (of reinsurance/SPV) total capital at risk
Linear formula component for life insurance and reinsurance obligations MCR _L Result	54.121	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits	54.121	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits	54.121	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 0	Net (of reinsurance/SPV) total capital at risk
Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations	54.121	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota capital at risk
Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations	54.121	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota capital at risk
Cobligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations	54.121	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota capital at risk
Cobligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota capital at risk
Cobligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR	538.525	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota capital at risk
Deligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR	538.525 754.459	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota capital at risk
Cobligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR MCR cap	538.525 754.459 339.507	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Cobligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR MCR cap MCR floor	538.525 754.459 339.507 188.615	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota capital at risk

Achmea Zorgverzekeringen N.V.

Public Disclosure QRT's



Assets	Solvency II value
Intangible assets	0
Deferred tax assets	C
Pension benefit surplus	C
Property, plant & equipment held for own use	2.702
Investments (other than assets held for index-linked and unit-linked contracts)	3.316.126
Property (other than for own use)	0
Holdings in related undertakings, including participations	1.777.056
Equities	9.327
Equities - listed	10
Equities - unlisted	9.317
Bonds	1.317.658
Government Bonds	152.935
Corporate Bonds	1.164.723
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	53.636
Derivatives	296
Deposits other than cash equivalents	158.154
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	4.183
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	4.183
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	2.662.714
Reinsurance receivables	0
Receivables (trade, not insurance)	2.067.832
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	510.111
Any other assets, not elsewhere shown	12.286
Total assets	8.575.955

S.02.01.02 - Balance sheet

€ 1.000

iabilities	Solvency II value
echnical provisions — non-life	5.166.563
Technical provisions – non-life (excluding health)	С
TP calculated as a whole	C
Best Estimate	C
Risk margin	0
Technical provisions - health (similar to non-life)	5.166.563
TP calculated as a whole	C
Best Estimate	4.996.034
Risk margin	170.529
echnical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	C
Best Estimate	C
Risk margin	C
Technical provisions – life (excluding health and index-linked and unit-linked)	C
TP calculated as a whole	C
Best Estimate	C
Risk margin	C
echnical provisions – index-linked and unit-linked	C
TP calculated as a whole	C
Best Estimate	C
Risk margin	C
Contingent liabilities	C
Provisions other than technical provisions	C
Pension benefit obligations	C
Deposits from reinsurers	C
Deferred tax liabilities	C
Derivatives	C
Debts owed to credit institutions	23
inancial liabilities other than debts owed to credit institutions	C
nsurance & intermediaries payables	312.733
Reinsurance payables	C
Payables (trade, not insurance)	10.123
Subordinated liabilities	0
Subordinated liabilities not in BOF	C
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	47.124
otal liabilities	5.536.566
excess of assets over liabilities	3.039.389

S.05.01.02 - Premiums, claims and expenses by line of business $\in 1.000$

		Li	ne of Business for: non-li t	fe insurance and reinsu	rance 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	13.183.801	0	0	C	0	0	0	0	C
Gross - Proportional reinsurance accepted	0	0	0	C	0	0	0	0	C
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-7.817	0	0	C	0	0	0	0	C
Net	13.191.618	0	0	C	0	0	0	0	C
Premiums earned									
Gross - Direct Business	13.476.909	0	0	C	0	0	0	0	C
Gross - Proportional reinsurance accepted	0	0	0	C	0	0	0	0	C
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-7.817	0	0	C	0	0	0	0	C
Net	13.484.726	0	0	C	0	0	0	0	C
Claims incurred									
Gross - Direct Business	13.217.613	0	0	(0	0	0	0	C
Gross - Proportional reinsurance accepted	0	0	0	C	0	0	0	0	C
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-8.257	0	0	C	0	0	0	0	C
Net	13.225.871	0	0	(0	0	0	0	C
Changes in other technical provisions									
Gross - Direct Business	0	0	0	(0	0	0	0	C
Gross - Proportional reinsurance accepted	0	0	0	(0	0	0	0	C
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	(0	0	0	0	C
Net	0	0	0	(0	0	0	0	C
Expenses incurred	519.221	0	0	(0	0	0	0	C
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)							
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	(0					13.183.801
Gross - Proportional reinsurance accepted	0	(0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	(0	0	0	0	0	-7.817
Net	0	(0	0	0	0	0	13.191.618
Premiums earned								
Gross - Direct Business	0	(0					13.476.909
Gross - Proportional reinsurance accepted	0	(0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	(0	0	0	0	0	-7.817
Net	0	(0	0	0	0	0	13.484.726
Claims incurred								
Gross - Direct Business	0	(0					13.217.613
Gross - Proportional reinsurance accepted	0	(0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	(0	0	0	0	0	-8.257
Net	0	(0	0	0	0	0	13.225.871
Changes in other technical provisions								
Gross - Direct Business	0	(0					0
Gross - Proportional reinsurance accepted	0	(0					0
Gross - Non- proportional reinsurance accepted				0	0	0	0	0
Reinsurers'share	0	(0	0	0	0	0	0
Net	0	(0	0	0	0	0	0
Expenses incurred	0	(0	0	0	0	0	519.221
Other expenses								25.912
Total expenses								545.133

Achmea Zorgverzekeringen N.V.

S.23.01.22 - Own funds € 1.000

	Total	Tion 1 upposts:-t	Tion 1 nontrints	Tion 2	T: 2
asic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
U) 2015/35	50.40	F0.40: 1		_ :	
Ordinary share capital (gross of own shares) Non-available called but not paid in ordinary share capital at group level	59.621	59.621		0	
Share premium account related to ordinary share capital	672.503	672.503		0	
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0	0	0	
Subordinated mutual member accounts Non-available subordinated mutual member accounts at group level	0		0	0	
Surplus funds	0	0			
lon-available surplus funds at group level Preference shares	0	0	0	0	
Non-available preference shares at group level	0		0	0	
Share premium account related to preference shares	0		0	0	
lon-available share premium account related to preference shares at group level deconciliation reserve	2.307.265	2.307.265	0	0	
Subordinated liabilities	0		0	0	
Ion-available subordinated liabilities at group level on amount equal to the value of net deferred tax assets	0		0	0	
he amount equal to the value of net deferred tax assets not available at the group level	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Ion available own funds related to other own funds items approved by supervisory authority Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	
lon-available minority interests at group level	0	0	0	0	
n funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the					
eria 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	7.10	-			
riteria to be classified as Solvency II own funds	7.488	7.488			
ductions Deductions for participations in financial and credit institutions	0	0	0	0	
hereof 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	
deduction for participations included by using D&A when a combination of methods is used otal of non-available own fund items	0	0	0	0	
al basic own funds after deductions	0	0	0	0	
sillant our fundo					
cillary own funds Inpaid and uncalled ordinary share capital callable on demand	0			0	
Inpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type	0			0	
indertakings, callable on demand					
Unpaid and uncalled preference shares callable on demand A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
etters 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. 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	
Non available ancillary own funds at group level	0			0	
Other ancillary own funds tal ancillary own funds	0			0	
an ancinary own runus	0			0	
vn funds of other financial sectors				_ :	
Credit Institutions, investment firms, financial insitutions, alternative investment fund manager, financial institutions nstitutions for occupational retirement provision	0	0	0	0	
Non regulated entities carrying out financial activities	0	0	0	0	
al own funds of other financial sectors	0	0	0	0	
n funds when using the D&A, exclusively or in combination of method 1					
Own funds aggregated when using the D&A and combination of method	0	0	0	0	
own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	
ailable and eligible own funds					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the	3.031.901	3.031.901	0	0	
indertakings included via D&A)					
otal available own funds to meet the minimum consolidated group SCR otal eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the	3.031.901	3.031.901	0	0	
ndertakings included via D&A)	3.031.901	3.031.901	0	0	
otal eligible own funds to meet the minimum consolidated group SCR	3.031.901	3.031.901	0	0	
nimum consolidated Group SCR (Article 230)	854.456				
tio of Eligible own funds to Minimum Consolidated Group SCR	355%				
al eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings includ	3.031.901	3.031.901	0	0	
oup SCR tio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	2.131.648 142%				
and the undertakings to group soft including other infalled sectors and the undertakings included via DAA	14270				
conciliation reserve					
excess of assets over liabilities	3.039.389				
ovn shares (held directly and indirectly) oreseeable 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				
conciliation reserve	2.307.265				
pected profits					
expected profits included in future premiums (EPIFP) - Life business	0	0			
Twenty and the land and in fact, we are all the CDED. Many life have been	59.596	59.596			
Expected profits included in future premiums (EPIFP) - Non- life business tal Expected profits included in future premiums (EPIFP)	59.596	59.596			

Simplifications

USP

None None

	Gross solvency capital requirement
Market risk	231.022
Counterparty default risk	73.452
Life underwriting risk	0
Health underwriting risk	1.642.145
Non-life underwriting risk	0
Diversification	-210.564
Intangible asset risk	0
Basic Solvency Capital Requirement	1.736.055
Calculation of Solvency Capital Requirement	
Operational risk	395.594
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	2.131.648
Capital add-on already set	0
Solvency capital requirement for undertakings under consolidated method	2.131.648
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	0
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 entities carrying out financial activities	0
Capital requirement for non-controlled participation requirements	0
Capital requirement for residual undertakings	0
Overall SCR	
SCR for undertakings included via D and A	0
Solvency capital requirement	2.131.648
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	854.456

ACHMEA ZORGVERZEKERINGEN N.V.

Public Disclosure QRT's



Assets	Solvency II value
Intangible assets	C
Deferred tax assets	C
Pension benefit surplus	C
Property, plant & equipment held for own use	2.378
Investments (other than assets held for index-linked and unit-linked contracts)	3.100.547
Property (other than for own use)	(
Holdings in related undertakings, including participations	2.706.887
Equities	147.053
Equities - listed	С
Equities - unlisted	147.053
Bonds	181.642
Government Bonds	10.014
Corporate Bonds	171.628
Structured notes	C
Collateralised securities	C
Collective Investments Undertakings	34.753
Derivatives	214
Deposits other than cash equivalents	30.000
Other investments	C
Assets held for index-linked and unit-linked contracts	C
Loans and mortgages	3.907
Loans on policies	(
Loans and mortgages to individuals	(
Other loans and mortgages	3.907
Reinsurance recoverables from:	C
Non-life and health similar to non-life	(
Non-life excluding health	C
Health similar to non-life	C
Life and health similar to life, excluding health and index-linked and unit-linked	C
Health similar to life	C
Life excluding health and index-linked and unit-linked	C
Life index-linked and unit-linked	C
Deposits to cedants	C
Insurance and intermediaries receivables	18.659
Reinsurance receivables	C
Receivables (trade, not insurance)	16.695
Own shares (held directly)	C
Amounts due in respect of own fund items or initial fund called up but not yet paid in	
Cash and cash equivalents	147.460
Any other assets, not elsewhere shown	2.523
Total assets	3.292.169

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	183.616
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)	183.616
TP calculated as a whole	0
Best Estimate	167.728
Risk margin	15.888
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	0
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	1.257
Reinsurance payables	0
Payables (trade, not insurance)	45.771
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	22.138
Total liabilities	252.781
Excess of assets over liabilities	3.039.388

	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 suretysh insurance	
Premiums written										
Gross - Direct Business	9.898.558	0	(0	(0	0		0	
Gross - Proportional reinsurance accepted	0	0	(0	(0	0		0	
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	8.858	0	(0	(0	0		0	
Net	9.889.700	0	(0	(0	0		0	
Premiums earned Gross - Direct Business	10.080.778	0	(0	(0	0		0	
Gross - Proportional reinsurance accepted	0	0	(0	(0	0		0	
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	8.858	0	(0		0	0		0	
Net	10.071.920	0	(0	(0	0		0	
Claims incurred										
Gross - Direct Business	9.929.819	0	(0	(0	0		0	
Gross - Proportional reinsurance accepted	0	0	(0	(0	0		0	
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	7.745	0	(0	(0	0		0	
Net	9.922.074	0	(0	(0	0		0	
Changes in other technical provisions Gross - Direct Business	0	0	(0	(0	0		0	
Gross - Proportional reinsurance accepted	0	0	() 0	() 0	0		0	
Gross - Non- proportional reinsurance accepted						-				
Reinsurers'share	0	0	(0	(0	0		0	
Net	0	0	(0	(0	0		0	
Expenses incurred	390.637	0	(0	(0	0		0	
Other expenses										
Total 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				
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	(0				9.898.558
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	8.858
Net	0	0	(0	0	0	0	9.889.700
Premiums earned								
Gross - Direct Business	0	0	(O _.				10.080.778
Gross - Proportional reinsurance accepted	0	0	(O				0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	(0	0	0	0	8.858
Net	0	0	(0	0	0	0	10.071.920
Claims incurred								
Gross - Direct Business	0	0	(O				9.929.819
Gross - Proportional reinsurance accepted	0	0	(O _i				0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	(0	0	0	0	7.745
Net	0	0	(0	0	0	0	9.922.074
Changes in other technical provisions								
Gross - Direct Business	0	0	(O.				0
Gross - Proportional reinsurance accepted	0	0	(O .				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
Expenses incurred	0	0	(0	0	0	0	390.637
Other expenses								20.939
Total expenses								411.576

