

A wide canal with rowers and houses in the background. The canal is filled with water, and there are several rowers in yellow and white boats. The background shows houses and trees under a cloudy sky.

Public Disclosure QRTs

2017

achmea 

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

ACHMEA

Public Disclosure QRT's

2017

	Solvency II value
Assets	
Intangible assets	1.501
Deferred tax assets	757.746
Pension benefit surplus	0
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	1.156.527
Equities - unlisted	223.843
Bonds	27.814.002
Government Bonds	15.300.022
Corporate Bonds	11.087.740
Structured notes	0
Collateralised securities	1.426.239
Collective Investments Undertakings	1.913.581
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	8.124.991
Loans on policies	19.080
Loans and mortgages to individuals	7.249.540
Other loans and mortgages	856.371
Reinsurance recoverables from:	878.847
Non-life and health similar to non-life	203.856
Non-life excluding health	201.077
Health similar to non-life	2.779
Life and health similar to life, excluding health and index-linked and unit-linked	674.991
Health similar to life	86.777
Life excluding health and index-linked and unit-linked	588.215
Life index-linked and unit-linked	0
Deposits to cedants	4.497
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	0
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

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	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 - life (excluding index-linked and unit-linked)	34.656.778
Technical provisions - health (similar to life)	3.013.039
TP calculated as a whole	0
Best Estimate	2.923.064
Risk margin	89.975
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	18.995.440
TP calculated as a whole	0
Best Estimate	18.873.320
Risk margin	122.120
Contingent liabilities	0
Provisions other than technical provisions	193.243
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	1.158.675
Reinsurance payables	28.649
Payables (trade, not insurance)	316.663
Subordinated liabilities	1.939.814
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	1.939.814
Any other liabilities, not elsewhere shown	1.632.753
Total liabilities	69.813.092
Excess of assets over liabilities	8.010.599

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	13.632.032	269.996	320	783.598	570.963	47.691	1.116.365	260.526	1.538
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	43.063	0	0
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	0	0	0	42.822	0	0
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	0	0	0	42.806	0	0
Gross - Non-proportional reinsurance accepted									
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	378.842	13.925	504.768	148.077	42
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
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: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	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: life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	
Premiums written								
Gross	466.891	476.761	745.078	509.282	0	0	0	74.315
Reinsurers' share	23.563	5.790	1.425	23.668	0	0	-25	24.294
Net	443.329	470.971	743.653	485.614	0	0	25	50.021
Premiums earned								
Gross	465.764	477.127	745.082	509.282	0	0	0	74.406
Reinsurers' share	23.563	5.790	1.425	23.668	0	0	-25	24.294
Net	442.202	471.337	743.657	485.614	0	0	25	50.112
Claims incurred								
Gross	341.837	849.869	1.783.608	475.264	0	0	0	93
Reinsurers' share	23.418	7.191	2.199	-78.536	0	0	-24	8.759
Net	318.419	842.678	1.781.409	553.800	0	0	24	-8.666
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	110.668	57.758	79.565	46.351	0	0	-5	35.137
Other expenses								5.264
Total expenses								334.739

	Home Country	Top 5 countries (by amount 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					
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					
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	-70.866				-70.866
Expenses incurred	1.597.645				1.597.645
Other expenses					37.679
Total expenses					1.635.324
	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations			Total Top 5 and home 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
Reinsurers' share	-75.420	123.549	266		48.395
Net	3.553.204	449.181	85.856		4.088.241
Changes in other technical provisions					
Gross	-59.298	153.396	3.343		97.441
Reinsurers' share	-508	-31.856	0		-32.364
Net	-58.790	185.251	3.343		129.805
Expenses incurred	384.128	60.906	18.327		463.361
Other expenses					6.369
Total expenses					469.731

	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

	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)	410.820	410.820		0	
Non-available called but not paid in ordinary share capital at group level	0			0	
Share premium account related to ordinary share capital	10.590.446	10.590.446		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Non-available subordinated mutual member accounts at group level	0		0	0	0
Surplus funds	0	0			
Non-available surplus funds at group level	0	0			
Preference shares	12.417		12.417	0	0
Non-available preference shares at group level	0		0	0	0
Share premium account related to preference shares	298.381		298.381	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	-4.624.974	-4.624.974			
Subordinated liabilities	1.939.814		600.000	1.339.814	0
Non-available subordinated liabilities at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	736.301				736.301
The amount equal to the value of net deferred tax assets not available at the group level	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	0
Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	0
Non-available minority interests at group level	898	898	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	954.058	954.058	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	0	0	0	0	0
Deduction for participations included by using D&A when a combination of methods is used	0	0	0	0	0
Total of non-available own fund items	898	898	0	0	0
Total basic own funds after deductions	954.956	954.956	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Non available ancillary own funds at group level	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Own funds of other financial sectors					
Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	0	0	0	0	
Institutions for occupational retirement provision	31.174	31.174	0	0	
Non regulated entities carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	31.174	31.174	0	0	
Own 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	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0
Available and eligible own funds					
Total available own funds to meet the minimum consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	8.408.250	5.421.336	910.798	1.339.814	736.301
Total available own funds to meet the minimum consolidated group SCR	7.671.948	5.421.336	910.798	1.339.814	
Total eligible own funds to meet the minimum consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	8.355.201	5.421.336	910.798	1.339.814	683.252
Total eligible own funds to meet the minimum consolidated group SCR	6.806.775	5.421.336	910.798	474.641	
Minimum consolidated Group SCR (Article 230)					
Ratio of Eligible own funds to Minimum Consolidated Group SCR	287%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	8.386.374	5.452.510	910.798	1.339.814	683.252
Group SCR	4.555.016				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	184%				
Reconciliation reserve					
Excess of assets over liabilities	8.010.599				
Own shares (held directly and indirectly)	235.442				
Foreseeable dividends, distributions and charges	314.700				
Other basic own fund items	12.048.366				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	5.899				
Other non available own funds	31.167				
Reconciliation reserve	-4.624.974				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	1.187.359	1.187.359			
Expected profits included in future premiums (EPIFP) - Non- life business	114.281	114.281			
Total Expected profits included in future premiums (EPIFP)	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	Catastrophe 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		

Calculation of Solvency Capital Requirement

Total undiversified components	7.154.231
Diversification	-2.632.329
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	4.521.902
Capital add-ons already set	0
Solvency capital requirement for undertakings under consolidated method	4.555.016

Information on other entities

Capital requirement for other financial sectors (Non-insurance capital requirements)	16.600
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	0
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	16.600
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	16.513

Overall SCR

SCR for undertakings included via D and A	0
Solvency capital requirement	4.555.016

Other information on SCR

Amount/estimate of the overall loss-absorbing capacity of technical provisions	-68
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	-559.559
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))	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	2.373.204

Achmea Pensioen- en Levensverzekeringen N.V.

