



Public Disclosure Quantitative Reporting Templates

2018

achmea ©

CONTENTS

PUBLIC DISCLOSURE QUANTITATIVE REPORTING TEMPLATES

| | | |
|-----|--|----|
| 1. | Achmea B.V. (Achmea Group) | 3 |
| 2. | Achmea Pensioen- en Levensverzekeringen N.V. | 11 |
| 3. | Achmea Schadeverzekeringen N.V. | 19 |
| 4. | Achmea Zorgverzekeringen N.V. (Consolidated) | 29 |
| 5. | Achmea Zorgverzekeringen N.V. (solo) | 35 |
| 6. | Interpolis Zorgverzekeringen N.V. | 43 |
| 7. | Zilveren Kruis Zorgverzekeringen N.V. | 51 |
| 8. | Avéro Achmea Zorgverzekeringen N.V. | 59 |
| 9. | FBTO Zorgverzekeringen N.V. | 67 |
| 10. | De Friesland Zorgverzekeraar N.V. | 75 |
| 11. | N.V. Hagelunie | 83 |
| 12. | Achmea Reinsurance Company N.V. | 93 |

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

Achmea B.V. (Achmea Group)

Public Disclosure Quantitative Reporting Templates

2018

| Assets | Solvency II value |
|--|-------------------|
| Intangible assets | 15 |
| Deferred tax assets | 541.502 |
| Pension benefit surplus | 0 |
| Property, plant & equipment held for own use | 333.445 |
| Investments (other than assets held for index-linked and unit-linked contracts) | 46.228.134 |
| Property (other than for own use) | 1.102.861 |
| Holdings in related undertakings, including participations | 1.056.955 |
| Equities | 1.242.600 |
| Equities - listed | 1.104.061 |
| Equities - unlisted | 138.540 |
| Bonds | 27.162.359 |
| Government Bonds | 14.337.447 |
| Corporate Bonds | 11.469.394 |
| Structured notes | 0 |
| Collateralised securities | 1.355.518 |
| Collective Investments Undertakings | 1.076.271 |
| Derivatives | 3.317.655 |
| Deposits other than cash equivalents | 672.798 |
| Other investments | 10.596.635 |
| Assets held for index-linked and unit-linked contracts | 8.336.723 |
| Loans and mortgages | 8.360.440 |
| Loans on policies | 18.215 |
| Loans and mortgages to individuals | 7.480.996 |
| Other loans and mortgages | 861.230 |
| Reinsurance recoverables from: | 584.109 |
| Non-life and health similar to non-life | 325.374 |
| Non-life excluding health | 323.187 |
| Health similar to non-life | 2.186 |
| Life and health similar to life, excluding health and index-linked and unit-linked | 258.735 |
| Health similar to life | 99.381 |
| Life excluding health and index-linked and unit-linked | 159.354 |
| Life index-linked and unit-linked | 0 |
| Deposits to cedants | 4.077 |
| Insurance and intermediaries receivables | 2.797.854 |
| Reinsurance receivables | 2.299 |
| Receivables (trade, not insurance) | 1.799.057 |
| Own shares (held directly) | 335.442 |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | 0 |
| Cash and cash equivalents | 1.164.542 |
| Any other assets, not elsewhere shown | 280.750 |
| Total assets | 70.768.391 |