				Direct business a	nd accepted proporti	onal 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	С	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	C	0	0	0	0	C	0
Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions									
Gross	63.194	0	(0	0	0	0	C	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	C	0	0	0	0	C	0
Net Best Estimate of Premium Provisions	63.194	0	(0	0	0	0	C	0
Claims provisions Gross	104.534	0	(0	0	0	0	C	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	C	0	0	0	0	C	0
Net Best Estimate of Claims Provisions	104.534	0	(0	0	0	0	С	0
Total Best estimate - gross	167.728	0	(0	0	0	0	С	0
Total Best estimate - net	167.728	0	(0	0	0	0	C	0
Risk margin	15.888	0	(0	0	0	0	С	0
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	0	(0	0	0	0	C	0
Best estimate	0	0	(0	0	0	0	C	0
Risk margin	0	0	(0	0	0	0	С	0
Technical provisions - total Technical provisions - total	183.616	0	C	0	0	0	0	C	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	C	0	0	0	0	C	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	183.616	0	C	0	0	0	0	C	0

	Direct business a	nd accepted proporti	onal reinsurance		Accepted non-prop	ortional reinsurance		
	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	Total Non-Life obligation
Technical provisions calculated as a whole Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP 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	63.194
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 Claims provisions	0	0	0	0	0	0	0	63.194
Gross Total recoverable from reinsurance/SPV and Finite Re after	0	0	0	0	0	0	0	104.534
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	104.534
Total Best estimate - gross	0	0						167.728
Total Best estimate - net	0	0						167.728
Risk margin Amount of the transitional on Technical Provisions	0	0	0	0	0	0	0	15.888
Technical Provisions calculated as a whole	0	0	0			0	0	0
Best estimate	0	0						0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total Technical provisions - total	0	0	0	0	0	0	0	183.616
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	183.616

S.19.01.21 - Non-life Insurance Claims Information €

Total Non-Life Business

Accident year

Gross Claim	ns Paid (non-cumulative)												
(absolute a	mount)												
					С	Development year						_	Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
Prior												0 0	
N-9	0	0	0	0	0	0	3	0	-205	-1		-1	-203
N-8	0	0	0	0	0	-9	-5	556	-4			-4	537
N-7	0	0	0	0	679	89	-740	82				82	109
N-6	0	0	0	1.552	229	-503	-37					-37	1.240
N-5	0	0	7.724	1.295	36	15						15	9.070
N-4	0	101.723	4.311	2.279	-35							-35	108.277
N-3	1.037.271	99.824	4.973	578								578	1.142.646
N-2	1.104.048	89.543	3.367									3.367	1.196.958
N-1	1.027.861	78.729										78.729	1.106.590
Ν	1.043.641											1.043.641	1.043.641
											To	otal 1.126.334	4.608.865

lute amou	nt)											
					Dev	elopment year						(discoun
	0	1	2	3	4	5	6	7	8	9	10 & +	data)
												0
	0	0	0	0	0	0	0	0	0	0		
	0	0	0	95	18	0	0	0	0			
	0	0	240	-62	0	0	0	0				
	0	726	2	3	4	0	0					
	13.971	1.219	1.085	195	0	0						
	12.079	3.777	413	0	0							•
	98.688	3.216	1.219	84								
	93.673	5.198	2.844									
	100.973	5.846										
	95.621											

Underwriting year

				Develo	pment year							Sum of year
0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulativ
											0 0	
0	0	0	0	0	0	0	0	0	0		0	
0	0	0	0	0	0	0	0	0			0	
0	0	0	0	0	0	0	0				0	
0	0	0	0	0	0	0					0	
0	0	0	0	0	0						0	
0	0	0	0	0							0	
0	0	0	0								0	
0	0	0									0	
0	0										0	

e amount)											
					D	evelopment year						(discounted
	0	1	2	3	4	5	6	7	8	9	10 & +	data)
											0	0
	0	0	0	0	0	0	0	0	0	0		0
	0	0	0	0	0	0	0	0	0			0
	0	0	0	0	0	0	0	0				0
	0	0	0	0	0	0	0					0
	0	0	0	0	0	0						0
	0	0	0	0	0							0
	0	0	0	0								0
	0	0	0									0
	0	0										0
	0											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		()
Share premium account related to ordinary share capital	672.503	672.503		()
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0			(
Subordinated mutual member accounts	0		0	(0
Surplus funds	0				-
Preference shares	0		0		
Share premium account related to preference shares	0		0	(0
Reconciliation reserve	2.307.264	2.307.264			
Subordinated liabilities	0		0	(
An amount equal to the value of net deferred tax assets	0		0		0
Other own fund items approved by the supervisory authority as basic own funds not specified above	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	304.815				
Deductions					
Deductions for participations in financial and credit institutions	0	0 704 570	0	(
Total basic own funds after deductions	2.734.573	2.734.573	0	() 0
Anallan, aug funda					
Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand	0			(,
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type	U			(J
undertakings, callable on demand	0			()
Unpaid and uncalled preference shares callable on demand	0			() O
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			(
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			(
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			(
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			()
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			(0
Other ancillary own funds	0			(0
Total ancillary own funds	0			(0
Available and eligible own funds					
Total available own funds to meet the SCR	2.734.573	2.734.573	0	(0
Total available own funds to meet the MCR	2.734.573	2.734.573	0	()
Total eligible own funds to meet the SCR	2.734.573	2.734.573	0		0
Total eligible own funds to meet the MCR	2.734.573	2.734.573	0	()
	7.40.000				
SCR SCR	748.800				
MCR	187.200				
Ratio of Eligible own funds to SCR	365%				
Ratio of Eligible own funds to MCR	1461%				
Reconciliation reserve					
	2.020.200				
Excess of assets over liabilities	3.039.388				
Own shares (held directly and indirectly)	0				
For e seeable 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	2.307.264				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
	0 48.894 48.894				

	Gross solvency capital requirement	USP	Simplifications
Market risk	626.178		
Counterparty default risk	10.650		
Life underwriting risk	0	None	
Health underwriting risk	205.436	None	
Non-life underwriting risk	0	None	
Diversification	-132.923		
Intangible asset risk	0		
Basic Solvency Capital Requirement	709.341		
Calculation of Solvency Capital Requirement Operational risk Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Solvency capital requirement excluding capital add-on Capital add-on already set Solvency capital requirement	39.460 0 0 0 748.800 0 748.800		
Other information on SCR Capital requirement for duration-based equity risk sub-module Total amount of Notional Solvency Capital Requirement for remaining part Total amount of Notional Solvency Capital Requirements for ring fenced funds	0 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	69.656

	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	167.728	1.314.312
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

	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	69.656
SCR	748.800
MCR cap	336.960
MCR floor	187.200
Combined MCR	187.200
Absolute floor of the MCR	2.500
Minimum Capital Requirement	187.200

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S.02.01.02 - Balance sheet € 1.000

Assets Intangible assets	Solvency II value
Deferred tax assets	C
Pension benefit surplus	C
Property, plant & equipment held for own use	
Investments (other than assets held for index-linked and unit-linked contracts)	141.002
Property (other than for own use)	141.002
Holdings in related undertakings, including participations	0
Equities	83.210
Equities - listed	0
Equities - unlisted	83.210
Bonds	57.792
Government Bonds	07772
Corporate Bonds	57.792
Structured notes	C
Collateralised securities	C
Collective Investments Undertakings	C
Derivatives	C
Deposits other than cash equivalents	C
Other investments	C
Assets held for index-linked and unit-linked contracts	(
Loans and mortgages	C
Loans on policies	C
Loans and mortgages to individuals	С
Other loans and mortgages	C
Reinsurance recoverables from:	C
Non-life and health similar to non-life	С
Non-life excluding health	(
Health similar to non-life	C
Life and health similar to life, excluding health and index-linked and unit-linked	С
Health similar to life	C
Life excluding health and index-linked and unit-linked	C
Life index-linked and unit-linked	C
Deposits to cedants	C
Insurance and intermediaries receivables	76.628
Reinsurance receivables	C
Receivables (trade, not insurance)	68.409
Own shares (held directly)	C
Amounts due in respect of own fund items or initial fund called up but not yet paid in	(
Cash and cash equivalents	19.032
Any other assets, not elsewhere shown	232
Total assets	305.302

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	152.672
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)	152.672
TP calculated as a whole	0
Best Estimate	147.287
Risk margin	5.385
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	0
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	3
Insurance & intermediaries payables	21.075
Reinsurance payables	0
Payables (trade, not insurance)	182
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	599
Total liabilities	174.532
Excess of assets over liabilities	130.770

		Line of Pusi	noon for: non life in	nurance and rainsurer	oo obligations (dire	ot business and see	untad proportional rai	incurance)	
		Line of Busi	ness for: non-life in:	surance and reinsurar	ice obligations (dire	ect business and acce	epted proportional rel	insurance)	
	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 suretysh insurance
Premiums written									
Gross - Direct Business	443.433	0	(0	(0	0		0
Gross - Proportional reinsurance accepted	0	0	(0	(0	0		0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	319	0	(0	(0	0		0
Net	443.114	0	(0	(0	0		0
Premiums earned Gross - Direct Business	462.738	0	(0	(0	0		0
Gross - Proportional reinsurance accepted	0	0	(0	(0	0		0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	319	0	(0	(0	0		0
Net	462.419	0	(0	(0	0		0
Claims incurred									
Gross - Direct Business	431.228	0	(0	(0	0		0
Gross - Proportional reinsurance accepted	0	0	(0	(0	0		0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	300	0	(0	(0	0)
Net	430.928	0	(0	(0	0		0
Changes in other technical provisions Gross - Direct Business	0	0	() 0	() 0	0		0
Gross - Proportional reinsurance accepted	0	*	(0		0			0
Gross - Non- proportional reinsurance accepted	<u> </u>	<u> </u>		0			0		~
Reinsurers'share	0	0	(0	(0	0		0
Net	0) 0) 0			0
Expenses incurred	17.019	0		0) 0			0
Other expenses	,,,,,,,	<u>~</u>							
Total expenses									

		or: non-life insurance or t business and accep reinsurance)				siness for: ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	(0				443.433
Gross - Proportional reinsurance accepted	0	0	(ס				0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	(0	0	0	0	319
Net	0	0	(0	0	0	0	443.114
Premiums earned								
Gross - Direct Business	0	0	(ס				462.738
Gross - Proportional reinsurance accepted	0	0	(כ				0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	(0	0	0	0	319
Net	0	0	(0	0	0	0	462.419
Claims incurred								
Gross - Direct Business	0	0	(כ				431.228
Gross - Proportional reinsurance accepted	0	0	(כ				0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	(0	0	0	0	300
Net	0	0	(0	0	0	0	430.928
Changes in other technical provisions								
Gross - Direct Business	0	0	(כ				0
Gross - Proportional reinsurance accepted	0	0	(כ				0
Gross - Non- proportional reinsurance accepted				0	0	0	0	0
Reinsurers'share	0	0	(0	0	0	0	0
Net	0	0	(0	0	0	0	0
Expenses incurred	0	0	(0	0	0	0	17.019
Other expenses								895
Total expenses								17.914

				Direct business a	nd accepted proport	onal 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	С	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	C	0
Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions									
Gross	6.388	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	C	
Net Best Estimate of Premium Provisions	6.388	0	(0	0	0	0	С	0
Claims provisions Gross	140.899	0	(0	0	0	0	C	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	C	0
Net Best Estimate of Claims Provisions	140.899	0	(0	0	0	0	С	0
Total Best estimate - gross	147.287	0	(0	0	0	0	С	0
Total Best estimate - net	147.287	0	(0	0	0	0	C	0
Risk margin	5.385	0	(0	0	0	0	С	0
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	0	(0	0	0	0	C	0
Best estimate	0	0	(0	0	0	0	C	0
Risk margin	0	0	(0	0	0	0	С	0
Technical provisions - total Technical provisions - total	152.672	0	() 0	0	0	0	C	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	C	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	152.672	0	(0	0	0	0	C	0