Public Disclosure QRT's

2017

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

S.02.01.02 - Balance sheet

€ 1.000

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
Excess of assets over liabilities	3.820.272

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	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				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
Premiums written									
Gross - Direct Business	0	0	0						0
Gross - Proportional reinsurance accepted	0	0	0						0
Gross - Non-proportional reinsurance accepted				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
Premiums earned									
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	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 - Direct Business	0	0	0						0
Gross - Proportional reinsurance accepted	0	0	0						0
Gross - Non-proportional reinsurance accepted				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 - Direct Business	0	0	0						0
Gross - Proportional reinsurance accepted	0	0	0						0
Gross - Non-proportional reinsurance accepted				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

	Line of Business for: life insurance obligations						Line of business for: life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
Premiums written									
Gross	0	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
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

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0		0		0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0		0		0	0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	14.701.419	14.626.606	1.177.434			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	0	0			199.590	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	44.327.688
Risk Margin	586.579	107.296		728.003			0	1.421.878
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
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 (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0		0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0		0	0	0
Technical provisions calculated as a sum of BE and RM					
Best Estimate					
Gross Best Estimate	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0
Risk Margin	0		0	0	0
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	0
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	0
Eligible own funds to meet MCR	2.855.249	0	0	-138.835	0
Minimum Capital Requirement	986.205	0	0	3.997	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)	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			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	1.018.897	1.018.897			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	965.023				965.023
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	3.820.272	2.855.249	0	0	965.023
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	3.820.272	2.855.249	0	0	965.023
Total available own funds to meet the MCR	2.855.249	2.855.249	0	0	
Total eligible own funds to meet the SCR	3.193.538	2.855.249	0	0	338.289
Total eligible own funds to meet the MCR	2.855.249	2.855.249	0	0	
SCR	2.255.263				
MCR	986.205				
Ratio of Eligible own funds to SCR	142%				
Ratio of Eligible own funds to MCR	290%				
Reconciliation reserve					
Excess of assets over liabilities	3.820.272				
Own shares (held directly and indirectly)	0				
Foreseeable 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 included in future premiums (EPIFP) - Life business	1.084.014				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	1.084.014				

	Gross solvency capital requirement	USP	Simplifications
Market risk	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	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 986.205

	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	14.456.364	
Obligations with profit participation - future discretionary benefits	236.987	
Index-linked and unit-linked insurance obligations	15.804.040	
Other life (re)insurance and health (re)insurance obligations	13.830.298	
Total capital at risk for all life (re)insurance obligations		89.397.198

Overall MCR calculation	
Linear MCR	986.205
SCR	2.255.263
MCR cap	1.014.868
MCR floor	563.816
Combined MCR	986.205
Absolute floor of the MCR	3.700
Minimum Capital Requirement	986.205

Achmea Schade- verzekeringen N.V.

Public Disclosure QRT's

2017

Assets	Solvency II value
Intangible assets	14
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	37
Investments (other than assets held for index-linked and unit-linked contracts)	5.663.203
Property (other than for own use)	0
Holdings in related undertakings, including participations	115.646
Equities	221.116
Equities - listed	219.136
Equities - unlisted	1.980
Bonds	4.921.568
Government Bonds	2.345.815
Corporate Bonds	2.389.226
Structured notes	0
Collateralised securities	186.528
Collective Investments Undertakings	336.291
Derivatives	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	0
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
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	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
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	120.949
Total liabilities	5.986.080
Excess of assets over liabilities	1.067.122

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)									
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	
Premiums written										
Gross - Direct Business	0	273.538	0	638.730	478.475	27.738	858.431	235.852	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	23.678	0	0	0
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	0	1.063	0	5.667	13.327	2.237	97.301	4.695	0	0
Net	0	272.475	0	633.062	465.149	25.501	784.808	231.157	0	0
Premiums earned										
Gross - Direct Business	0	270.993	0	623.338	481.669	29.942	839.482	243.068	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	23.678	0	0	0
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	0	766	0	3.992	9.832	1.757	67.722	3.603	0	0
Net	0	270.227	0	619.346	471.837	28.185	795.439	239.465	0	0
Claims incurred										
Gross - Direct Business	0	180.472	0	573.240	281.363	8.275	442.672	139.588	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	12.002	0	0	0
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	0	-318	0	8.621	5.622	-3.375	31.382	379	0	0
Net	0	180.790	0	564.619	275.741	11.650	423.293	139.209	0	0
Changes in other technical provisions										
Gross - Direct Business	0	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	0	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0	0
Expenses incurred	0	82.632	0	185.234	163.603	10.221	316.538	100.171	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				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
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	0
Reinsurers' share	19	6	37	0	0	0	0	0	124.353
Net	177.813	122.727	449	0	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	0
Reinsurers' share	19	6	25	0	0	0	0	0	87.720
Net	178.296	129.379	469	0	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	0
Reinsurers' share	0	0	0	0	0	0	0	0	42.311
Net	82.908	65.610	44	0	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	0
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	56.909	39.929	212	0	0	0	0	0	955.451
Other expenses									7.791
Total expenses									963.241

	Line of Business for: life insurance obligations						Line of business for: life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
Premiums written									
Gross	376.513	0	0	0	0	0	36.284	0	412.797
Reinsurers' share	24.100	0	0	0	0	0	0	0	24.100
Net	352.413	0	0	0	0	0	36.284	0	388.696
Premiums earned									
Gross	375.279	0	0	0	0	0	36.284	0	411.563
Reinsurers' share	24.100	0	0	0	0	0	0	0	24.100
Net	351.179	0	0	0	0	0	36.284	0	387.462
Claims incurred									
Gross	306.823	0	0	0	0	0	5.146	0	311.969
Reinsurers' share	20.804	0	0	0	0	0	0	0	20.804
Net	286.019	0	0	0	0	0	5.146	0	291.165
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	106.002	0	0	0	0	0	4.620	0	110.622
Other expenses									2.161
Total expenses									112.784