S.02.01.02 - Balance sheet

€ 1.000

| Liabilities | Solvency II value |
|---|-------------------|
| Technical provisions – non-life | 8.119.353 |
| Technical provisions – non-life (excluding health) | 3.215.722 |
| TP calculated as a whole | 0 |
| Best Estimate | 3.070.278 |
| Risk margin | 145.444 |
| Technical provisions - health (similar to non-life) | 4.903.631 |
| TP calculated as a whole | 0 |
| Best Estimate | 4.718.990 |
| Risk margin | 184.640 |
| Technical provisions - life (excluding index-linked and unit-linked) | 38.800.384 |
| Technical provisions - health (similar to life) | 2.735.268 |
| TP calculated as a whole | 0 |
| Best Estimate | 2.676.155 |
| Risk margin | 59.113 |
| Technical provisions – life (excluding health and index-linked and unit-linked) | 36.065.116 |
| TP calculated as a whole | 0 |
| Best Estimate | 34.685.816 |
| Risk margin | 1.379.300 |
| Technical provisions – index-linked and unit-linked | 7.908.661 |
| TP calculated as a whole | 0 |
| Best Estimate | 7.861.333 |
| Risk margin | 47.328 |
| Contingent liabilities | 0 |
| Provisions other than technical provisions | 200.364 |
| Pension benefit obligations | 860.072 |
| Deposits from reinsurers | 1.460 |
| Deferred tax liabilities | 25.234 |
| Derivatives | 260.740 |
| Debts owed to credit institutions | 1.021.646 |
| Financial liabilities other than debts owed to credit institutions | 63.377 |
| Insurance & intermediaries payables | 1.042.818 |
| Reinsurance payables | 27.734 |
| Payables (trade, not insurance) | 278.821 |
| Subordinated liabilities | 2.075.545 |
| Subordinated liabilities not in BOF | 0 |
| Subordinated liabilities in BOF | 2.075.545 |
| Any other liabilities, not elsewhere shown | 1.746.885 |
| Total liabilities | 62.433.090 |
| Excess of assets over liabilities | 8.335.301 |

| | 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 | 14.071.861 | 312.419 | 0 | 788.545 | 577.034 | 46.504 | 1.119.210 | 275.192 | 3.199 |
| Gross - Proportional reinsurance accepted | 4 | 1 | 732 | 0 | 0 | 942 | 23.695 | 187 | 0 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | 910 | 482 | 0 | 6.839 | 877 | 10.633 | 127.413 | 11.467 | 1.654 |
| Net | 14.070.955 | 311.938 | 732 | 781.707 | 576.158 | 36.813 | 1.015.492 | 263.911 | 1.545 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 14.153.846 | 312.296 | 0 | 785.449 | 569.148 | 46.026 | 1.095.646 | 270.971 | 2.576 |
| Gross - Proportional reinsurance accepted | 4 | 1 | 718 | 0 | 0 | 953 | 22.371 | 186 | 0 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | 909 | 568 | 0 | 8.079 | 907 | 10.560 | 108.965 | 10.407 | 1.145 |
| Net | 14.152.941 | 311.729 | 718 | 777.370 | 568.240 | 36.419 | 1.009.053 | 260.751 | 1.432 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 13.438.169 | 220.004 | 0 | 574.433 | 345.084 | 34.022 | 709.416 | 188.725 | 117 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 189 | 118 | 0 | 373 | 18.620 | -15 | -11 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | 1.722 | 481 | 0 | 2.351 | 2.155 | 11.466 | 82.951 | 29.709 | 59 |
| Net | 13.436.447 | 219.523 | 189 | 572.200 | 342.929 | 22.930 | 645.085 | 159.001 | 47 |
| Changes in other technical provisions | | | | | | | | | |
| Gross - Direct Business | 1.113 | -2 | 0 | 0 | 0 | -707 | 0 | 0 | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 1.113 | -2 | 0 | 0 | 0 | -707 | 0 | 0 | 0 |
| Expenses incurred | 538.763 | 90.228 | 122 | 228.617 | 170.632 | 16.246 | 352.492 | 115.262 | 848 |
| 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 | 185.679 | 158.493 | 7.551 | | | | | | 17.545.689 |
| Gross - Proportional reinsurance accepted | 0 | 23.536 | 3 | | | | | | 49.099 |
| Gross - Non-proportional reinsurance accepted | | | | 15 | 0 | 0 | 4.636 | | 4.651 |
| Reinsurers' share | 2.098 | 701 | 1.074 | 0 | 4.290 | 1.243 | 67.404 | | 237.084 |
| Net | 183.581 | 181.328 | 6.480 | 15 | -4.290 | -1.243 | -62.768 | | 17.362.355 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 183.637 | 153.028 | 7.291 | | | | | | 17.579.914 |
| Gross - Proportional reinsurance accepted | 0 | 23.602 | 5 | | | | | | 47.838 |
| Gross - Non-proportional reinsurance accepted | | | | 15 | 232 | 157 | 3.455 | | 3.858 |
| Reinsurers' share | 2.302 | 701 | 1.042 | 0 | 4.446 | 1.373 | 63.164 | | 214.567 |
| Net | 181.335 | 175.929 | 6.253 | 15 | -4.214 | -1.217 | -59.709 | | 17.417.043 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 105.195 | 77.276 | 5.981 | | | | | | 15.698.423 |
| Gross - Proportional reinsurance accepted | 0 | 269 | 0 | | | | | | 19.544 |
| Gross - Non-proportional reinsurance accepted | | | | -374 | 3.209 | 176 | -4.557 | | -1.546 |
| Reinsurers' share | 175 | 646 | 5.550 | -71 | 12.670 | 72 | 18.237 | | 168.173 |
| Net | 105.020 | 76.899 | 431 | -303 | -9.461 | 104 | -22.794 | | 15.548.248 |
| Changes in other technical provisions | | | | | | | | | |
| Gross - Direct Business | 0 | 132 | 0 | | | | | | 536 |
| 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 | 132 | 0 | 0 | 0 | 0 | 0 | | 536 |
| Expenses incurred | 49.793 | 80.990 | 2.571 | 1 | -264 | -78 | 3.013 | | 1.649.236 |
| Other expenses | | | | | | | | | 55.413 |
| Total expenses | | | | | | | | | 1.704.649 |