	Direct business a	nd accepted proporti	onal reinsurance		Accepted non-prop	ortional reinsurance		
	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	Total Non-Life obligation
Technical provisions calculated as a whole Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	C			0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate Premium provisions	0	0	0	C	0	0	0	6.388
Gross Total recoverable from reinsurance/SPV and Finite Re after	0	0	0	C	0	0	0	0.300
the adjustment for expected losses due to counterparty default	0	0	0	C	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	C	0	0	0	6.388
Claims provisions Gross	0	0	0	C	0	0	0	140.899
Total recoverable from reinsurance/SPV and Finite Re after	0	0		0	0	0	0	140.099
the adjustment for expected losses due to counterparty default	0	0	0	C	0	0	0	0
Net Best Estimate of Claims Provisions	0	0						140.899
Total Best estimate - gross	0	0						147.287
Total Best estimate - net	0	0		-	-	-		147.287 5.385
Risk margin Amount of the transitional on Technical Provisions	0	0	0	С	0	0	U	5.385
Technical Provisions calculated as a whole	0	0	0	C	0	0	0	0
Best estimate	0	0	0	C	0	0	0	0
Risk margin	0	0	0	С	0	0	0	0
Technical provisions - total Technical provisions - total	0	0	0	C	0	0	0	152.672
Recoverable from reinsurance contract/SPV and Finite Re	0		0		0	0	- O	102.072
after the adjustment for expected losses due to counterparty default - total	0	0	0	C	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	C	0	0	0	152.672

S.19.01.21 - Non-life Insurance Claims Information €

Total Non-Life Business

Accident year

solute am	iount)												
_		Development year										_	Sum of years
ar	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
or												0 0	
9	0	0	0	0	0	0	0	0	0	0		0	
8	0	0	0	0	0	0	0	0	0			0	
-7	0	0	0	0	0	0	0	0				0	
-6	0	0	0	349	0	0	0					0	34
-5	0	0	13.548	-12.714	0	0						0	83
4	0	125.342	17.721	941	1.569							1.569	145.57
3	223.016	126.020	-15.200	12.500								12.500	346.33
2	251.943	111.589	-9.481									-9.481	354.05
1	289.160	109.864										109.864	399.02
	302.117											302.117	302.11
											То	otal 416.570	1.548.28

solute an	nount)												
		Development year											
	0	1	2	3	4	5	6	7	8	9	10 & +	data)	
												0	
	0	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0	0				
	0	0	0	0	0	0	0	0					
	0	0	0	0	0	0	0						
	0	0	-8.996	3.549	-104	0							
	0	-1.835	-16.949	457	0								
	114.157	-12.337	-11.020	114								1	
	116.311	11.230	2.076									2.0	
	116.640	2.160										2.1	
	136.259											136.2	

Underwriting year

absolute am	ount)												
_		Development year											Sum of years
/ear	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	Sum of years (cumulative)
Prior												0 0	
V-9	0	0	0	0	0	0	0	0	0	0		0	
V-8	0	0	0	0	0	0	0	0	0			0	1
V-7	0	0	0	0	0	0	0	0				0	ſ
V-6	0	0	0	0	0	0	0					0	ſ
V-5	0	0	0	0	0	0						0	1
V-4	0	0	0	0	0							0	1
V-3	0	0	0	0								0	1
V-2	0	0	0									0	1
V-1	0	0										0	1
1	0											0	1

imo	unt)				Do	velopment year						(-l!
	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
												0 0
	0	0	0	0	0	0	0	0	0	0		0
	0	0	0	0	0	0	0	0	0			0
	0	0	0	0	0	0	0	0				0
	0	0	0	0	0	0	0					0
	0	0	0	0	0	0						0
	0	0	0	0	0							0
	0	0	0	0								0
	0	0	0									0
	0	0										0
	0											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
Subordinated mutual member accounts	0	-	0		0
Surplus funds	0	0			
Preference shares	0	-	0		0
Share premium account related to preference shares	0		0		0
Reconciliation reserve	72.525	72.525			
Subordinated liabilities	0		0		0
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	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	130.770	130.770	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	0				
undertakings, callable on demand	0				0
Unpaid and uncalled preference shares callable on demand	0				0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	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
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
Other ancillary own funds	0				0
Total ancillary own funds	0				0
Available and eligible own funds					
Total available own funds to meet the SCR	130.770	130.770	0		0
Total available own funds to meet the MCR	130.770	130.770	0		0
Total eligible own funds to meet the SCR	130.770	130.770	0		0
Total eligible own funds to meet the MCR	130.770	130.770	0		0
SCR	68.452				
MCR Solver	27.760				
Ratio of Eligible own funds to SCR	191%				
Ratio of Eligible own funds to MCR	471%				
		1			
Reconciliation reserve					
Excess of assets over liabilities	130.770				
Own shares (held directly and indirectly)	0				
For e seeable 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	72.525				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	6.299				
Total Expected profits included in future premiums (EPIFP)	6.299				

Gross solvency capital requirement	USP	Simplifications
9.035		
2.637		
0	None	
51.390	None	
0	None	
-7.914		
0		
55.149		
13.303 0 0 0 0 68.452 0 68.452		
0		
0		
0		
0		
0		
	9.035 2.637 0 51.390 0 -7.914 0 55.149 13.303 0 0 68.452 0 68.452	Capital requirement 9.035 2.637 0 None 51.390 None 0 None -7.914 0 55.149 55.149 13.303 0 0 0 68.452 0 0 68.452 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Linear formula component for non-life insurance and reinsurance obligations

MCR_{NL}	Result	27.760

	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	147.287	443.355
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

	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	27.760
SCR	68.452
MCR cap	30.803
MCR floor	17.113
Combined MCR	27.760
Absolute floor of the MCR	2.500
Minimum Capital Requirement	27.760

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Assets	Solvency II value
Intangible assets	0
Deferred tax assets	C
Pension benefit surplus	C
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	1.838.354
Property (other than for own use)	0
Holdings in related undertakings, including participations	1.210.215
Equities	0
Equities - listed	0
Equities - unlisted	0
Bonds	544.839
Government Bonds	0
Corporate Bonds	544.839
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	0
Derivatives	82
Deposits other than cash equivalents	83.219
Other investments	0
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:	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	1.957.263
Reinsurance receivables	0
Receivables (trade, not insurance)	1.665.769
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	225.052
Any other assets, not elsewhere shown	9.021
Total assets	5.695.459

S.02.01.02 - Balance sheet	€ 1 000

Liabilities	Solvency II value
Technical provisions – non-life	3.641.196
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)	3.641.196
TP calculated as a whole	0
Best Estimate	3.529.224
Risk margin	111.973
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	0
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	269.719
Reinsurance payables	0
Payables (trade, not insurance)	32.003
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	7.634
Total liabilities	3.950.552
Excess of assets over liabilities	1.744.907

		Line of Busir		surance and reinsuran	ce obligations (dire	ct dusiness and acce		insurance)	
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance		General liability insurance	Credit and suretyship insurand
Premiums written									
Gross - Direct Business	128.210	0	C	0	0	-	0	C	
Gross - Proportional reinsurance accepted	0	0		0	0	0	0	C)
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	58	0	C	0	0	0	0	C)
Net	128.152	0	C	0	0	0	0	C)
Premiums earned									
Gross - Direct Business	132.557	0	C	0	0	0	0	C)
Gross - Proportional reinsurance accepted	0	0	C	0	0	0	0	C)
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	58	0	C	0	0	0	0	C)
Net	132.499	0	C	0	0	0	0	C)
Claims incurred									
Gross - Direct Business	126.813	0	C	0	0	0	0	C)
Gross - Proportional reinsurance accepted	0	0	C	0	0	0	0	C)
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-52	0	C	0	0	0	0	C)
Net	126.865	0	C	0	0	0	0	C)
Changes in other technical provisions									
Gross - Direct Business	0	0	C	0	0	0	0	C)
Gross - Proportional reinsurance accepted	0	0	C	0	0	0	0	C	
Gross - Non- proportional reinsurance accepted			· · · · · · · · · · · · · · · · · · ·						
Reinsurers'share	0	0	(0	0	0	0	C	
Net	0	0	C	0	0	0	0	C	
Expenses incurred	6.251	0	(0	0	0	0	C	
Other expenses									
Total expenses									

		non-life insurance business and accep reinsurance)		;	Line of bus accepted non-propo	siness for: ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	0					128.210
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	58
Net	0	0	0	0	0	0	0	128.152
Premiums earned								
Gross - Direct Business	0	0	0					132.557
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	58
Net	0	0	0	0	0	0	0	132.499
Claims incurred								
Gross - Direct Business	0	0	0					126.813
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	-52
Net	0	0	0	0	0	0	0	126.865
Changes in other technical provisions								
Gross - Direct Business	0	0	0					0
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	0
Expenses incurred	0	0	0	0	0	0	0	6.251
Other expenses								637
Total expenses								6.888

				Direct business a	nd accepted proport	ional 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	C	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	C	0
Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions									
Gross	469.386	0	(0	0	0	0	C	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	C	0	0	0	0	C	0
Net Best Estimate of Premium Provisions	469.386	0	(0	0	0	0	C	0
Claims provisions Gross	3.059.838	0	(0	0	0	0	C	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	C	0
Net Best Estimate of Claims Provisions	3.059.838	0	(0	0	0	0	(0
Total Best estimate - gross	3.529.224	0	(0				
Total Best estimate - net	3.529.224	0	(0	0		0	(0
Risk margin	111.973	0	(0	0		0	C	C
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	0	(0	0	0	0	(0
Best estimate	0	0	(0	0	0	0	C	C
Risk margin	0	0	(0	0	0	0	C	0
Technical provisions - total Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re	3.641.196	0	(0	0	0	0	C	0
after the adjustment for expected losses due to counterparty default - total	0	0	(0	0	0	0	C	C
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	3.641.196	0	(0	0	0	0	C	C

	Direct business a	nd accepted proportion	onal reinsurance		Accepted non-prop	ortional reinsurance		
	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	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after	0						0	
the adjustment for expected losses due to counterparty default associated to TP as a whole	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	469.386
Total recoverable from reinsurance/SPV and Finite Re after	0	0	0	0		0	0	0
the adjustment for expected losses due to counterparty	Ü	0	0	0	0	0	0	U
default Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	469.386
Claims provisions	0	0	0	0	0	0	O	407.500
Gross	0	0	0	0	0	0	0	3.059.838
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	-				3.059.838
Total Best estimate - gross	0	0	0					3.529.224
Total Best estimate - net	0	0	0					3.529.224
Risk margin Amount of the transitional on Technical Provisions	0	0	0	0	0	0	0	111.973
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0				-	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total								
Technical provisions - total	0	0	0	0	0	0	0	3.641.196
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	3.641.196

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Gross undiscounted Best Estimate Claims Provisions

N-1 0 0 N 0

(absolute amount)

Year

Prior N-9

N-8

N-7

N-6

N-5

N-3

N-2

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Development year

Total

10 & +

(discounted

data)

	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	1.145.396	1.145.396			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
Share premium account related to preference shares	0		0		0
Reconciliation reserve	599.466	599.466			
Subordinated liabilities	0		0		0
An amount equal to the value of net deferred tax assets	0				(
Other own fund items approved by the supervisory authority as basic own funds not specified above	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	0				
criteria to be classified as Solvency II own funds	U				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0		0
Total basic own funds after deductions	1.744.907	1.744.907	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	0				0
undertakings, callable on demand	U				U
Unpaid and uncalled preference shares callable on demand	0				0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	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
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
Other ancillary own funds	0				0 (
Total ancillary own funds	0				0
Available and eligible own funds	4 744 007	4 744 007	0		
Total available own funds to meet the SCR	1.744.907	1.744.907	0		0 (
Total available own funds to meet the MCR	1.744.907	1.744.907	0		0
Total eligible own funds to meet the SCR	1.744.907	1.744.907	0		0 (
Total eligible own funds to meet the MCR	1.744.907	1.744.907	0		0
COD	1 202 005				
SCR MOD	1.382.085				
MCR Rether of Fills the court for data CCR	575.261				
Ratio of Eligible own funds to SCR	126%				
Ratio of Eligible own funds to MCR	303%				
Reconciliation reserve					
Excess of assets over liabilities	1.744.907				
Own shares (held directly and indirectly)	0				
For e seeable dividends, distributions and charges	0				
Other basic own fund items	1.145.441				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	599.466				
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				
Total Expected promo morados initatas o promamo (El III)	0				

	Gross solvency capital requirement	USP	Simplifications
Marketrisk	117.045		
Counterparty default risk	44.541		
Life underwriting risk	0	None	
Health underwriting risk	1.072.889	None	
Non-life underwriting risk	0	None	
Diversification	-113.733		
Intangible asset risk	0		
Basic Solvency Capital Requirement	1.120.742		
Calculation of Solvency Capital Requirement Operational risk Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Solvency capital requirement excluding capital add-on Capital add-on already set Solvency capital requirement	261.343 0 0 0 1.382.085 0 1.382.085		
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	575.261
IVIOTANI ICCIAIL	373.201

	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	3.529.224	8.710.370
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

	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	575.261
SCR	1.382.085
MCR cap	621.938
MCR floor	345.521
Combined MCR	575.261
Absolute floor of the MCR	2.500
Minimum Capital Requirement	575.261

AVÉRO ACHMEA ZORGVERZEKERINGEN N.V.