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

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

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	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	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	0
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	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	0	303.773	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	0	36.986	1.493	-14	14.452	12.730	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	303.373	0	1.234.753	112.744	14.930	289.207	604.659	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	12.022	552	0	0	0	0	0	167.828
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	-29.356
Net Best Estimate of Premium Provisions	12.022	552	0	0	0	0	0	197.184
Claims provisions								
Gross	105.175	9.489	0	0	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	0	0	0	0	95.402
Net Best Estimate of Claims Provisions	105.175	9.489	0	0	0	0	0	2.406.834
Total Best estimate - gross	117.197	10.042	0	0	0	0	0	2.670.065
Total Best estimate - net	117.196	10.042	0	0	0	0	0	2.604.018
Risk margin	9.233	39	0	0	0	0	0	92.158
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	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total								
Technical provisions - total	126.430	10.081	0	0	0	0	0	2.762.223
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	1	0	0	0	0	0	0	66.047
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	126.429	10.081	0	0	0	0	0	2.696.176

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												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
Total												1.674.089	14.831.716

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										(discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												205.465	202.312
N-9	0	0	0	0	0	0	0	0	68.423	57.194		56.097	56.097
N-8	0	0	0	0	0	0	0	64.022	59.015			57.906	114.003
N-7	0	0	0	0	0	0	59.607	63.567				62.496	176.499
N-6	0	0	0	0	0	109.305	87.130					85.627	262.126
N-5	0	0	0	0	121.112	89.154						87.699	349.825
N-4	0	0	0	183.293	130.219							128.072	477.897
N-3	0	0	276.202	214.406								210.631	688.528
N-2	0	373.374	291.492									286.840	975.368
N-1	886.899	432.705										426.543	1.401.911
N	903.064											898.014	2.300.025
Total												2.502.236	

Underwriting year

Gross Claims Paid (non-cumulative)
(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	681	681		0	
Share premium account related to ordinary share capital	165.775	165.775		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	900.666	900.666			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	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	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	1.053.522	1.053.522	0	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	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%				
Reconciliation reserve					
Excess of assets over liabilities	1.067.122				
Own shares (held directly and indirectly)	0				
Foreseeable 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				

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	0
Solvency capital requirement excluding capital add-on	754.459
Capital add-ons already set	0
Solvency capital requirement	754.459

Other information on SCR	
Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	-251.157
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))	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	484.403		
		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		291.787	273.332
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		1.201.141	629.482
Other motor insurance and proportional reinsurance		109.240	465.380
Marine, aviation and transport insurance and proportional reinsurance		14.392	25.240
Fire and other damage to property insurance and proportional reinsurance		281.143	771.939
General liability insurance and proportional reinsurance		579.077	250.022
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		117.196	175.015
Assistance and proportional reinsurance		10.042	119.798
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	54.121		
		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		2.577.193	
Total capital at risk for all life (re)insurance obligations			0
Overall MCR calculation			
Linear MCR	538.525		
SCR	754.459		
MCR cap	339.507		
MCR floor	188.615		
Combined MCR	339.507		
Absolute floor of the MCR	3.700		
Minimum Capital Requirement	339.507		

Achmea Zorgverzekeringen N.V.

Public Disclosure QRT's

2017

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	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

	Solvency II value
Liabilities	
Technical provisions – non-life	5.166.563
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)	5.166.563
TP calculated as a whole	0
Best Estimate	4.996.034
Risk margin	170.529
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	23
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	312.733
Reinsurance payables	0
Payables (trade, not insurance)	10.123
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	47.124
Total liabilities	5.536.566
Excess of assets over liabilities	3.039.389

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	13.183.801	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-7.817	0	0	0	0	0	0	0	0
Net	13.191.618	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	13.476.909	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-7.817	0	0	0	0	0	0	0	0
Net	13.484.726	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	13.217.613	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-8.257	0	0	0	0	0	0	0	0
Net	13.225.871	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	519.221	0	0	0	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				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					13.183.801
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	-7.817
Net	0	0	0	0	0	0	0	13.191.618
Premiums earned								
Gross - Direct Business	0	0	0					13.476.909
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	-7.817
Net	0	0	0	0	0	0	0	13.484.726
Claims incurred								
Gross - Direct Business	0	0	0					13.217.613
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	-8.257
Net	0	0	0	0	0	0	0	13.225.871
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	519.221
Other expenses								25.912
Total expenses								545.133

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	59.621	59.621		0	
Non-available called but not paid in ordinary share capital at group level	0			0	
Share premium account related to ordinary share capital	672.503	672.503		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Non-available subordinated mutual member accounts at group level	0		0	0	0
Surplus funds	0	0			
Non-available surplus funds at group level	0	0			
Preference shares	0		0	0	0
Non-available preference shares at group level	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	2.307.265	2.307.265			
Subordinated liabilities	0		0	0	0
Non-available subordinated liabilities at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
The amount equal to the value of net deferred tax assets not available at the group level	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	0
Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	0
Non-available minority interests at group level	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	7.488	7.488			
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	0	0	0	0	0
Deduction for participations included by using D&A when a combination of methods is used	0	0	0	0	0
Total of non-available own fund items	0	0	0	0	0
Total basic own funds after deductions	0	0	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Non available ancillary own funds at group level	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Own funds of other financial sectors					
Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	0	0	0	0	
Institutions for occupational retirement provision	0	0	0	0	
Non regulated entities carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	0	0	0	0	
Own funds when using the D&A, exclusively or in combination of method 1					
Own funds aggregated when using the D&A and combination of method	0	0	0	0	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0
Available and eligible own funds					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	3.031.901	3.031.901	0	0	0
Total available own funds to meet the minimum consolidated group SCR	3.031.901	3.031.901	0	0	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	3.031.901	3.031.901	0	0	0
Total eligible own funds to meet the minimum consolidated group SCR	3.031.901	3.031.901	0	0	
Minimum consolidated Group SCR (Article 230)	854.456				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	355%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	3.031.901	3.031.901	0	0	0
Group SCR	2.131.648				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	142%				
Reconciliation reserve					
Excess of assets over liabilities	3.039.389				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	732.124				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Other non available own funds	0				
Reconciliation reserve	2.307.265				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0	0			
Expected profits included in future premiums (EPIFP) - Non- life business	59.596	59.596			
Total Expected profits included in future premiums (EPIFP)	59.596	59.596			