| | 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 | 350.526 | 127.856 | 631.841 | 712.271 | 0 | 0 | 34.686 | 58.822 | 1.916.001 |
| Reinsurers' share | 15.773 | 5.378 | 0 | 523 | 0 | 0 | -529 | 20.175 | 41.321 |
| Net | 334.752 | 122.478 | 631.841 | 711.748 | 0 | 0 | 35.215 | 38.647 | 1.874.681 |
| Premiums earned | | | | | | | | | |
| Gross | 353.485 | 127.889 | 631.844 | 712.290 | 0 | 0 | 34.686 | 58.450 | 1.918.644 |
| Reinsurers' share | 15.743 | 5.378 | 0 | 525 | 0 | 0 | -529 | 20.175 | 41.292 |
| Net | 337.742 | 122.511 | 631.844 | 711.766 | 0 | 0 | 35.215 | 38.275 | 1.877.352 |
| Claims incurred | | | | | | | | | |
| Gross | 271.390 | 689.994 | 1.445.388 | 1.131.086 | 0 | 0 | 24.517 | 13.714 | 3.576.088 |
| Reinsurers' share | 16.751 | 2.215 | 0 | 1.062 | 0 | 0 | -499 | 8.542 | 28.071 |
| Net | 254.639 | 687.779 | 1.445.388 | 1.130.023 | 0 | 0 | 25.016 | 5.172 | 3.548.017 |
| Changes in other technical provisions | | | | | | | | | |
| Gross | -2.932 | -148.925 | -1.206.931 | -288.924 | 0 | 0 | 0 | 0 | -1.647.711 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | -2.932 | -148.925 | -1.206.931 | -288.924 | 0 | 0 | 0 | 0 | -1.647.711 |
| Expenses incurred | 104.476 | 59.531 | 63.732 | 113.401 | 0 | 0 | 5.913 | 27.977 | 375.031 |
| Other expenses | | | | | | | | | -257 |
| Total expenses | | | | | | | | | 374.774 |