Public Disclosure QRT's

2017



Assets	Solvency II value
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	
Property, plant & equipment held for own use Investments (other than assets held for index-linked and unit-linked contracts)	0
,	267.968
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	208.493
Equities - listed	0
Equities - unlisted	208.493
Bonds	49.482
Government Bonds	0
Corporate Bonds	49.482
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	0
Derivatives	0
Deposits other than cash equivalents	9.993
Other investments	0
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:	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	211.941
Reinsurance receivables	0
Receivables (trade, not insurance)	113.857
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	28.355
Any other assets, not elsewhere shown	350
Total assets	622.471
S.02.01.02 - Balance sheet	C 1 000
0.02.0 1.02 Dalai100 01100t	€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	337.381
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)	337.381
TP calculated as a whole	0
Best Estimate	327.027
Risk margin	10.354
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	0
Debts owed to credit institutions	11
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	19.712
Reinsurance payables	0
Payables (trade, not insurance)	309
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	2.788
Total liabilities	360.201
Excess of assets over liabilities	262.270

		Line of Busin	ness for: non-life in :	surance and reinsurand	ce obligations (dire	ect business and acce	epted proportional rei	nsurance)	
	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 suretyshi insurance
Premiums written									
Gross - Direct Business	798.913	0	(0	(0	0		0
Gross - Proportional reinsurance accepted	0	0	(0 0	(0	0		0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	569	0	(0 0	(0	0		0
Net	798.343	0	(0 0	(0	0		0
Premiums earned									
Gross - Direct Business	805.787	0	(0 0	(0	0		0
Gross - Proportional reinsurance accepted	0	0	(0 0	(0	0		0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	569	0	(0 0	(0	0		0
Net	805.217	0	(0 0	(0	0		0
Claims incurred									
Gross - Direct Business	816.026	0	(0 0	(0	0		0
Gross - Proportional reinsurance accepted	0	0	(0 0	(0	0		0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	653	0	(0 0	(0	0		0
Net	815.373	0	(0 0	(0	0		0
Changes in other technical provisions									
Gross - Direct Business	0	0	(0 0	(0	0		0
Gross - Proportional reinsurance accepted	0	0	(0	(0	0		0
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	(0 0	(0	0		0
Net	0	0	(0 0	(0	0		0
Expenses incurred	39.460	0	(0	(0	0		0
Other expenses									
Total 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			
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	C)				798.913
Gross - Proportional reinsurance accepted	0	0	C)				0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	C	0	0	0	0	569
Net	0	0	C	0	0	0	0	798.343
Premiums earned								
Gross - Direct Business	0	0	C)				805.787
Gross - Proportional reinsurance accepted	0	0	C)				0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	C	0	0	0	0	569
Net	0	0	C	0	0	0	0	805.217
Claims incurred								
Gross - Direct Business	0	0	С)				816.026
Gross - Proportional reinsurance accepted	0	0	С)				0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	C	0	0	0	0	653
Net	0	0	C	0	0	0	0	815.373
Changes in other technical provisions								
Gross - Direct Business	0	0	C)				0
Gross - Proportional reinsurance accepted	0	0	C)				0
Gross - Non- proportional reinsurance accepted				0	0	0	0	0
Reinsurers'share	0	0	С	0	0	0	0	0
Net	0	0	C	0	0	0	0	0
Expenses incurred	0	0	C	0	0	0	0	39.460
Other expenses								20
Total expenses								39.480

				Direct business a	nd accepted proport	ional 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
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	C	0	0	0	0	(0
Technical provisions calculated as a sum of BE and RM									
Best estimate Premium provisions									
Gross	28.381	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	C	0	0			(0 0
Net Best Estimate of Premium Provisions	28.381	0	(0	0	0	0	(0
Claims provisions									
Gross	298.646	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	C	0	0	0	0	(0
Net Best Estimate of Claims Provisions	298.646	0	(0	0	0	0	(0
Total Best estimate - gross	327.027	0	(0	0	0	0	(0
Total Best estimate - net	327.027	0	(0	0	0	0	(0
Risk margin	10.354	0	(0	0	0	0	(0
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	0	(0	0	0	0	(0
Best estimate	0	0			0			() 0
Risk margin	0	0	(0	0		0	(0
Technical provisions - total Technical provisions - total	337.381	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	C	0	0	0	0	(0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	337.381	0	(0	0	0	0	(0

	Direct business a	and accepted proporti	onal reinsurance		Accepted non-prop	ortional reinsurance		
	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	Total Non-Life obligation
Technical provisions calculated as a whole Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0		0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate Premium provisions	0	0	0	0	0		0	20.201
Gross Total recoverable from reinsurance/SPV and Finite Re after	0	0	0	0	0	0	0	28.381
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	28.381
Claims provisions	0	0	0	0	0	0	0	298.646
Gross Total recoverable from reinsurance/SPV and Finite Re after	0	0	0	0	0	0	U	290.040
the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0					-		298.646
Total Best estimate - gross	0							327.027 327.027
Total Best estimate - net Risk margin	0							10.354
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	0	0			-		10.334
Best estimate	0							0
Risk margin	0							0
Technical provisions - total Technical provisions - total Province of the formula in the province of the prov	0	0	0	0	0	0	0	337.381
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	337.381

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

absolute ar	mount)												
					De	evelopment year							Sum of years
ear	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
rior												0 0	
-9	0	0	0	0	0	0	0	0	(0		0	
-8	0	0	0	0	0	0	0	0	()		0	
-7	0	0	0	0	0	0	0	0		_		0	
-6	0	0	0	1.568	0	0	0					0	1.5
-5	0	0	47.542	-32.762	0	0						0	14.7
-4	0	287.479	46.616	-3.543	9.208							9.208	339.7
-3	435.391	285.929	-13.702	21.606								21.606	729.2
-2	463.026	271.400	-2.128									-2.128	732.2
-1	477.756	220.971										220.971	698.7
	532.437											532.437	532.4
											To	otal 782.093	3.048.7

olute amoun	nt)											
					De	velopment year						(discounte
	0	1	2	3	4	5	6	7	8	9	10 & +	data)
											0	
	0	0	0	0	0	0	0	0	0	0		
	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0				
	0	0	0	0	0	0	0					
	0	0	-68.018	5.562	-575	0						
	0	37.456	-20.549	-30	0							
	282.602	4.813	5.598	359								
	276.076	25.037	3.926									
	229.486	7.364									•	
	286.389										•	28

Underwriting year

absolute ar	nount)												
					Deve	lopment year							Sum of years (cumulative)
ear	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
ior												0 0	
-9	0	0	0	0	0	0	0	0	0	0		0	
-8	0	0	0	0	0	0	0	0	0			0	
7	0	0	0	0	0	0	0	0				0	
-6	0	0	0	0	0	0	0					0	
·5	0	0	0	0	0	0						0	
4	0	0	0	0	0	·						0	
3	0	0	0	0								0	
2	0	0	0									0	
1	0	0										0	
	0											0	

Development year 0 1 2 3 4 5 6 7 8 9 10 & + 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(discounted data) 0 0 0
0 1 2 3 4 5 6 7 8 9 10&+ 0	0 data) 0
0 0	0 0
0 0	0
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	U
0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
0 0 0 0 0 0	0
	0
$egin{array}{cccccccccccccccccccccccccccccccccccc$	0
0 0 0	0
0 0 0	0
0 0	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	208.200	208.200		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	54.025	54.025	_	-	_
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	262.270	262.270	0	0	0
Total basic own funds after deductions	202.270	202.210	O	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	262.270	262.270	0	0	0
Total available own funds to meet the MCR	262.270	262.270	0	0	-
Total eligible own funds to meet the SCR	262.270	262.270	0	0	0
Total eligible own funds to meet the MCR	262.270	262.270	0	0	
CCD	122.007				
SCR MCR	133.897 52.914				
Ratio of Eligible own funds to SCR	196%				
Ratio of Eligible own funds to MCR	496%				
Katio di Engibile divirtunas to ivicit	47070				
Reconciliation reserve					
Excess of assets over liabilities	262.270				
Own shares (held directly)	0				
	0				
Foreseeable dividends, distributions and charges Other basic own fund items					
	208.245				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	54.025				
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
Marketrisk	21.720		
Counterparty default risk	12.082		
Life underwriting risk	0	None	
Health underwriting risk	98.353	None	
Non-life underwriting risk	0	None	
Diversification	-22.225		
Intangible asset risk	0		
Basic Solvency Capital Requirement	109.930		
Calculation of Solvency Capital Requirement			
Operational risk	23.967		
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	133.897		
Capital add-on already set	0		
Solvency capital requirement	133.897		
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	52.914

	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	327.027	798.797
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

	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	52.914
SCR	133.897
MCR cap	60.254
MCR floor	33.474
Combined MCR	52.914
Absolute floor of the MCR	2.500
Minimum Capital Requirement	52.914

FBTO ZORGVERZEKERINGEN N.V.

Public Disclosure QRT's

2017



S.02.01.02 - Balance sheet € 1.000

Assets	Solvency II value
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)	120.918
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	0
Equities - listed	0
Equities - unlisted	0
Bonds	98.951
Government Bonds	0
Corporate Bonds	98.951
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	0
Derivatives	0
Deposits other than cash equivalents	21.967
Other investments	0
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:	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	121.685
Reinsurance receivables	0
Receivables (trade, not insurance)	99.696
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	57.220
Any other assets, not elsewhere shown	116
Total assets	399.635

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	247.107
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)	247.107
TP calculated as a whole	0
Best Estimate	238.314
Risk margin	8.793
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	0
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	1
Insurance & intermediaries payables	2.566
Reinsurance payables	0
Payables (trade, not insurance)	2.917
Subordinated liabilities	20.631
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	20.631
Any other liabilities, not elsewhere shown	3.546
Total liabilities	276.769
Excess of assets over liabilities	122.866

		Line of Busi	ness for: non-life in s	surance and reinsurar	nce obligations (dire	ct business and acce	epted proportional re	insurance)	
	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	619.129	0	(0	(0	0		0
Gross - Proportional reinsurance accepted	0	0	(0	(0	0		0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	102	0	(0	(0	0		0
Net	619.028	0	(0	(0	0		0
Premiums earned Gross - Direct Business	655.027	0	(0	() 0	0		0
Gross - Proportional reinsurance accepted	0	0	(0	() 0	0		0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	102	0	(0	(0	0		0
Net	654.925	0	(0	(0	0		0
Claims incurred									
Gross - Direct Business	611.447	0	(0	(0	0		0
Gross - Proportional reinsurance accepted	0	0	(0	(0	0		0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-30	0	(0	(0	0		0
Net	611.477	0	(0	(0	0		0
Changes in other technical provisions Gross - Direct Business	0	0	() 0	() 0	0		0
Gross - Proportional reinsurance accepted	0	0	(0	(0	0		0
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	(0	(0	0		0
Net	0	0	(0	(0	0		0
Expenses incurred	24.907	0	(0	(0	0		0
Other expenses									
Total expenses									

		or: non-life insurance at business and accep reinsurance)			Line of bu			
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	С					619.129
Gross - Proportional reinsurance accepted	0	0	C					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	C	0	0	0	0	102
Net	0	0	C	0	0	0	0	619.028
Premiums earned								
Gross - Direct Business	0	0	C					655.027
Gross - Proportional reinsurance accepted	0	0	C					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	C	0	0	0	0	102
Net	0	0	C	0	0	0	0	654.925
Claims incurred								
Gross - Direct Business	0	0	C					611.447
Gross - Proportional reinsurance accepted	0	0	C					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	C	0	0	0	0	-30
Net	0	0	C	0	0	0	0	611.477
Changes in other technical provisions								
Gross - Direct Business	0	0	С					0
Gross - Proportional reinsurance accepted	0	0	C					0
Gross - Non- proportional reinsurance accepted				0	0	0	0	0
Reinsurers'share	0	0	C	0	0	0	0	0
Net	0	0	С	0	0	0	0	0
Expenses incurred	0	0	C	0	0	0	0	24.907
Other expenses								1.341
Total expenses								26.247

				Direct business		ional rainauranaa			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	ond accepted proportion 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
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	C	0	0	0	0	C	0
Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions									
Gross	19.531	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
Net Best Estimate of Premium Provisions	19.531	0	(0	0	0	0	() C
Claims provisions Gross	218.783	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	() C
Net Best Estimate of Claims Provisions	218.783	0	(0	0	0	0	()
Total Best estimate - gross	238.314	0	(0	0	0	0	() (
Total Best estimate - net	238.314	0	(0	0	0	0	() (
Risk margin	8.793	0	(0	0	0	0	((
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	0	(0	0	0	0	C) (
Best estimate	0	0	(0	0	0	0	()
Risk margin	0	0	(0	0	0	0	()
Technical provisions - total Technical provisions - total	247.107	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	() (
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	247.107	0	(0	0	0	0	() (