	Gross solvency capital requirement	USP	Simplifications
Market risk	231.022		
Counterparty default risk	73.452		
Life underwriting risk	0	None	
Health underwriting risk	1.642.145	None	
Non-life underwriting risk	0	None	
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 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		

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Public Disclosure QRT's

2017

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	2.378
Investments (other than assets held for index-linked and unit-linked contracts)	3.100.547
Property (other than for own use)	0
Holdings in related undertakings, including participations	2.706.887
Equities	147.053
Equities - listed	0
Equities - unlisted	147.053
Bonds	181.642
Government Bonds	10.014
Corporate Bonds	171.628
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	34.753
Derivatives	214
Deposits other than cash equivalents	30.000
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	3.907
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	3.907
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	18.659
Reinsurance receivables	0
Receivables (trade, not insurance)	16.695
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	147.460
Any other assets, not elsewhere shown	2.523
Total assets	3.292.169

S.02.01.02 - Balance sheet

€ 1.000

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

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	63.194	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	63.194	0	0	0	0	0	0	0	0
Claims provisions									
Gross	104.534	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	104.534	0	0	0	0	0	0	0	0
Total Best estimate - gross	167.728	0	0	0	0	0	0	0	0
Total Best estimate - net	167.728	0	0	0	0	0	0	0	0
Risk margin	15.888	0	0	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	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	183.616	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	183.616	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	63.194
Claims provisions								
Gross	0	0	0	0	0	0	0	104.534
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	104.534
Total Best estimate - gross	0	0	0	0	0	0	0	167.728
Total Best estimate - net	0	0	0	0	0	0	0	167.728
Risk margin	0	0	0	0	0	0	0	15.888
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	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

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	3	0	-205	-1		-203
N-8	0	0	0	0	0	-9	-5	556	-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
N	1.043.641											1.043.641	1.043.641
Total												1.126.334	4.608.865

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										(discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	95	18	0	0	0	0	0	0	0
N-7	0	0	240	-62	0	0	0	0	0	0	0	0
N-6	0	726	2	3	4	0	0	0	0	0	0	0
N-5	13.971	1.219	1.085	195	0	0	0	0	0	0	0	0
N-4	12.079	3.777	413	0	0	0	0	0	0	0	0	0
N-3	98.688	3.216	1.219	84								84
N-2	93.673	5.198	2.844									2.844
N-1	100.973	5.846										5.846
N	95.621											95.621
Total												104.395

Underwriting year

Gross Claims Paid (non-cumulative)
(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	59.621	59.621		0	
Share premium account related to ordinary share capital	672.503	672.503		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	2.307.264	2.307.264			
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	304.815				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	0
Total basic own funds after deductions	2.734.573	2.734.573	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	2.734.573	2.734.573	0	0	0
Total available own funds to meet the MCR	2.734.573	2.734.573	0	0	
Total eligible own funds to meet the SCR	2.734.573	2.734.573	0	0	0
Total eligible own funds to meet the MCR	2.734.573	2.734.573	0	0	
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					
Excess of assets over liabilities	3.039.388				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	732.124				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	2.307.264				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	48.894				
Total Expected profits included in future premiums (EPIFP)	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	39.460		
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	748.800		
Capital add-on already set	0		
Solvency capital requirement	748.800		
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 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 0

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

Overall MCR calculation	
Linear MCR	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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Public Disclosure QRT's

2017

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	141.002
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	83.210
Equities - listed	0
Equities - unlisted	83.210
Bonds	57.792
Government Bonds	0
Corporate Bonds	57.792
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	0
Derivatives	0
Deposits other than cash equivalents	0
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	76.628
Reinsurance receivables	0
Receivables (trade, not insurance)	68.409
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	19.032
Any other assets, not elsewhere shown	232
Total assets	305.302

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
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 Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)									
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	443.433	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	319	0	0	0	0	0	0	0	0
Net	443.114	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	462.738	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	319	0	0	0	0	0	0	0	0
Net	462.419	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	431.228	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	300	0	0	0	0	0	0	0	0
Net	430.928	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	17.019	0	0	0	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				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					443.433
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	319
Net	0	0	0	0	0	0	0	443.114
Premiums earned								
Gross - Direct Business	0	0	0					462.738
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	319
Net	0	0	0	0	0	0	0	462.419
Claims incurred								
Gross - Direct Business	0	0	0					431.228
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	300
Net	0	0	0	0	0	0	0	430.928
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	17.019
Other expenses								895
Total expenses								17.914

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	6.388	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	6.388	0	0	0	0	0	0	0	0
Claims provisions									
Gross	140.899	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	140.899	0	0	0	0	0	0	0	0
Total Best estimate - gross	147.287	0	0	0	0	0	0	0	0
Total Best estimate - net	147.287	0	0	0	0	0	0	0	0
Risk margin	5.385	0	0	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	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	152.672	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	152.672	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	6.388
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	6.388
Claims provisions								
Gross	0	0	0	0	0	0	0	140.899
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	140.899
Total Best estimate - gross	0	0	0	0	0	0	0	147.287
Total Best estimate - net	0	0	0	0	0	0	0	147.287
Risk margin	0	0	0	0	0	0	0	5.385
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	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	152.672
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	152.672

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	349	0	0	0	0	0	0	0	0	349
N-5	0	0	13.548	-12.714	0	0	0	0	0	0	0	0	834
N-4	0	125.342	17.721	941	1.569	0	0	0	0	0	0	1.569	145.574
N-3	223.016	126.020	-15.200	12.500	0	0	0	0	0	0	0	12.500	346.336
N-2	251.943	111.589	-9.481	0	0	0	0	0	0	0	0	-9.481	354.051
N-1	289.160	109.864	0	0	0	0	0	0	0	0	0	109.864	399.025
N	302.117	0	0	0	0	0	0	0	0	0	0	302.117	302.117
Total												416.570	1.548.286