| | 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 | 17.545.689 | | | | 17.545.689 |
| Gross - Proportional reinsurance accepted | 49.099 | | | | 49.099 |
| Gross - Non-proportional reinsurance accepted | 4.651 | | | | 4.651 |
| Reinsurers' share | 237.084 | | | | 237.084 |
| Net | 17.362.355 | | | | 17.362.355 |
| Premiums earned | | | | | |
| Gross - Direct Business | 17.579.914 | | | | 17.579.914 |
| Gross - Proportional reinsurance accepted | 47.838 | | | | 47.838 |
| Gross - Non-proportional reinsurance accepted | 3.858 | | | | 3.858 |
| Reinsurers' share | 214.567 | | | | 214.567 |
| Net | 17.417.043 | | | | 17.417.043 |
| Claims incurred | | | | | |
| Gross - Direct Business | 15.698.423 | | | | 15.698.423 |
| Gross - Proportional reinsurance accepted | 19.544 | | | | 19.544 |
| Gross - Non-proportional reinsurance accepted | -1.546 | | | | -1.546 |
| Reinsurers' share | 168.173 | | | | 168.173 |
| Net | 15.548.248 | | | | 15.548.248 |
| Changes in other technical provisions | | | | | |
| Gross - Direct Business | 536 | | | | 536 |
| Gross - Proportional reinsurance accepted | 0 | | | | 0 |
| Gross - Non-proportional reinsurance accepted | 0 | | | | 0 |
| Reinsurers' share | 536 | | | | 536 |
| Net | 0 | | | | 0 |
| Expenses incurred | 1.649.236 | | | | 1.649.236 |
| Other expenses | | | | | 55.413 |
| Total expenses | | | | | 1.704.649 |
| | | | | | |
| | Home Country | Top 5 countries (by amount of gross premiums written) - life obligations | | | Total Top 5 and home country |
| Premiums written | | | | | |
| Gross | 1.916.001 | | | | 1.916.001 |
| Reinsurers' share | 41.321 | | | | 41.321 |
| Net | 1.874.681 | | | | 1.874.681 |
| Premiums earned | | | | | |
| Gross | 1.918.644 | | | | 1.918.644 |
| Reinsurers' share | 41.292 | | | | 41.292 |
| Net | 1.877.352 | | | | 1.877.352 |
| Claims incurred | | | | | |
| Gross | 3.576.088 | | | | 3.576.088 |
| Reinsurers' share | 28.071 | | | | 28.071 |
| Net | 3.548.017 | | | | 3.548.017 |
| Changes in other technical provisions | | | | | |
| Gross | -1.647.711 | | | | -1.647.711 |
| Reinsurers' share | 0 | | | | 0 |
| Net | -1.647.711 | | | | -1.647.711 |
| Expenses incurred | 375.031 | | | | 375.031 |
| Other expenses | | | | | -257 |
| Total expenses | | | | | 374.774 |

| | 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 | 54.828.397 | 0 | 0 | 954.805 | 0 |
| Basic own funds | 8.895.334 | 0 | 0 | -754.077 | 0 |
| Eligible own funds to meet SCR | 8.925.222 | 0 | 0 | -754.077 | 0 |
| SCR | 4.497.410 | 0 | 0 | 1.447.297 | 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 | -4.058.388 | -4.058.388 | | | |
| Subordinated liabilities | 2.075.545 | | 728.874 | 1.346.671 | 0 |
| Non-available subordinated liabilities at group level | 0 | | 0 | 0 | 0 |
| An amount equal to the value of net deferred tax assets | 516.269 | | | | 516.269 |
| The amount equal to the value of net deferred tax assets not available at the group level | 8.171 | | | | 8.171 |
| 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 | 766 | 766 | 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 | 941.220 | 941.220 | 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 | 8.937 | 766 | 0 | 0 | 8.171 |
| Total basic own funds after deductions | 8.895.334 | 6.000.893 | 1.039.672 | 1.346.671 | 508.098 |
| 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 | 29.888 | 29.888 | 0 | 0 | |
| Non regulated entities carrying out financial activities | 0 | 0 | 0 | 0 | |
| Total own funds of other financial sectors | 29.888 | 29.888 | 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) | 8.895.334 | 6.000.893 | 1.039.672 | 1.346.671 | 508.098 |
| Total available own funds to meet the minimum consolidated group SCR | 8.387.236 | 6.000.893 | 1.039.672 | 1.346.671 | |
| 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) | 8.895.334 | 6.000.893 | 1.039.672 | 1.346.671 | 508.098 |
| Total eligible own funds to meet the minimum consolidated group SCR | 7.511.335 | 6.000.893 | 1.039.672 | 470.770 | |
| Minimum consolidated Group SCR (Article 230) | 2.353.849 | | | | |
| Ratio of Eligible own funds to Minimum Consolidated Group SCR | 319% | | | | |
| Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) | 8.925.222 | 6.030.781 | 1.039.672 | 1.346.671 | 508.098 |
| Group SCR | 4.497.410 | | | | |
| Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A | 198% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 8.335.301 | | | | |
| Own shares (held directly and indirectly) | 335.442 | | | | |
| Foreseeable dividends, distributions and charges | 208.628 | | | | |
| Other basic own fund items | 11.828.334 | | | | |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | 0 | | | | |
| Other non available own funds | 21.285 | | | | |
| Reconciliation reserve | -4.058.388 | | | | |
| Expected profits | | | | | |
| Expected profits included in future premiums (EPIFP) - Life business | 912.154 | 912.154 | | | |
| Expected profits included in future premiums (EPIFP) - Non- life business | 195.580 | 195.580 | | | |
| Total Expected profits included in future premiums (EPIFP) | 1.107.733 | 1.107.733 | | | |