	Direct business a	and accepted proporti	onal reinsurance		Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
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								10.501
Gross Total recoverable from reinsurance/SPV and Finite Re after	0	0	0	0	0	0	0	19.531
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	19.531
Claims provisions	0	0	0	0	0	0	0	218.783
Gross Total recoverable from reinsurance/SPV and Finite Re after	0	0	0	0	0	0	U	210.703
the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0							218.783
Total Best estimate - gross Total Best estimate - net	0							238.314 238.314
Risk margin	0							8.793
Amount of the transitional on Technical Provisions				-				00
Technical Provisions calculated as a whole	0	0	0					0
Best estimate Risk margin	0			-				0
		0	0	0		Ü	0	0
Technical provisions - total Technical provisions - total	0	0	0	0	0	0	0	247.107
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	247.107

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

Gross Claim	s Paid (non-cumulative)												
(absolute ar	mount)												
					D	evelopment year						_	Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
Prior											(0	
V-9	0	0	0	0	9	-202	-670	289	0	0		0	-574
N-8	0	0	0	680	-390	-87	119	0	0			0	322
N-7	0	0	7.479	602	-488	16	0	0				0	7.609
N-6	0	115.831	8.534	476	455	0	0					0	125.296
V-5	192.265	199.844	18.082	-15.083	1.113	0						0	396.221
V-4	260.660	209.469	14.951	-11.294	-83							-83	473.703
N-3	297.441	195.214	11.353	-2.243								-2.243	501.766
V-2	328.720	205.062	16.889									16.889	550.671
V-1	425.087	186.790										186.790	611.877
V	410.817											410.817	410.817
											Tot	al 612.169	3.077.707

olute amo	unt)											
					De	evelopment year						(discount
	0	1	2	3	4	5	6	7	8	9	10 & +	data)
											C)
	0	0	0	0	220.732	0	0	0	0	0		
	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0				
	0	7.951	374	0	0	0	0					
	232.373	880	-14.365	0	0	0						
	218.049	-4.245	-8.985	-773	0							
	197.794	16.171	-2.232	39								
	204.892	18.666	29									
	205.781	8.586										
	215.250											21

Underwriting year

absolute ar	nount)												
					Deve	lopment year							Sum of years
ar	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	Sum of years (cumulative)
ior												0 0	
9	0	0	0	0	0	0	0	0	0	0		0	
8	0	0	0	0	0	0	0	0	0			0	
7	0	0	0	0	0	0	0	0				0	
6	0	0	0	0	0	0	0					0	
5	0	0	0	0	0	0						0	
4	0	0	0	0	0							0	
3	0	0	0	0								0	
2	0	0	0									0	
1	0	0										0	
	0											0	

amou	unt)											
					De	velopment year						(discounted
	0	1	2	3	4	5	6	7	8	9	10 & +	data)
											C) (
	0	0	0	0	0	0	0	0	0	0		(
	0	0	0	0	0	0	0	0	0			0
	0	0	0	0	0	0	0	0				C
	0	0	0	0	0	0	0					С
	0	0	0	0	0	0						С
	0	0	0	0	0							C
	0	0	0	0								0
	0	0	0									O
	0	0										O
	0											C

	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	62.200	62.200		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	02.200			0	
Subordinated mutual member accounts	0	~ 1	0	0	
Surplus funds	0		-	0	
Preference shares	0		0	0	C
Share premium account related to preference shares	0		0	0	-
Reconciliation reserve	60.621	60.621		0	~
Subordinated liabilities	20.631.035	00.021	0	20.631.035	C
An amount equal to the value of net deferred tax assets	0		Ü	20.001.000	C
Other own fund items approved by the supervisory authority as basic own funds not specified above	0		0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the	0	0	0	0	
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					
	0	0	0	^	
Deductions for participations in financial and credit institutions Total basic own funds after deductions	143.497	122.866	0	20.631	
Total basic own funds after deductions	143.497	122.000	U	20.031	C
Ancillary own funds					
Ancillary own funds	0			0	
Unpaid and uncalled ordinary share capital callable on demand	0			U	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type	0			0	
undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	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	-
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	
Other ancillary own funds	0			0	
Total ancillary own funds	0			0	С
Available and eligible own funds					
Total available own funds to meet the SCR	143.497	122.866	0	20.631	C
Total available own funds to meet the MCR	143.497	122.866	0	20.631	
Total eligible own funds to meet the SCR	143.497	122.866	0	20.631	C
Total eligible own funds to meet the MCR	130.942	122.866	0	8.076	
SCR	94.672				
MCR	40.381				
Ratio of Eligible own funds to SCR	152%				
Ratio of Eligible own funds to MCR	324%				
Reconciliation reserve					
Excess of assets over liabilities	122.866				
Own shares (held directly)	122.000				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	62.245				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	60.621				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	4.403				
Total Expected profits included in future premiums (EPIFP)	4.403				

Gross solvency capital requirement	USP	Simplifications
4.721		
5.376		
0	None	
73.141	None	
0	None	
-7.194		
0		
76.044		
18.628 0 0 0 94.672 0 94.672		
0		
0		
0		
0		
0		
	capital requirement 4.721 5.376 0 73.141 0 -7.194 0 76.044 18.628 0 0 0 94.672 0 94.672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	capital requirement USP 4.721 5.376 0 None 73.141 None 0 None -7.194 0 76.044 18.628 0 0 94.672 0 94.672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Linear formula component for non-life insurance and reinsurance obligations

MCR_{NL}	Result	40.381

	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	238.314	620.846
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

	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	40.381
SCR	94.672
MCR cap	42.603
MCR floor	23.668
Combined MCR	40.381
Absolute floor of the MCR	2.500
Minimum Capital Requirement	40.381

DE FRIESLAND ZORGVERZEKERAAR N.V.

Public Disclosure QRT's

2017



S.02.01.02 - Balance sheet

Assets

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₹	1	U	U	C

0

10.564 **616.017**

319.801

Solvency II value

Intendible accets	Ć
Intangible assets Deferred tax assets	(
Pension benefit surplus	(
·	
Property, plant & equipment held for own use	324
Investments (other than assets held for index-linked and unit-linked contracts)	424.782
Property (other than for own use)	(
Holdings in related undertakings, including participations	(
Equities	7.92
Equities - listed	1
Equities - unlisted	7.916
Bonds	384.996
Government Bonds	142.92
Corporate Bonds	242.075
Structured notes	(
Collateralised securities	(
Collective Investments Undertakings	18.883
Derivatives	
	(10.07
Deposits other than cash equivalents	12.976
Other investments	
Assets held for index-linked and unit-linked contracts	
Loans and mortgages	24.122
Loans on policies	(
Loans and mortgages to individuals	(
Other loans and mortgages	24.12
Reinsurance recoverables from:	
Non-life and health similar to non-life	(
Non-life excluding health	
Health similar to non-life	
Life and health similar to life, excluding health and index-linked and unit-linked	
<u> </u>	
Health similar to life	
Life excluding health and index-linked and unit-linked	
Life index-linked and unit-linked	
Deposits to cedants	ı
Insurance and intermediaries receivables	278.13
Reinsurance receivables	ı
Receivables (trade, not insurance)	175.46
Own shares (held directly)	(
Amounts due in respect of own fund items or initial fund called up but not yet paid in	(
	32 990
Cash and cash equivalents Any other assets, not elsewhere shown	
Any other assets, not elsewhere shown Total assets	935.818
Any other assets, not elsewhere shown Total assets	32.990 935.818 € 1.000
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet	935.818
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities	935.818 € 1.000 Solvency II value
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions - non-life	935.818 € 1.000 Solvency II value
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health)	935.818 € 1.000 Solvency II value
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Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate	935.818 € 1.000 Solvency II value
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin	935.818 € 1.000 Solvency II value 604.59
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life)	935.818 € 1.000 Solvency II value 604.59
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole	935.816 € 1.00 Solvency II value 604.59
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin	935.818 € 1.000 Solvency II value 604.59
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin	935.818 € 1.00 Solvency II value 604.59 604.59
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin	935.813 € 1.000 Solvency II value 604.59 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin	935.813 € 1.000 Solvency II value 604.59 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked)	935.81 € 1.00 Solvency II value 604.59 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life)	935.81: € 1.00 Solvency II value 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate	935.813 € 1.00 Solvency II value 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin	935.813 € 1.00 Solvency II value 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked)	935.818 € 1.00 Solvency II value 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) TP calculated as a whole	935.813 € 1.00 Solvency II value 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate	935.813 € 1.00 Solvency II value 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin	935.81: € 1.00 Solvency II value 604.59 586.45 18.13
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Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions – index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin	935.81 € 1.00 Solvency II value 604.59 586.45 18.13
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Any other assets, not elsewhere shown Fotal assets S.02.01.02 - Balance sheet S.02.01.02 - Balance sheet Fechnical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Fechnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Fechnical provisions – index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Fechnical provisions – index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Contingent liabilities	935.81: € 1.00 Solvency II value 604.59 586.45 18.13
Any other assets. not elsewhere shown Fotal assets S.02.01.02 - Balance sheet S.02.01.02 - Balance sheet Fechnical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Fechnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions – index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Fechnical provisions – index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Contingent liabilities Provisions other than technical provisions	935.81: € 1.00 Solvency II value 604.59 586.45 18.13
Any other assets. S.02.01.02 - Balance sheet S.02.01.02 - Balance sheet Fechnical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Fechnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Fechnical provisions - life (excluding index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Fechnical provisions – index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Contingent liabilities Provisions other than technical provisions	935.81: € 1.00 Solvency II value 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet S.02.01.02 - Balance sheet Echnical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Fechnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Fechnical provisions – index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Contingent liabilities Provisions other than technical provisions Pension benefit obligations	935.81 € 1.00 Solvency II value 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet S.02.01.02 - Balance sheet Fechnical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Fechnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Fechnical provisions – index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Fechnical provisions – index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers	935.81 € 1.00 Solvency II value 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet S.02.	935.81 € 1.00 Solvency II value 604.59 586.45 18.13
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Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions – index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions – index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Debts owed to credit institutions	935.818 € 1.000 Solvency II value 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions	935.818 € 1.000 Solvency II value 604.59 (0) (1) (1) (1) (2) (3) (4) (4) (5) (6) (6) (7) (7) (8) (9) (9) (1) (1) (1) (1) (1) (1
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions – index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Derivatives Debts owed to credit institutions Insurance & intermediaries payables	935.818 € 1.000 Solvency II value 604.59 (0) (1) (1) (1) (2) (3) (4) (4) (5) (6) (6) (7) (7) (7) (8) (9) (9) (1) (1) (1) (1) (1) (1
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Defeored tax liabilities Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables	935.818 € 1.000 Solvency II value 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP colculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP colculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP colculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions Technical provisi	935.818 € 1.000 Solvency II value 604.59 586.45 18.13
Any other assets, not elsewhere shown Total assets S.02.01.02 - Balance sheet Liabilities Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked TP calculated as a whole Best Estimate Risk margin Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Defeored tax liabilities Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables	935.81 € 1.00 Solvency II value 604.59 586.45 18.13

Subordinated liabilities not in BOF

Any other liabilities, not elsewhere shown Total liabilities

Subordinated liabilities in BOF

Excess of assets over liabilities

		Line of Rusin	ness for: non-life ins	surance and reinsuran	ce obligations (dire	ect husiness and acce	ented proportional re	insurance)	
	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	1.295.558	0	C	0	C	0	0	(0 0
Gross - Proportional reinsurance accepted	0	0	C	0	(0	0	(0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-17.724	0	C	0	(0	0	(0 0
Net	1.313.282	0	C	0	(0	0	(0 0
Premiums earned Gross - Direct Business	1.340.023	0	(0	(0	0	(0 0
Gross - Proportional reinsurance accepted	0	0	C	0	(0	0	(0 0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-17.724	0	C	0	(0	0	(0 0
Net	1.357.747	0	C	0	(0	0	(0 0
Claims incurred									
Gross - Direct Business	1.302.282	0	C	0	(0	0	(0
Gross - Proportional reinsurance accepted	0	0	C	0	(0	0	(0 0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-16.873	0	C	0	(0	0	(0 0
Net	1.319.155	0	C	0	(0	0	(0 0
Changes in other technical provisions									
Gross - Direct Business	0	0	C	0	(0	0	(0
Gross - Proportional reinsurance accepted	0	0	C	0	(0	0	(0 0
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	C	0	(0	0	(0 0
Net	0	0	(0	(0	0	(0 0
Expenses incurred	45.638	0	C	0	(0	0	(O C
Other expenses									
Total 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				
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total	
Premiums written									
Gross - Direct Business	0	0	0					1.295.558	
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	-17.724	
Net	0	0	0	0	0	0	0	1.313.282	
Premiums earned									
Gross - Direct Business	0	0	0					1.340.023	
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	-17.724	
Net	0	0	0	0	0	0	0	1.357.747	
Claims incurred									
Gross - Direct Business	0	0	0					1.302.282	
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	-16.873	
Net	0	0	0	0	0	0	0	1.319.155	
Changes in other technical provisions									
Gross - Direct Business	0	0	0					0	
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	0	
Expenses incurred	0	0	0	0	0	0	0	45.638	
Other expenses								2.079	
Total expenses								47.717	