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										(discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	-8.996	3.549	-104	0	0	0	0	0	0	0
N-4	0	-1.835	-16.949	457	0	0	0	0	0	0	0	0
N-3	114.157	-12.337	-11.020	114	0	0	0	0	0	0	0	114
N-2	116.311	11.230	2.076	0	0	0	0	0	0	0	0	2.076
N-1	116.640	2.160	0	0	0	0	0	0	0	0	0	2.160
N	136.259	0	0	0	0	0	0	0	0	0	0	136.259
Total												140.609

Underwriting year

Gross Claims Paid (non-cumulative)
(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	58.200	58.200		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	72.525	72.525			
Subordinated liabilities	0		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	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	0
Total basic own funds after deductions	130.770	130.770	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	130.770	130.770	0	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	0
Total eligible own funds to meet the MCR	130.770	130.770	0	0	
SCR	68.452				
MCR	27.760				
Ratio of Eligible own funds to SCR	191%				
Ratio of Eligible own funds to MCR	471%				
Reconciliation reserve					
Excess of assets over liabilities	130.770				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	58.245				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	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
Market risk	9.035		
Counterparty default risk	2.637		
Life underwriting risk	0	None	
Health underwriting risk	51.390	None	
Non-life underwriting risk	0	None	
Diversification	-7.914		
Intangible asset risk	0		
Basic Solvency Capital Requirement	55.149		
Calculation of Solvency Capital Requirement			
Operational risk	13.303		
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	68.452		
Capital add-on already set	0		
Solvency capital requirement	68.452		
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 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 0

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

Overall MCR calculation	
Linear MCR	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

**Zilveren Kruis
Zorgverzekeringen N.V.**

Public Disclosure QRT's

2017

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	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

	Solvency II value
Liabilities	
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 Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	128.210	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	58	0	0	0	0	0	0	0	0
Net	128.152	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	132.557	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	58	0	0	0	0	0	0	0	0
Net	132.499	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	126.813	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-52	0	0	0	0	0	0	0	0
Net	126.865	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	6.251	0	0	0	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				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
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 and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	469.386	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	469.386	0	0	0	0	0	0	0	0
Claims provisions									
Gross	3.059.838	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	3.059.838	0	0	0	0	0	0	0	0
Total Best estimate - gross	3.529.224	0	0	0	0	0	0	0	0
Total Best estimate - net	3.529.224	0	0	0	0	0	0	0	0
Risk margin	111.973	0	0	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	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	3.641.196	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	3.641.196	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	469.386
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	469.386
Claims provisions								
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	0	0	0	0	3.059.838
Total Best estimate - gross	0	0	0	0	0	0	0	3.529.224
Total Best estimate - net	0	0	0	0	0	0	0	3.529.224
Risk margin	0	0	0	0	0	0	0	111.973
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	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

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	-4	0	0	0	-4	
N-8	0	0	0	0	0	-3	-30	-3	0	0	0	-37	
N-7	0	0	0	0	-57	-24	-1	0	0	0	0	-82	
N-6	0	0	0	10.790	-133	-110	0	0	0	0	0	10.547	
N-5	0	0	383.918	-212.924	350	0	0	0	0	0	0	171.343	
N-4	0	2.918.133	410.164	-4.300	22.686	0	0	0	0	0	22.686	3.346.683	
N-3	5.176.392	2.983.692	-62.185	230.287	0	0	0	0	0	0	230.287	8.328.187	
N-2	5.420.625	2.987.733	-1.984	0	0	0	0	0	0	0	-1.984	8.406.374	
N-1	6.144.267	2.474.894	0	0	0	0	0	0	0	0	2.474.894	8.619.161	
N	6.248.435	0	0	0	0	0	0	0	0	0	6.248.435	6.248.435	
Total											8.974.318	35.130.606	

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										(discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	0	0	0	0	0	0	0	0	0	0	
N-8	0	0	0	0	0	0	0	0	0	0	0	
N-7	0	0	0	0	0	0	0	0	0	0	0	
N-6	0	0	0	0	0	0	0	0	0	0	0	
N-5	0	0	-568.935	19.256	-3.341	0	0	0	0	0	0	
N-4	0	361.440	-124.435	1.438	0	0	0	0	0	0	0	
N-3	3.053.164	137.541	130.103	8.763	0	0	0	0	0	0	8.763	
N-2	3.162.036	281.828	110.344	0	0	0	0	0	0	0	110.344	
N-1	2.680.049	103.316	0	0	0	0	0	0	0	0	103.316	
N	2.831.372	0	0	0	0	0	0	0	0	0	2.831.372	
Total											3.053.794	

Underwriting year

Gross Claims Paid (non-cumulative)
(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	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	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	599.466	599.466			
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	0
Total basic own funds after deductions	1.744.907	1.744.907	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	1.744.907	1.744.907	0	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	0
Total eligible own funds to meet the MCR	1.744.907	1.744.907	0	0	
SCR	1.382.085				
MCR	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				
Foreseeable 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				

	Gross solvency capital requirement	USP	Simplifications
Market risk	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	261.343		
Loss-absorbing capacity of technical provisions	0		
Loss-absorbing capacity of deferred taxes	0		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0		
Solvency capital requirement excluding capital add-on	1.382.085		
Capital add-on already set	0		
Solvency capital requirement	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

	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 0

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

Overall MCR calculation	
Linear MCR	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

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	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

€ 1.000

	Solvency II value
Liabilities	
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 Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	798.913	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	569	0	0	0	0	0	0	0	0
Net	798.343	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	805.787	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	569	0	0	0	0	0	0	0	0
Net	805.217	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	816.026	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	653	0	0	0	0	0	0	0	0
Net	815.373	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	39.460	0	0	0	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				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					798.913
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	569
Net	0	0	0	0	0	0	0	798.343
Premiums earned								
Gross - Direct Business	0	0	0					805.787
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	569
Net	0	0	0	0	0	0	0	805.217
Claims incurred								
Gross - Direct Business	0	0	0					816.026
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	653
Net	0	0	0	0	0	0	0	815.373
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	39.460
Other expenses								20
Total expenses								39.480

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	28.381	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	28.381	0	0	0	0	0	0	0	0
Claims provisions									
Gross	298.646	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	298.646	0	0	0	0	0	0	0	0
Total Best estimate - gross	327.027	0	0	0	0	0	0	0	0
Total Best estimate - net	327.027	0	0	0	0	0	0	0	0
Risk margin	10.354	0	0	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	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	337.381	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	337.381	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	28.381
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	28.381
Claims provisions								
Gross	0	0	0	0	0	0	0	298.646
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	298.646
Total Best estimate - gross	0	0	0	0	0	0	0	327.027
Total Best estimate - net	0	0	0	0	0	0	0	327.027
Risk margin	0	0	0	0	0	0	0	10.354
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	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	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