| Unique number of component | Components description | Calculation of the Solvency Capital Requirement | Amount modelled | USP | Simplifications |
|----------------------------|---|---|-----------------|------|-----------------|
| 1 | Market risk | 2.565.560 | 2.532.501 | | |
| 2 | Counterparty default risk | 261.171 | 0 | | |
| 3 | Life underwriting risk | 1.635.625 | 0 | None | Catastrofe risk |
| 4 | Health underwriting risk | 1.832.031 | 362.722 | None | |
| 5 | Non-life underwriting risk | 823.345 | 691.398 | None | |
| 6 | Intangible asset risk | 12 | 0 | | |
| 7 | Operational risk | 595.914 | 0 | | |
| 8 | Loss-absorbing capacity of technical provisions | -32 | 0 | | |
| 9 | Loss-absorbing capacity of deferred taxes | -581.586 | 0 | | |
| 10 | Loss-absorbing capacity of expected profits Underwriting Risk | -67.205 | -67.205 | | |
| 11 | Loss absorbing capacity of expected profits Market Risk | -138.416 | -138.416 | | |

Calculation of Solvency Capital Requirement

| | |
|---|------------|
| Total undiversified components | 6.926.421 |
| Diversification | -2.495.464 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0 |
| Solvency capital requirement excluding capital add-on | 4.430.957 |
| Capital add-ons already set | 0 |
| Solvency capital requirement for undertakings under consolidated method | 4.497.410 |

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 | 49.853 |

Overall SCR

| | |
|---|-----------|
| SCR for undertakings included via D and A | 0 |
| Solvency capital requirement | 4.497.410 |

Other information on SCR

| | |
|---|-----------|
| Amount/estimate of the overall loss-absorbing capacity of technical provisions | -32 |
| Amount/estimate of the overall loss-absorbing capacity of deferred taxes | -581.586 |
| 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 | 2.353.849 |