S.17.01.02 - Non-life Technical Provisions € 1.000

				Direct business a	nd accepted proport	onal 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	С	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	C	0	0	0	0	C	0
Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions									
Gross	98.682	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	C	0	0	0	0	C	
Net Best Estimate of Premium Provisions	98.682	0	(0	0	0	0	С	0
Claims provisions Gross	487.771	0	(0	0	0	0	C	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	C	0	0	0	0	C	0
Net Best Estimate of Claims Provisions	487.771	0	(0	0	0	0	С	0
Total Best estimate - gross	586.454	0	(0	0	0	0	С	0
Total Best estimate - net	586.454	0	(0	0	0	0	C	0
Risk margin	18.137	0	(0	0	0	0	С	0
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	0	(0	0	0	0	C	0
Best estimate	0	0	(0	0	0	0	C	0
Risk margin	0	0	(0	0	0	0	C	0
Technical provisions - total Technical provisions - total	604.591	0	C	0	0	0	0	C	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	C	0	0	0	0	C	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	604.591	0	C	0	0	0	0	C	0

	Direct business a	nd accepted proporti	onal reinsurance					
	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	Total Non-Life obligation
Technical provisions calculated as a whole Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	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	98.682
Total recoverable from reinsurance/SPV and Finite Re after							0	
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	98.682
Claims provisions Gross	0	0	0	0	0	0	0	487.771
Total recoverable from reinsurance/SPV and Finite Re after	0	0		O		0	0	407.771
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	487.771
Total Best estimate - gross	0	0	0	0	0	0	0	586.454
Total Best estimate - net	0	0			-	-		586.454
Risk margin	0	0	0	0	0	0	0	18.137
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0			0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total	0	0				0	0	/O4 F01
Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re	0	0	0	0	0	0	0	604.591
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	604.591

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

Gross Clair	ns Paid (non-cumulative)												
(absolute a	imount)												
						Development year						_	Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
Prior											(0	
N-9	0	0	0	0	3.878	0	-8	0	0	0		0	3.870
N-8	0	0	0	-10.373	-1.950	5	-226	0	0			0	-12.544
N-7	0	0	15.650	-1.411	1.129	-327	0	0				0	15.041
N-6	0	314.166	28.340	604	-437	-11.795	-11					-11	330.866
N-5	536.230	431.866	24.424	-3.280	2.294	390						390	991.924
N-4	633.484	396.976	14.486	-20.398	-2.231							-2.231	1.022.316
N-3	656.547	388.503	17.459	-330								-330	1.062.180
N-2	756.778	395.389	20.708									20.708	1.172.875
N-1	880.866	396.377										396.377	1.277.243
Ν	900.359											900.359	900.359
											Tot	al 1.315.261	6.764.131

nount)												
Development year												
0	1	2	3	4	5	6	7	8	9	10 & +	data)	
											0 0	
0	0	0	0	0	0	0	0	0	0		0	
0	0	0	-1.272	0	0	0	0	0			0	
0	0	1.571	0	0	0	0	0				0	
0	47.967	7.045	0	0	0	0					0	
492.810	51.563	3.921	0	0	0						0	
432.945	14.349	6.383	4.613	6.865							6.877	
440.458	35.485	12.285	4.739								4.748	
454.705	39.255	9.741									9.758	
427.896	29.191										29.243	

Underwriting year

				Devel	opment year							Sum of ye
0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulat
										(0	
0	0	0	0	0	0	0	0	0	0		0	
0	0	0	0	0	0	0	0	0			0	
0	0	0	0	0	0	0	0				0	
0	0	0	0	0	0	0					0	
0	0	0	0	0	0						0	
0	0	0	0	0							0	
0	0	0	0								0	
0	0	0									0	
0	0										0	
0											0	

amou	ınt)											
					Deve	elopment year						(discounted
	0	1	2	3	4	5	6	7	8	9	10 & +	data)
											C	,
	0	0	0	0	0	0	0	0	0	0		-
	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0				
	0	0	0	0	0	0	0					
	0	0	0	0	0	0						-
	0	0	0	0	0							
	0	0	0	0								•
	0	0	0									
	0	0										
	0											

S.23.01.01 - Own funds € 1.000

	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	90.885	90.885			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	(
Surplus funds	0	0				
Preference shares	0		0		0	
Share premium account related to preference shares	0		0		0	(
Reconciliation reserve	228.871	228.871				
Subordinated liabilities	0		0		0	
An amount equal to the value of net deferred tax assets	0					(
Other own fund items approved by the supervisory authority as basic own funds not specified above	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	23.845					
Deductions						
Deductions for participations in financial and credit institutions	0	0	0		0	
Total basic own funds after deductions	295.956	295.956	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	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	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	
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	(
Other ancillary own funds	0				0	(
Total ancillary own funds	0				0	(
Available and eligible own funds						
Total available own funds to meet the SCR	295.956	295.956	0		0	
Total available own funds to meet the MCR	295.956	295.956	0		0	
Total eligible own funds to meet the SCR	295.956	295.956	0		0	
Total eligible own funds to meet the MCR	295.956	295.956	0		0	
SCR	205.491					
MCR CONTRACTOR CONTRAC	88.485					
Ratio of Eligible own funds to SCR	144%					
Ratio of Eligible own funds to SCR	334%					
Ratio of Engine own funds to MCR	33470					
Reconciliation reserve						
Excess of assets over liabilities	319.801					
Own shares (held directly and indirectly)	319.601					
For eseeable dividends, distributions and charges	00.000					
Other basic own fund items	90.930					
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0					
Reconciliation reserve	228.871					
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
Marketrisk	21.298		
Counterparty default risk	10.650		
Life underwriting risk	0	None	
Health underwriting risk	156.751	None	
Non-life underwriting risk	0	None	
Diversification	-22.100		
Intangible asset risk	0		
Basic Solvency Capital Requirement	166.599		
Calculation of Solvency Capital Requirement Operational risk Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Solvency capital requirement excluding capital add-on Capital add-on already set Solvency capital requirement	38.892 0 0 0 205.491 0 205.491		
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	88.485

	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	586.454	1.296.204
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

	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	88.485
SCR	205.491
MCR cap	92.471
MCR floor	51.373
Combined MCR	88.485
Absolute floor of the MCR	2.500
Minimum Capital Requirement	88.485

Public Disclosure QRT's

2017



S.02.01.02 - Balance sheet	€ 1.000
Assets	Solvency II value
Intangible assets	O O
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)	228.156
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	22.546
Equities - listed	22.546
Equities - unlisted	0
Bonds	205.235
Government Bonds	148.808
Corporate Bonds	56.427
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	0
Derivatives Derivatives	375
	0
Deposits other than cash equivalents	
Other investments Assets held for index-linked and unit-linked contracts	0
	0
Loans and mortgages	0
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	0
Reinsurance recoverables from:	4.880
Non-life and health similar to non-life	4.880
Non-life excluding health	4.880
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	4.231
Reinsurance receivables	8.150
Receivables (trade, not insurance)	6.165
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	3.921
Any other assets, not elsewhere shown	4.865
Total assets	260.368
S.02.01.02 - Balance sheet	€ 1.000
Liabilities	Solvency II value
Technical provisions – non-life	32.113
Technical provisions – non-life (excluding health)	32.113
TP calculated as a whole	0
Best Estimate	26.820
Risk margin	5.293
Technical provisions - health (similar to non-life)	0.243
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - life (excluding index-linked and unit-linked)	0
recrimed provisions - the (excitating index-inited and drift-inited)	0

Lightlitian	Colveney II value
Liabilities Taskaisel provisions and life	Solvency II value
Technical provisions – non-life Technical provisions – non-life (evaluding health)	32.113
Technical provisions – non-life (excluding health)	32.113
TP calculated as a whole	0
Best Estimate Disk marrin	26.820
Risk margin	5.293
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	12.967
Derivatives	19
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	3.132
Reinsurance payables	0
Payables (trade, not insurance)	9.063
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	6.115
Total liabilities	63.408
Excess of assets over liabilities	196.960

									C 1.00
		Line of	Business for: non-life	insurance and reinsur	ance obligations (direct	business and accepte	ed proportional reinsurar	ice)	
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	0	0	0	(0	163	80.711	С	
Gross - Proportional reinsurance accepted	0	0	0	(0	C	0	C	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	(0	C	37.027	C	
Net	0	0	0	C	0	163	43.683	C	
Premiums earned									
Gross - Direct Business	0	0	0	C	0	164	80.047	C	
Gross - Proportional reinsurance accepted	0	0	0	C	0	C	0	C	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	C	0			C	
Net	0	0	0	C	0	164	47.071	C	
Claims incurred									
Gross - Direct Business	0	0	0	C	0	37	13.555	C	
Gross - Proportional reinsurance accepted	0	0	0	C	0	C	0	C	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	C	0	C	2.116	C	
Net	0	0	0	(0	37	11.438	С	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	(0	C	0	C	
Gross - Proportional reinsurance accepted	0	0	0	(0	C	0	C	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	(0	C	0	C	
Net	0	0	0	(0	C	0	C	
Expenses incurred	0	0	0	(0	39	10.953	C	
Other expenses									
Total 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					
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total		
Premiums written										
Gross - Direct Business	0		0					80.873		
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	37.027		
Net	0		0 0	0	0	0	0	43.846		
Premiums earned										
Gross - Direct Business	0		0 0					80.211		
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	32.976		
Net	0		0 0	0	0	0	0	47.235		
Claims incurred										
Gross - Direct Business	0		0					13.591		
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	2.116		
Net	0		0 0	0	0	0	0	11.475		
Changes in other technical provisions										
Gross - Direct Business	0		0					0		
Gross - Proportional reinsurance accepted	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	0		
Expenses incurred	0		0 0	0	0	0	0	10.991		
Other expenses								0		
Total expenses								10.991		

			Line of Business for: life	e insurance obligations			Line of business for obliga		
	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	Total
Premiums written									
Gross	0	0	0	0		0	0	0	0
Reinsurers' share	0	-		0		-		0	0
Net	0	0	0	0	0	0	0	0	0
Premiums earned									
Gross	0	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Claims incurred									
Gross	0	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross	0	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	0	0	0	0	0
Other expenses									0
Total expenses									0

Other expenses

Total expenses

0

	Home Country	Т	op 5 countries (by amour	nt of gross premiums writ	ten) - non-life obligations		Total Top 5 and home country
		BE	FR	UK	СА	DE	country y
Premiums written							
Gross - Direct Business	68.407	5.630	2.481	1.889	1.456	214	80.07
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	(
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	
Reinsurers' share	31.505	2.530	1.164	675	632	161	36.66
Net	36.902	3.100	1.317	1.214	824	53	43.41
Premiums earned							
Gross - Direct Business	68.199	5.409	2.424	1.704	1.350	351	79.43
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	
Reinsurers' share	28.005	2.273	1.030	643	564	145	32.65
Net	40.194	3.136	1.394	1.061	787	206	46.77
Claims incurred							
Gross - Direct Business	10.276	2.371	1.059	731	463	-154	14.74
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	
Reinsurers' share	331	1.398	405	29	0	0	2.16
Net	9.946	973	654	702	463	-154	12.58
Changes in other technical provisions				-			
Gross - Direct Business	0	0	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0				0	
Gross - Non- proportional reinsurance accepted	0	0				0	
Reinsurers'share	0	0				0	
Net	0	0		0	0	0	
Expenses incurred	8.215	328	372	141	237	40	
Other expenses							
Total expenses							9.33
Total expenses							
							Total Top 5 and home
	Home Country		Top 5 countries (by amo	ount of gross premiums w	ritten) - life obligations		country
Premiums written							
Gross	0						
Reinsurers' share	0						
Net	0						
Premiums earned							
Gross	0						
Reinsurers' share	0						
Net	0						
Claims incurred							
Gross	0						
Reinsurers' share	0						
Net	0						
Changes in other technical provisions	0						
Gross	0						
Reinsurers' share	0						
Net	0						
Expenses incurred	0						
Other expanses	U						(

S.17.01.02 - Non-life Technical Provisions € 1.000

				Direct business	and accepted proportion	nal 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	0	0	0	0	0	0	0	0	0
default associated to TP as a whole									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	0	0	0	0	0	6.886	0	0
Total recoverable from reinsurance/SPV and Finite Re after									
the adjustment for expected losses due to counterparty	0	0	0	0	0	0	-10.036	0	0
default									
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	16.923	0	0
Claims provisions									
Gross	0	0	0	0	0	0	19.934	0	0
Total recoverable from reinsurance/SPV and Finite Re after									
the adjustment for expected losses due to counterparty	0	0	0	0	0	0	14.916	0	0
default									
Net Best Estimate of Claims Provisions	0							0	-
Total Best estimate - gross	0							0	
Total Best estimate - net	0				-			0	-
Risk margin	0	0	0	0	0	0	5.293	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0		0		0	0	0	
Best estimate	0								-
Risk margin	0	0	0	0	0	0	0	0	0
T									
Technical provisions - total							00.440		
Technical provisions - total	0	0	0	0	0	0	32.113	0	0
Recoverable from reinsurance contract/SPV and Finite Re	^		^	_	_	_	4.000		
after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	4.880	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	27.234	0	0
reinsurance/SPV and Finite Re - total									