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	1.568	0	0	0	0	0	0	0	0	1.568
N-5	0	0	47.542	-32.762	0	0	0	0	0	0	0	0	14.780
N-4	0	287.479	46.616	-3.543	9.208	0	0	0	0	0	0	9.208	339.760
N-3	435.391	285.929	-13.702	21.606	0	0	0	0	0	0	0	21.606	729.223
N-2	463.026	271.400	-2.128	0	0	0	0	0	0	0	0	-2.128	732.298
N-1	477.756	220.971	0	0	0	0	0	0	0	0	0	220.971	698.727
N	532.437	0	0	0	0	0	0	0	0	0	0	532.437	532.437
Total												782.093	3.048.793

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										(discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	-68.018	5.562	-575	0	0	0	0	0	0	0
N-4	0	37.456	-20.549	-30	0	0	0	0	0	0	0	0
N-3	282.602	4.813	5.598	359	0	0	0	0	0	0	0	359
N-2	276.076	25.037	3.926	0	0	0	0	0	0	0	0	3.926
N-1	229.486	7.364	0	0	0	0	0	0	0	0	0	7.364
N	286.389	0	0	0	0	0	0	0	0	0	0	286.389
Total												298.038

Underwriting year

Gross Claims Paid (non-cumulative)
(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	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
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	
SCR	133.897				
MCR	52.914				
Ratio of Eligible own funds to SCR	196%				
Ratio of Eligible own funds to MCR	496%				
Reconciliation reserve					
Excess of assets over liabilities	262.270				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
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
Market risk	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 0

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

Overall MCR calculation	
Linear MCR	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

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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 Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	619.129	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	102	0	0	0	0	0	0	0	0
Net	619.028	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	655.027	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	102	0	0	0	0	0	0	0	0
Net	654.925	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	611.447	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-30	0	0	0	0	0	0	0	0
Net	611.477	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	24.907	0	0	0	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				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					619.129
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	102
Net	0	0	0	0	0	0	0	619.028
Premiums earned								
Gross - Direct Business	0	0	0					655.027
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	102
Net	0	0	0	0	0	0	0	654.925
Claims incurred								
Gross - Direct Business	0	0	0					611.447
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	-30
Net	0	0	0	0	0	0	0	611.477
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	24.907
Other expenses								1.341
Total expenses								26.247

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	19.531	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	19.531	0	0	0	0	0	0	0	0
Claims provisions									
Gross	218.783	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	218.783	0	0	0	0	0	0	0	0
Total Best estimate - gross	238.314	0	0	0	0	0	0	0	0
Total Best estimate - net	238.314	0	0	0	0	0	0	0	0
Risk margin	8.793	0	0	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	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	247.107	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	247.107	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	19.531
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	19.531
Claims provisions								
Gross	0	0	0	0	0	0	0	218.783
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	218.783
Total Best estimate - gross	0	0	0	0	0	0	0	238.314
Total Best estimate - net	0	0	0	0	0	0	0	238.314
Risk margin	0	0	0	0	0	0	0	8.793
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	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	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

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)
(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										(discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	0	0	0	220.732	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	7.951	374	0	0	0	0	0	0	0	0	0	0
N-5	232.373	880	-14.365	0	0	0	0	0	0	0	0	0	0
N-4	218.049	-4.245	-8.985	-773	0	0	0	0	0	0	0	0	0
N-3	197.794	16.171	-2.232	39	0	0	0	0	0	0	0	0	39
N-2	204.892	18.666	29	0	0	0	0	0	0	0	0	0	29
N-1	205.781	8.586	0	0	0	0	0	0	0	0	0	0	8.602
N	215.250	0	0	0	0	0	0	0	0	0	0	0	215.651
Total													224.320

Underwriting year

Gross Claims Paid (non-cumulative)
(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	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	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	60.621	60.621			
Subordinated liabilities	20.631.035		0	20.631.035	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	143.497	122.866	0	20.631	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	143.497	122.866	0	20.631	0
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	0
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 and indirectly)	0				
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
Market risk	4.721		
Counterparty default risk	5.376		
Life underwriting risk	0	None	
Health underwriting risk	73.141	None	
Non-life underwriting risk	0	None	
Diversification	-7.194		
Intangible asset risk	0		
Basic Solvency Capital Requirement	76.044		
Calculation of Solvency Capital Requirement			
Operational risk	18.628		
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	94.672		
Capital add-on already set	0		
Solvency capital requirement	94.672		
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	0		
Total amount of Notional Solvency Capital Requirement for remaining part	0		
Total amount of Notional Solvency Capital Requirements for ring fenced funds	0		
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0		
Diversification effects due to RFF nSCR aggregation for article 304	0		

Linear formula component for non-life insurance and reinsurance obligations

MCR_{NL} Result 40.381

	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 0

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

Overall MCR calculation	
Linear MCR	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

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
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)	0
Holdings in related undertakings, including participations	0
Equities	7.927
Equities - listed	11
Equities - unlisted	7.916
Bonds	384.996
Government Bonds	142.921
Corporate Bonds	242.075
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	18.883
Derivatives	0
Deposits other than cash equivalents	12.976
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	24.122
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	24.122
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	278.135
Reinsurance receivables	0
Receivables (trade, not insurance)	175.466
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	32.990
Any other assets, not elsewhere shown	0
Total assets	935.818

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	604.591
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)	604.591
TP calculated as a whole	0
Best Estimate	586.454
Risk margin	18.137
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	5
Insurance & intermediaries payables	0
Reinsurance payables	0
Payables (trade, not insurance)	858
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	10.564
Total liabilities	616.017
Excess of assets over liabilities	319.801

Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)									
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	1.295.558	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-17.724	0	0	0	0	0	0	0	0
Net	1.313.282	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.340.023	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-17.724	0	0	0	0	0	0	0	0
Net	1.357.747	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	1.302.282	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-16.873	0	0	0	0	0	0	0	0
Net	1.319.155	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	45.638	0	0	0	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				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
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