| Country | Identification code of the undertaking | Type of code of the undertaking | Legal name of the undertaking | Type of undertaking | Legal form | Category (mutual/non mutual) | Supervisory Authority | % capital share | % used for the establishment of accounting consolidated accounts | % voting rights | Other criteria | Level of influence | Proportional share used for group solvency calculation | Inclusion in the scope of group supervision | | Group solvency calculation | |
|---------|--|---------------------------------|---|--|------------|------------------------------|--|-----------------|--|-----------------|----------------|--------------------|--|---|---|--|--|
| | | | | | | | | | | | | | | YES/NO | Date of decision if art. 214 is applied | Method used and under method 1, treatment of the undertaking | |
| NL | 724500020789H9D0051 | LEI | Achmea Pensioen- en Levensverzekeringen N.V. | Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500020789H9D0051 | LEI | Achmea Schadeverzekeringen N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500074540W07413K277 | LEI | Achmea Interne Diensten N.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | NV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | KCSNL10220 | Specific code | Klant Contact Services B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 72450012009191PHQV533 | LEI | Achmea B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | EEZNL10450 | Specific code | Achmea Africa Holding B.V. | Mixed financial holding company as defined in Art. 212(1) [h] of Directive 2009/138/EC | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500020789H9D0051 | LEI | N.V. Magisterie | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| NL | SARNL20500 | Specific code | Stichting Achmea Rechtsbijstand | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | Foundation | Non-mutual | | 100% | 100% | 100% | Stichting | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | INSHNH20900 | Specific code | Insured Holding B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | INSHNH20910 | Specific code | Insured Nederland B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | INSHNH20920 | Specific code | Insured Services B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | HSEFVNL20930 | Specific code | H.I. Services B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | OCSNL20940 | Specific code | Online Claims Services B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | LGSSHNL20950 | Specific code | Legal Shared B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | OUFNL20960 | Specific code | Outsourcing B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500074540W07413K277 | LEI | Achmea Pensioen- en Levensverzekeringen N.V. | Other | NV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| NL | AGCVNL30500 | Specific code | Achmea Grand C.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | CV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | AOCVNL30510 | Specific code | Achmea Ontwikkeling C.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | CV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | WVVCVNL30520 | Specific code | Woonalliantie Woerden C.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | CV | Non-mutual | | 98% | 98% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | ITOCNL40400 | Specific code | NI Interpolis Directeerd goed | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | NV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500074540W07413K277 | LEI | Syntus Achmea Real Estate & Finance B.V. | Credit institutions, investment firms and financial institutions | BV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Sectoral rules | | | |
| NL | AVBNL41100 | Specific code | Achmea Vastgoed Beheer B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | APBLNL41200 | Specific code | Achmea Woninghypotheken B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | APBLNL41300 | Specific code | Achmea Woninghypotheken II B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | APBLNL41400 | Specific code | Achmea Woninghypotheken III B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | REBVLN42000 | Specific code | Residea B.V. | Other | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| NL | ANBLNL46000 | Specific code | Achmea Non-Life Beleggingen B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| NL | WPLNL46500 | Specific code | Wageningen B.V. | Other | BV | Non-mutual | | 50% | 50% | 50% | Significant | 50% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| NL | APBLNL47000 | Specific code | APBL Beleggingen B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500020789H9D0051 | LEI | Achmea Pensioen- en Levensverzekeringen N.V. | Reinsurance undertakings | BV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500074540W07413K277 | LEI | Eurolex Claims Centre B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500074540W07413K277 | LEI | Achmea Investment Management B.V. | Credit institutions, investment firms and financial institutions | BV | Non-mutual | De Nederlandsche Bank | Head | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Sectoral rules | | |