	Direct business a	and accepted proportion	nal reinsurance		Accepted non-prop	ortional reinsurance		
	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	Total Non-Life obligation
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	6.886
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	-10.036
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	16.923
Claims provisions Gross	0	0	0	0	0	0	0	19.934
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	14.916
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	5.018
Total Best estimate - gross	0	0	0	0	0	0	0	26.820
Total Best estimate - net	0	0		-	0			21.940
Risk margin	0	0	0	0	0	0	0	5.293
Amount of the transitional on Technical Provisions	0	0	0	0	0	0	0	0
Technical Provisions calculated as a whole Best estimate	0	0			0	Ü		0
Risk margin	0	0			0			0
Technical provisions - total			-					
Technical provisions - total	0	0	0	0	0	0	0	32.113
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	4.880
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	27.234

S.19.01.21 - Non-life Insurance Claims Information € 1

Total Non-Life Business

Accident year

Gross	Claims Paid	d (non-cumulative)

	ar ala (non-carnalative)												
(absolute an	nount)				_								
					D	evelopment year							Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
Prior											174	174	
N-9	15.734	17.694	926	309	71	20	7	139	0	0		0	34.900
N-8	23.600	7.395	327	160	144	0	137	-28	0			0	31.736
N-7	18.882	5.817	440	217	165	6	10	0				0	25.536
N-6	18.419	6.974	1.595	-383	69	-30	0					0	26.645
N-5	19.612	7.122	650	110	87	0						0	27.581
N-4	6.679	11.273	1.660	186	8							8	19.806
N-3	20.995	9.527	557	308								308	31.387
N-2	30.052	10.969	850									850	41.872
N-1	79.404	56.649										56.649	136.053
N	14.403											14.403	14.403
											Tota	72.393	389.920

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)												
						Development year						(discounted
Year	0	1	2	3	4	5	6	7	8	9	10 & +	data)
Prior											78	79
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
N-7	0	0	0	0	0	0	6	6				6
N-6	0	0	0	0	0	0	0					0
N-5	0	0	0	0	5	-2						-2
N-4	0	0	0	151	146							146
N-3	0	0	2.146	1.783	·							1.780
N-2	0	1.487	414									414
N-1	60.483	7.495										7.498
Ν	9.988											10.013
											Tot	al 19.934

Underwriting year

Gross Claims Paid (non-c	(aviteliumur

					Develo	pment year							Sum of years
'ear	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
rior												0 0	
J-9	0	0	0	0	0	0	0	0	0	0		0	
1-8	0	0	0	0	0	0	0	0	0			0	
J-7	0	0	0	0	0	0	0	0				0	
V-6	0	0	0	0	0	0	0					0	
V-5	0	0	0	0	0	0						0	
V-4	0	0	0	0	0							0	
V-3	0	0	0	0								0	
V-2	0	0	0									0	
V-1	0	0										0	
1	0											0	
											То	tal 0	

Gross undiscounted	Rest	Estimate	Claims	Provisions

Development year											(discounted	
	0 1		2	3	4	5	6	7	8	9	10 & +	data)
												0
	0	0	0	0	0	0	0	0	0	0		
	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0				
	0	0	0	0	0	0	0					
	0	0	0	0	0	0						
	0	0	0	0	0							
	0	0	0	0								
	0	0	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	32.113	() 0	13	0
Basic own funds	183.410	(0	-5	0
Eligible own funds to meet SCR	183.410	(0	-5	0
SCR	64.369	(0	6	0
Eligible own funds to meet MCR	183.410	(0	-5	0
Minimum Capital Requirement	16 092	() ()	0	0

S.23.01.01 - 0wn funds € 1.000

	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		()
Share premium account related to ordinary share capital	0	0		()
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		(
Subordinated mutual member accounts	0		0	()
Surplus funds	0	0			
Preference shares	0		0	()
Share premium account related to preference shares	0		0	()
Reconciliation reserve	178.302	178.302			
Subordinated liabilities	0		0	(
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	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	()
Total basic own funds after deductions	183.410	183.410	0	()
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	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			()
Unpaid and uncalled preference shares callable on demand	0			()
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			(
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			(
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			(
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			(
Supplementary members calls other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			(
Other ancillary own funds	0			(
Total ancillary own funds	0			(
Total aliciliary own runus	U			(
Available and eligible own funds					
Total available own funds to meet the SCR	183.410	183.410	0	(
Total available own funds to meet the MCR	183.410	183.410	0		
Total eligible own funds to meet the MCR	183.410	183.410	0	(
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR			0	(
Total engible own runds to meet the MCR	183.410	183.410	Ü	(
COD	(4.2/0				
SCR MCR	64.369				
	16.092				
Ratio of Eligible own funds to SCR	285%				
Ratio of Eligible own funds to MCR	1140%				
Reconciliation reserve					
Excess of assets over liabilities	196.960				
Own shares (held directly and indirectly)	0				
For e seeable dividends, distributions and charges	13.550				
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	178.302				
INCOUNCINGUIGHT COCK VC	170.302				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	1.976				
Total Expected profits included in future premiums (EPIFP)	1.976				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	12.328	0		
2	Counterparty default risk	6.014	0		
3	Life underwriting risk	0	0	None	
4	Health underwriting risk	0	0	None	
5	Non-life underwriting risk	78.147	81.612	None	
6	Intangible asset risk	0	0		
7	Operational risk	2.463	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-21.456	0		
10	Loss-absorbing capacity of expected profits	-1.983	-1.983		

0

0

Calculation of Solvency Capital Requirement	
Total undiversified components	75.513
Diversification	-11.143
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	64.369
Capital add-ons already set	0
Solvency capital requirement	64.369
Other information on SCR	
Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	-21.456
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 (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	C
	_

Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios

Diversification effects due to RFF nSCR aggregation for article 304

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	5.351
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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	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	21.940	43.846
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

	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	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	5.351
SCR	64.369
MCR cap	28.966
MCR floor	16.092
Combined MCR	16.092
Absolute floor of the MCR	2.500
Minimum Capital Requirement	16.092

Achmea Reinsurance Company N.V.

Public Disclosure QRT's

2017



S.02.01.02 - Balance sheet € 1.000

Assets	Solvency II value
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)	1.040.830
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	90.584
Equities - listed	90.584
Equities - unlisted	0
Bonds	271.259
Government Bonds	152.675
Corporate Bonds	118.585
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	73.350
Derivatives	880
Deposits other than cash equivalents	604.756
Other investments	0
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:	74.958
Non-life and health similar to non-life	72.951
Non-life excluding health	72.620
Health similar to non-life	332
Life and health similar to life, excluding health and index-linked and unit-linked	2.007
Health similar to life	1.866
Life excluding health and index-linked and unit-linked	141
Life index-linked and unit-linked	0
Deposits to cedants	5.819
Insurance and intermediaries receivables	281
Reinsurance receivables	113
Receivables (trade, not insurance)	1.505
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	7.395
Any other assets, not elsewhere shown	3.786
Total assets	1.134.685
S.02.01.02 - Balance sheet	€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	189.862
Technical provisions – non-life (excluding health)	188.884
TP calculated as a whole	0
Best Estimate	170.154
Risk margin	18.730
Technical provisions - health (similar to non-life)	978
TP calculated as a whole	0
Best Estimate	888
Risk margin	90
Technical provisions - life (excluding index-linked and unit-linked)	650.186
Technical provisions - health (similar to life)	50.203
TP calculated as a whole	0
Best Estimate	49.385
Risk margin	818
Technical provisions – life (excluding health and index-linked and unit-linked)	599.983
TP calculated as a whole	0
Best Estimate	595.465
Risk margin	4.518
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	1.510
Deferred tax liabilities	3.821
Derivatives	429
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	8.213
Reinsurance payables	294
Payables (trade, not insurance)	4.180
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	11.936
Total liabilities	870.431
Excess of assets over liabilities	264.254

		Line of	f Business for: non-life	insurance and reinsur	ance obligations (direct	: business and accepte	ed proportional reinsurar	nce)	
	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	,
Gross - Proportional reinsurance accepted	0	0	320	(0	998	3 21.974	239	(
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0		0			0	•
Net	0	0	320	(0	998	21.968	239	(
Premiums earned									
Gross - Direct Business	0	0	0	(0	C	0	0	(
Gross - Proportional reinsurance accepted	0	0	272	(0	998	3 21.923	239	(
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	(0	C	7	0	(
Net	0	0	272	(0	998	3 21.917	239	(
Claims incurred									
Gross - Direct Business	0	0	0	(0	C	0	0	(
Gross - Proportional reinsurance accepted	0	0	0	108	0	33	3.728	19	, c
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	•	0	C	0	0	Ę
Net	0	0	0	107	0	33	3.728	19	(
Changes in other technical provisions									
Gross - Direct Business	0	0	0	(0	C	0	0)
Gross - Proportional reinsurance accepted	0	0	246	-955	0	881	28.235	80	-29
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	-545	0	(0	0	-29
Net	0	0	246	-410	0	881	28.235	80) (
Expenses incurred	0	0	57	(0	246	7.388	74	(
Other expenses									
Total 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				
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total	
Premiums written									
Gross - Direct Business	0		0 0					0	
Gross - Proportional reinsurance accepted	0		0					23.532	
Gross - Non-proportional reinsurance accepted				90	8.729	2.715	113.520	125.054	
Reinsurers' share	0		0	7	6.643	2.125	82.528	91.309	
Net	0		0	82	2.086	591	30.992	57.277	
Premiums earned Gross - Direct Business	0		0 0					0	
Gross - Proportional reinsurance accepted	0		0 0:::					23.432	
Gross - Non-proportional reinsurance accepted				90	5.893	1.742	76.294	84.019	
Reinsurers' share	0		0 0	7	4.457	1.335	54.744	60.550	
Net	0		0 0	82	1.436	407	21.551	46.902	
Claims incurred									
Gross - Direct Business	0		0					0	
Gross - Proportional reinsurance accepted	0		0 0					3.892	
Gross - Non-proportional reinsurance accepted				17	6.516	16	93.025	99.574	
Reinsurers' share	0		0 0	10	2.968	13	72.044	75.040	
Net	0		0 0	7	3.548	3	20.982	28.426	
Changes in other technical provisions									
Gross - Direct Business	0		0					0	
Gross - Proportional reinsurance accepted	0		0 0					28.459	
Gross - Non- proportional reinsurance accepted				-331	-7.451	-2.475	-68.710	-78.967	
Reinsurers'share	0		0 0	-124	-2.691	-1.482	-65.996	-70.866	
Net	0		0 0	-208	-4.761	-993	-2.714	20.357	
Expenses incurred	0		0 0	1	-294	-167	3.500	10.806	
Other expenses								0	
Total expenses								10.806	

		Line of Business for: life insurance obligations							
	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	Total
Premiums written									
Gross	0	0	0	C	0	0	0	106.403	106.403
Reinsurers' share	0	0	0	C	0	0	0	24.255	24.255
Net	0	0	0	C	0	0	0	82.148	82.148
Premiums earned									
Gross	0	0	0	C	0	0	0	106.495	106.495
Reinsurers' share	0	0	0	C	0	0	0	24.255	24.255
Net	0	0	0	C	0	0	0	82.239	82.239
Claims incurred									
Gross	0	0	0	C	0	0	0	70.406	70.406
Reinsurers' share	0	0	0	C	0	0	0	9.253	9.253
Net	0	0	0	C	0	0	0	61.153	61.153
Changes in other technical provisions									
Gross	0	0	0	C	0	0	0	-59.298	-59.298
Reinsurers' share	0	0	0	C	0	0	0	-508	-508
Net	0	0	0	C	0	0	0	-58.790	-58.790
Expenses incurred	0	0	0	C	0	0	0	54.385	54.385
Other expenses									0
Total expenses									54.385