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	98.682	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	98.682	0	0	0	0	0	0	0	0
Claims provisions									
Gross	487.771	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	487.771	0	0	0	0	0	0	0	0
Total Best estimate - gross	586.454	0	0	0	0	0	0	0	0
Total Best estimate - net	586.454	0	0	0	0	0	0	0	0
Risk margin	18.137	0	0	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	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	604.591	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	604.591	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	98.682
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	98.682
Claims provisions								
Gross	0	0	0	0	0	0	0	487.771
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	487.771
Total Best estimate - gross	0	0	0	0	0	0	0	586.454
Total Best estimate - net	0	0	0	0	0	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	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	604.591
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	604.591

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	3.878	0	-8	0	0	0	0	3.870	
N-8	0	0	0	-10.373	-1.950	5	-226	0	0	0	0	-12.544	
N-7	0	0	15.650	-1.411	1.129	-327	0	0	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	
N	900.359										900.359	900.359	
Total											1.315.261	6.764.131	

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										(discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	0	0	0	0	0	0	0	0	0	0	
N-8	0	0	0	-1.272	0	0	0	0	0	0	0	
N-7	0	0	1.571	0	0	0	0	0	0	0	0	
N-6	0	47.967	7.045	0	0	0	0				0	
N-5	492.810	51.563	3.921	0	0	0					0	
N-4	432.945	14.349	6.383	4.613	6.865						6.877	
N-3	440.458	35.485	12.285	4.739							4.748	
N-2	454.705	39.255	9.741								9.758	
N-1	427.896	29.191									29.243	
N	427.280										428.051	
Total											478.677	

Underwriting year

Gross Claims Paid (non-cumulative)
(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	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	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	228.871	228.871			
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	23.845				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	0
Total basic own funds after deductions	295.956	295.956	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	295.956	295.956	0	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	0
Total eligible own funds to meet the MCR	295.956	295.956	0	0	
SCR	205.491				
MCR	88.485				
Ratio of Eligible own funds to SCR	144%				
Ratio of Eligible own funds to MCR	334%				
Reconciliation reserve					
Excess of assets over liabilities	319.801				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
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
Market risk	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	38.892		
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	205.491		
Capital add-on already set	0		
Solvency capital requirement	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 0

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

Overall MCR calculation	
Linear MCR	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

N.V. Hagelunie

Public Disclosure QRT's

2017

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)	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	375
Deposits other than cash equivalents	0
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:	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
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

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

	Line of Business for: life insurance obligations						Line of business for: life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
Premiums written									
Gross	0	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	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

	Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		BE	FR	UK	CA	DE	
Premiums written							
Gross - Direct Business	68.407	5.630	2.481	1.889	1.456	214	80.077
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	0
Reinsurers' share	31.505	2.530	1.164	675	632	161	36.666
Net	36.902	3.100	1.317	1.214	824	53	43.411
Premiums earned							
Gross - Direct Business	68.199	5.409	2.424	1.704	1.350	351	79.437
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	0
Reinsurers' share	28.005	2.273	1.030	643	564	145	32.659
Net	40.194	3.136	1.394	1.061	787	206	46.778
Claims incurred							
Gross - Direct Business	10.276	2.371	1.059	731	463	-154	14.748
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	0
Reinsurers' share	331	1.398	405	29	0	0	2.163
Net	9.946	973	654	702	463	-154	12.584
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	0
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0
Expenses incurred	8.215	328	372	141	237	40	9.333
Other expenses							0
Total expenses							9.333

	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		BE	FR	UK	CA	DE	
Premiums written							
Gross	0						0
Reinsurers' share	0						0
Net	0						0
Premiums earned							
Gross	0						0
Reinsurers' share	0						0
Net	0						0
Claims incurred							
Gross	0						0
Reinsurers' share	0						0
Net	0						0
Changes in other technical provisions							
Gross	0						0
Reinsurers' share	0						0
Net	0						0
Expenses incurred	0						0
Other expenses							0
Total expenses							0

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	0	0	0	0	0	6.886	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	-10.036	0	0
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 default	0	0	0	0	0	0	14.916	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	5.018	0	0
Total Best estimate - gross	0	0	0	0	0	0	26.820	0	0
Total Best estimate - net	0	0	0	0	0	0	21.940	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	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	0	0	0	0	0	0	32.113	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	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

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	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	0	0	0	0	21.940
Risk margin	0	0	0	0	0	0	0	5.293
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	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	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

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												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
Total												72.393	389.920

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

Underwriting year

Gross Claims Paid (non-cumulative)
(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	32.113	0	0	13	0
Basic own funds	183.410	0	0	-5	0
Eligible own funds to meet SCR	183.410	0	0	-5	0
SCR	64.369	0	0	6	0
Eligible own funds to meet MCR	183.410	0	0	-5	0
Minimum Capital Requirement	16.092	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)	5.108	5.108		0	
Share premium account related to ordinary share capital	0	0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	178.302	178.302			
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	183.410	183.410	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	183.410	183.410	0	0	0
Total available own funds to meet the MCR	183.410	183.410	0	0	
Total eligible own funds to meet the SCR	183.410	183.410	0	0	0
Total eligible own funds to meet the MCR	183.410	183.410	0	0	
SCR	64.369				
MCR	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				
Foreseeable 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				
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		

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 of 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))	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 5.351

	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 0

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

Overall MCR calculation	
Linear MCR	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

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 Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written								
Gross - Direct Business	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	320	0	0	998	21.974	239
Gross - Non-proportional reinsurance accepted								
Reinsurers' share	0	0	0	0	0	7	0	0
Net	0	0	320	0	0	998	21.968	239
Premiums earned								
Gross - Direct Business	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	272	0	0	998	21.923	239
Gross - Non-proportional reinsurance accepted								
Reinsurers' share	0	0	0	0	0	7	0	0
Net	0	0	272	0	0	998	21.917	239
Claims incurred								
Gross - Direct Business	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	108	0	33	3.728	19
Gross - Non-proportional reinsurance accepted								
Reinsurers' share	0	0	0	1	0	0	0	5
Net	0	0	0	107	0	33	3.728	19
Changes in other technical provisions								
Gross - Direct Business	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	246	-955	0	881	28.235	80
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								
Other expenses	0	0	57	0	0	246	7.388	74
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				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
Premiums written									
Gross - Direct Business	0	0	0						0
Gross - Proportional reinsurance accepted	0	0	0						23.532
Gross - Non-proportional reinsurance accepted				90	8.729	2.715	113.520		125.054
Reinsurers' share	0	0	0	7	6.643	2.125	82.528		91.309
Net	0	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						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						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									
Other expenses	0	0	0	1	-294	-167	3.500		10.806
Total expenses									

	Line of Business for: life insurance obligations					Line of business for: life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	
Premiums written								
Gross	0	0	0	0	0	0	0	106.403
Reinsurers' share	0	0	0	0	0	0	0	24.255
Net	0	0	0	0	0	0	0	82.148
Premiums earned								
Gross	0	0	0	0	0	0	0	106.495
Reinsurers' share	0	0	0	0	0	0	0	24.255
Net	0	0	0	0	0	0	0	82.239
Claims incurred								
Gross	0	0	0	0	0	0	0	70.406
Reinsurers' share	0	0	0	0	0	0	0	9.253
Net	0	0	0	0	0	0	0	61.153
Changes in other technical provisions								
Gross	0	0	0	0	0	0	0	-59.298
Reinsurers' share	0	0	0	0	0	0	0	-508
Net	0	0	0	0	0	0	0	-58.790
Expenses incurred								
Other expenses	0	0	0	0	0	0	0	54.385
Total expenses								

	Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		CH	BM	DE	ES	FR	
Premiums written							
Gross - Direct Business	0	0	0	0	0	0	0
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	59.591
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	0
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	0
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	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	0
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							0
Total expenses							3.766

	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		BB	IE	DE	GB	US	
Premiums written							
Gross	27.037	63.750	5.235	8.259	99	1.241	105.622
Reinsurers' share	0	23.000	695	560	0	0	24.255
Net	27.037	40.750	4.540	7.699	99	1.241	81.366
Premiums earned							
Gross	27.129	63.750	5.235	8.259	0	1.241	105.614
Reinsurers' share	0	23.000	695	562	0	0	24.257
Net	27.129	40.750	4.540	7.697	0	1.241	81.357
Claims incurred							
Gross	9.361	13.807	10.902	568	35.373	383	70.394
Reinsurers' share	0	8.025	800	0	0	0	8.825
Net	9.361	5.782	10.102	567	35.373	383	61.569
Changes in other technical provisions							
Gross	-1.420	76	-8.719	5.569	-55.123	136	-59.481
Reinsurers' share	0	0	-139	0	0	0	-139
Net	-1.420	76	-8.580	5.569	-55.123	136	-59.342
Expenses incurred	54.385	0	0	0	0	0	54.385
Other expenses							0
Total expenses							54.385

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0		0		0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0		0		0	0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	0	0	0	0	0	0	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	0	141	141
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0	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	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	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	0	1.866	1.866
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0	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	0
Risk margin	0			0	0	0
Technical provisions - total	0			0	50.203	50.203

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	0	0	0	0	0	-114	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	-114	0	0
Claims provisions									
Gross	0	0	0	0	0	0	1.218	0	11
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	1.218	0	11
Total Best estimate - gross	0	0	0	0	0	0	1.104	0	11
Total Best estimate - net	0	0	0	0	0	0	1.104	0	11
Risk margin	0	0	0	0	0	0	122	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	0	0	0	0	0	0	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	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	1.226	0	11

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	-193	-25	36	15.936	15.640
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	-11	50	12.489	12.527
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 the adjustment for expected losses due to counterparty default	0	0	0	332	25.244	398	34.451	60.424
Net Best Estimate of Claims Provisions	0	0	0	750	39.094	911	52.995	94.978
Total Best estimate - gross	0	0	0	888	64.313	1.345	103.382	171.042
Total Best estimate - net	0	0	0	557	39.080	897	56.442	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	0	0	0	0	0
Risk margin	0	0	0	0	0	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	0	332	25.232	448	46.940	72.951
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	646	46.877	1.151	66.999	116.911

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)
(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

Underwriting year

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												6.483	6.483
N-9	45.509	49.084	4.999	1.736	626	14	6	377	3	1		1	102.355
N-8	9.780	13.988	3.935	886	3.717	154	316	94	154			154	33.024
N-7	26.176	24.263	5.399	-2.343	2.816	7	1.457	331				331	58.107
N-6	3.519	3.013	2.459	384	1.179	2.914	150					150	13.618
N-5	2.042	2.407	325	554	546	149						149	6.023
N-4	35.150	27.679	1.300	2	0							0	64.131
N-3	28	256	404	11								11	699
N-2	3.403	10.222	397									397	14.023
N-1	69.414	93.935										93.935	163.349
N	1.855											1.855	1.855
Total												103.467	457.184

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										(discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												51.675	48.636
N-9	66.920	22.520	11.583	10.972	7.233	9.056	11.302	12.922	12.967	10.472		9.162	
N-8	15.378	12.097	11.204	7.486	7.440	1.291	69	765	555			562	
N-7	4.171.462	10.023	7.925	3.779	1.704	1.204	193	172				567	
N-6	13.490	9.804	8.296	6.445	3.987	1.743	1.889					1.572	
N-5	3.917	4.026	2.362	2.827	2.803	2.786						2.417	
N-4	19.725	2.553	270	1.066	943							796	
N-3	2.993	321	1.041	980								751	
N-2	17.267	2.192	1.499									1.152	
N-1	105.866	21.859										22.542	
N	68.164											67.245	
Total												155.402	

	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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	4.540	4.540		0	
Share premium account related to ordinary share capital	135.479	135.479		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	124.235	124.235			
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	264.254	264.254	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	264.254	264.254	0	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	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	0				
Reconciliation reserve	124.235				
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	0
Solvency capital requirement excluding capital add-on	138.483
Capital add-ons already set	0
Solvency capital requirement	138.483

Other information on SCR	
Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	-46.161
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))	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 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	0
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	320
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	1.104	2.583
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	11	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	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

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 13.500

	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	642.843	
Total capital at risk for all life (re)insurance obligations		0

Overall MCR calculation	
Linear MCR	42.566
SCR	138.483
MCR cap	62.317
MCR floor	34.621
Combined MCR	42.566
Absolute floor of the MCR	3.600
Minimum Capital Requirement	42.566