Total expenses

54.385

	Home Country	Т	op 5 countries (by amour	nt of gross premiums writ	ten) - non-life obligations		Total Top 5 and home country
		СН	BM	DE	ES	FR	country
Premiums written		0.11	5	52	20		
Gross - Direct Business	0	0	0	0	0	0	C
Gross - Proportional reinsurance accepted	702	9.311	5.165	0	5.345	1.727	22.249
Gross - Non-proportional reinsurance accepted	119.358	108	0	3.369	248	0	123.083
Reinsurers' share	0	23.085	15.366	19.537	1.603	0	
Net	120.060	-13.666	-10.201	-16.168	3.990	1.727	85.742
Premiums earned							
Gross - Direct Business	0	0	0	0	0	0	C
Gross - Proportional reinsurance accepted	702	9.311	5.165	0	5.345	1.727	22.249
Gross - Non-proportional reinsurance accepted	78.691	-103	0	3.369	232	0	82.189
Reinsurers' share	0	15.421	10.359	13.416	1.603	-2.732	38.068
Net	79.393	-6.213	-5.194	-10.047	3.973	4.459	66.371
Claims incurred							
Gross - Direct Business	0	0	0	0	0	0	C
Gross - Proportional reinsurance accepted	135	717	2.230	0	75	0	3.157
Gross - Non-proportional reinsurance accepted	99.029	0	0	0	254	0	99.283
Reinsurers' share	0	11.552	19.833	10.436	0	5.970	47.791
Net	99.164	-10.835	-17.603	-10.436	329	-5.970	54.650
Changes in other technical provisions							
Gross - Direct Business	0	0	0	0	0	0	(
Gross - Proportional reinsurance accepted	14.611	5.743	3.554	0	1.031	2.403	27.342
Gross - Non- proportional reinsurance accepted	-81.938	0	0	5.116	0	0	-76.822
Reinsurers'share	0	0	0	0	0	0	C
Net	-67.327	5.743	3.554	5.116	1.031	2.403	-49.480
Expenses incurred	2.591	696	209	-1.221	1.472	19	3.766
Other expenses							C
Total expenses							3.766
	Home Country		Top 5 countries (by amo	ount of gross premiums w	ritten) - life obligations		Total Top 5 and home
	, , , , , , , , , , , , , , , , , , , ,						country
- · · · · · · · · · · · · · · · · · · ·		BB	IE	DE	GB	US	
Premiums written	27.227		5.005	0.050			105 100
Gross	27.037	63.750	5.235	8.259	99	1.241	105.622
Reinsurers' share	0				0	0	
Net	27.037	40.750	4.540	7.699	99	1.241	81.366
Premiums earned	27.100		5.005	0.050			105 / /
Gross	27.129	63.750			0	1.241	
Reinsurers' share	0				0	0	
Net	27.129	40.750	4.540	7.697	0	1.241	81.357
Claims incurred	0.014	10.007	40.000	5.40	05.050		70.00
Gross	9.361	13.807	10.902		35.373	383	
Reinsurers' share	0				0	0	
Net	9.361	5.782	10.102	567	35.373	383	61.569
Changes in other technical provisions	1 100		0.710	5.540	55.400		50.101
Gross	-1.420	76			-55.123	136	
Reinsurers' share	0				0	0	
Net	-1.420	76			-55.123	136	
Expenses incurred	54.385	0	0	0	0	0	
Other expenses							54 385
Total expenses							

S.12.01.02 - Life and Health SLT Technical Provisions

		Index-linked and unit-lin	ked insurance		Other life insurance					
	Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	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)
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	595.465	595.465
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0		() 0		0	0	0	141	141
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0		(0		0	0	0	595.324	595.324
Risk Margin	0	0			0			0	4.518	4.518
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	0	0			0			0	0	0
Best estimate	0		(0		0	0	0	0	0
Risk margin	0	0			0			0	0	0
Technical provisions - total	0	0			0			0	599.983	599.983

	Health insurance (direct	business)				
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
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	49.385	49.385
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0	0	0	1.866	1.866
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		0	0	0	47.519	47.519
Risk Margin	0			0	818	818
Amount of the transitional on Technical Provisions						
Technical Provisions calculated as a whole	0			0	0	0
Best estimate		0	0	0	0	0
Risk margin	0			0	0	0
Technical provisions - total	0			0	50.203	50.203

S.17.01.02 - Non-life Technical Provisions € 1.000

				Direct business	and accepted proportio	nal 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	C	0	(0	C	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	C	0	C	0	C	0
Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions									
Gross	0	(0	С	0	(-114	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	(0	C	0	C	0	C	0
Net Best Estimate of Premium Provisions	0	(0	C	0	(-114	C	0
Claims provisions Gross	0	() 0	C	0	(1.218	C	11
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	() 0	C	0	(0	C	0
Net Best Estimate of Claims Provisions	0	(0	C	0	(1.218	С	11
Total Best estimate - gross	0	(0	C	0	(1.104	С	11
Total Best estimate - net	0	(0	C	0	(1.104	С	11
Risk margin	0	(0	C	0	(122	С	0
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	() 0	C	0	(0	0	0
Best estimate	0	() 0	C			0	0	0
Risk margin	0	(0	C	0	(0	0	0
Technical provisions - total Technical provisions - total	0	() 0	C		C	1.226	0	11
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	(0	C	0	C	0	C	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	(0	C	0	(1.226	C	11

	Direct business a	and accepted proporti	onal reinsurance		Accepted non-propo	ortional reinsurance		
	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	Total Non-Life obligation
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	-193	-25	36	15.936	15.640
Total recoverable from reinsurance/SPV and Finite Re after								
the adjustment for expected losses due to counterparty	0		0	0	-11	50	12.489	12.527
default				100			0.115	0.110
Net Best Estimate of Premium Provisions	0		0 0	-193	-13	-14	3.447	3.113
Claims provisions Gross	0		0 0	1.082	64.337	1.309	87.446	155.402
Total recoverable from reinsurance/SPV and Finite Re after	0		0	1.002	04.557	1.309	07.440	155.402
the adjustment for expected losses due to counterparty	0		0	332	25.244	398	34.451	60.424
default								
Net Best Estimate of Claims Provisions	0		0 0			911	52.995	94.978
Total Best estimate - gross	0		0 0					171.042
Total Best estimate - net	0		0 0		39.080			98.091
Risk margin	0		0 0	90	7.796	254	10.557	18.819
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0		0 0	0	0	0	0	0
Best estimate	0		0 0					
Risk margin	0		0 0					
Technical provisions - total								
Technical provisions - total	0		0 0	978	72.109	1.598	113.939	189.862
Recoverable from reinsurance contract/SPV and Finite Re								
after the adjustment for expected losses due to counterparty default - total	0		0	332	25.232	448	46.940	72.951
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0		0	646	46.877	1.151	66.999	116.911

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

Gross Clain	ns Paid (non-cumulative)												
(absolute a	mount)												
					Deve	lopment year							Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	Sum of years (cumulative)
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
N-7	0	0	0	0	0	0	0	0				0	0
N-6	0	0	0	0	0	0	0					0	0
N-5	0	0	0	0	0	0						0	0
N-4	0	0	0	0	0							0	0
N-3	0	0	0	0								0	0
N-2	0	0	0									0	0
N-1	0	0										0	0
N.1	0												

amount)												
Development year												
0	1	2		3	4	5	6	7	8	9	10 & +	data)
											(0
	0	0	0	0	0	0	0	0	0	0		
	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0				
	0	0	0	0	0	0	0					
	0	0	0	0	0	0						
	0	0	0	0	0							
	0	0	0	0								
	0	0	0									
	0	0										

Underwriting year

absolute am	nount)												
					De	evelopment year							Sum of years
ear	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
ior											6.483	6.483	
-9	45.509	49.084	4.999	1.736	626	14	6	377	3	1		1	102.35
-8	9.780	13.988	3.935	886	3.717	154	316	94	154			154	33.02
-7	26.176	24.263	5.399	-2.343	2.816	7	1.457	331				331	58.10
-6	3.519	3.013	2.459	384	1.179	2.914	150					150	13.61
-5	2.042	2.407	325	554	546	149						149	6.02
I-4	35.150	27.679	1.300	2	0							0	64.13
-3	28	256	404	11								11	69
-2	3.403	10.222	397									397	14.02
1	69.414	93.935										93.935	163.34
	1.855											1.855	1.85
											-	100.447	157.40

osolute am	ount)											
_	Development year											
ear	0	1	2	3	4	5	6	7	8	9	10 & +	data)
rior											51.675	48.636
-9	66.920	22.520	11.583	10.972	7.233	9.056	11.302	12.922	12.967	10.472		9.162
-8	15.378	12.097	11.204	7.486	7.440	1.291	69	765	555			562
-7	4.171.462	10.023	7.925	3.779	1.704	1.204	193	172				567
-6	13.490	9.804	8.296	6.445	3.987	1.743	1.889					1.572
-5	3.917	4.026	2.362	2.827	2.803	2.786						2.41
4	19.725	2.553	270	1.066	943							796
3	2.993	321	1.041	980								751
2	17.267	2.192	1.499									1.152
1	105.866	21.859										22.542
	68.164											67.245

	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	840.048	0	0	0	0
Basic own funds	264.254	0	0	0	0
Eligible own funds to meet SCR	264.254	0	0	0	0
SCR	138.483	0	0	0	0
Eligible own funds to meet MCR	264.254	0	0	0	0
Minimum Capital Requirement	42.566	0	0	0	0

S.23.01.01 - 0wn funds € 1.000

	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
Surplus funds	0	0			
Preference shares	0		0		0
Share premium account related to preference shares	0		0		0
Reconciliation reserve	124.235	124.235			
Subordinated liabilities	0		0		0
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	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	264.254	264.254	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	0				
undertakings, callable on demand	0				0
Unpaid and uncalled preference shares callable on demand	0				0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	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
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
Other ancillary own funds	0				0
Total ancillary own funds	0				0
Available and eligible own funds					
Total available own funds to meet the SCR	264.254	264.254	0		0
Total available own funds to meet the MCR	264.254	264.254	0		0
Total eligible own funds to meet the SCR	264.254	264.254	0		0
Total eligible own funds to meet the MCR	264.254	264.254	0		0
SCR	138.483				
MCR	42.566				
Ratio of Eligible own funds to SCR	191%				
Ratio of Eligible own funds to MCR	621%				
Reconciliation reserve					
Excess of assets over liabilities	264.254				
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	140.019				
Reconciliation reserve	124.235				
	00				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	796				
Expected profits included in future premiums (EPIFP) - Non- life business	927				
Total Expected profits included in future premiums (EPIFP)	1.723				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	61.953	0		
2	Counterparty default risk	11.045	0		
3	Life underwriting risk	38.927	0	None	
4	Health underwriting risk	16.929	0	None	
5	Non-life underwriting risk	131.175	162.407	None	
6	Intangible asset risk	0	0		
7	Operational risk	8.033	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-46.161	0		
10	Loss-absorbing capacity of expected profits	0	0		

Calculation of Solvency Capital Requirement	
Total undiversified components	221.900
Diversification	-83.417
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	C
Solvency capital requirement excluding capital add-on	138.483
Capital add-ons already set	C
Solvency capital requirement	138.483
Other information on SCR Amount/estimate of the overall loss-absorbing capacity of technical provisions	C
	C
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	-46.161
Capital requirement for duration-based equity risk sub-module	С
Total amount of Notional Solvency Capital Requirements for remaining part	С
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	(
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	(
Diversification effects due to RFF nSCR aggregation for article 304	(

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	29.066		
		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	C
Income protection insurance and proportional reinsurance		0	С
Workers' compensation insurance and proportional reinsurance		0	320
Motor vehicle liability insurance and proportional reinsurance		0	(
Other motor insurance and proportional reinsurance		0	(
Marine, aviation and transport insurance and proportional reinsurance		0	(
Fire and other damage to property insurance and proportional reinsurance		1.104	2.583
General liability insurance and proportional reinsurance		0	(
Credit and suretyship insurance and proportional reinsurance		11	(
Legal expenses insurance and proportional reinsurance		0	(
Assistance and proportional reinsurance		0	(
Miscellaneous financial loss insurance and proportional reinsurance		0	(
Non-proportional health reinsurance		557	82
Non-proportional casualty reinsurance		39.080	2.326
Non-proportional marine, aviation and transport reinsurance		897	1.588
Non-proportional property reinsurance		56.442	50.377
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations		56.442	50.377
	13.500	56.442	50.377
Linear formula component for life insurance and reinsurance obligations	13.500	Net (of	Net (of reinsurance/SPV) total capital at risk
Linear formula component for life insurance and reinsurance obligations MCR _L Result	13.500	Net (of reinsurance/SPV) best estimate and TP	Net (of reinsurance/SPV) total
Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits	13.500	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total
Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits	13.500	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota
Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations	13.500	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 0	Net (of reinsurance/SPV) tota
Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations	13.500	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota capital at risk
Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits	13.500	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota
Deligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Overall MCR calculation	13.500	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota capital at risk
Deligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota capital at risk
Cobligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR	42.566	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota capital at risk
Cobligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR MCR cap	42.566 138.483	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota capital at risk
Deligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation	42.566 138.483 62.317	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 0 0 0 642.843	Net (of reinsurance/SPV) tota capital at risk
Cobligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR MCR cap MCR floor	42.566 138.483 62.317 34.621	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 0 0 0 642.843	Net (of reinsurance/SPV) tota capital at risk