| NL | PMLNL1330 | Specific code | Pim Muller B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | LTCNL1340 | Specific code | Leefstijl Trainingscentrum N.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | NV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | AVTNL13700 | Specific code | Achmea Vitaliteit B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | NV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | FBASNL44000 | Specific code | Frex Holding B.V. | Other | NV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| NL | FBASRNL44010 | Specific code | Frex Assurantiën B.V. | Other | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| NL | FBASRNL44020 | Specific code | Frex Assuradeuren B.V. | Other | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| NL | AHCSNL70100 | Specific code | Achmea Health Centers B.V. | Other | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500074540W07413K277 | LEI | Achmea Zorgverzekeringen N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500074540W07413K277 | LEI | Zilveren Kruis Zorgverzekeringen N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500074540W07413K277 | LEI | FBTO Zorgverzekeringen N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 7245001YUUAZRVNCC47 | LEI | Avera Achmea Zorgverzekeringen N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 7245001JDDO1FCOP082 | LEI | Interpolis Zorgverzekeringen N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | AZNLN11000 | Specific code | Zilveren Kruis Zorgverzekering N.V. | Other | NV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| NL | 72450039GNB8889088 | LEI | Eurocross Assistance Netherlands B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| CZ | 3157004FT6U730GH02 | LEI | Eurocross International Central Europe SRO | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | SRO | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| BG | EXBNL71240 | Specific code | Eurocross International Bulgaria FOOD | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | FOOD | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | LTCNL71250 | Specific code | Eurocross Assistance Suriname & Caribbean N.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | NV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500074540W07413K277 | LEI | Achmea Zorgverzekeringen N.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | LTD | Non-mutual | Central Bank of the Republic of Turkey | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 456RNL71300 | Specific code | Achmea Services N.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | NV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500020789H9D0051 | LEI | De Frieland Zorgverzekering N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500020789H9D0051 | LEI | De Frieland Zorgverzekering N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500042V5X8BCE49 | LEI | Achmea Bank N.V. | Credit institutions, investment firms and financial institutions | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Sectoral rules | | | |
| NL | AGS1NL76000 | Specific code | Zilveren Kruis Health Services N.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | NV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| NL | 724500074540W07413K277 | LEI | Achmea Zorgverzekeringen B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| MA | AGS1MA76110 | Specific code | Agis Maroc S.A.R.L. (in liquidation) | Other | SARL | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| NL | 724500074540W07413K277 | LEI | Staal Beheer N.V. | Other | NV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| SK | NLONZS83100 | Specific code | Unión Zdravotna Poist'ovna A.S. | Institutions for occupational retirement provision | AS | Non-mutual | National Bank of Slovakia | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Sectoral rules | | | |
| SK | 09790087C0000010981 | LEI | Unión Poist'ovna A.S. | Composite insurer | AS | Non-mutual | National Bank of Slovakia | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| TN | 78900040PZGNAV9F53 | LEI | Eurolex Sigorta A.S. | Non-Life undertakings | AS | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| CA | AHCAC87200 | Specific code | Achmea Canada Holding Inc. | Other | INC | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| CA | AHCAC87210 | Specific code | Orlia Holding Inc. | Other | INC | Non-mutual | | 50% | 50% | 50% | Significant | 50% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| IE | FFHNL88000 | Specific code | AFH DAC (in liquidation) | Other | DAC | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| IE | FFHNL88010 | Specific code | AFFG Ltd. | Other | LTD | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| IE | FFHNL88100 | Specific code | FFF Ltd. (in liquidation) | Other | LTD | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| IE | LWMNL88000 | Specific code | Liberty Wealth Management Ltd. | Other | LTD | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Adjusted equity method | | | |
| GR | 2138005MTA4315515X40 | LEI | Interamerican Hellenic Life Insurance Company S.A. | Life undertakings | SA | Non-mutual | Bank of Greece | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| GR | 2138005C31V5K42EP91 | LEI | Interamerican Assistance General Insurance Company S.A. | Non-Life undertakings | SA | Non-mutual | Bank of Greece | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| GR | LACAT0889120 | Specific code | Interassistance Commercial Company of Automobile and Tourism S.A. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | SA | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| GR | MENID0889120 | Specific code | Mentor Assessors, Estimators, Engineers S.A. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | SA | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included into scope of group supervision | Method 1: Full consolidation | | | |
| GR | 2138005TXYX517QB8K66 | | | | | | | | | | | | | | | | |

Achmea Pensioen- en Levensverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2018

| Assets | Solvency II value |
|--|-------------------|
| Intangible assets | 0 |
| Deferred tax assets | 621.556 |
| Pension benefit surplus | 0 |
| Property, plant & equipment held for own use | 1.019 |
| Investments (other than assets held for index-linked and unit-linked contracts) | 32.950.996 |
| Property (other than for own use) | 819.798 |
| Holdings in related undertakings, including participations | 1.007.683 |
| Equities | 521.705 |
| Equities - listed | 462.276 |
| Equities - unlisted | 59.429 |
| Bonds | 16.394.578 |
| Government Bonds | 10.090.302 |
| Corporate Bonds | 5.551.436 |
| Structured notes | 0 |
| Collateralised securities | 752.840 |
| Collective Investments Undertakings | 577.886 |
| Derivatives | 3.175.770 |
| Deposits other than cash equivalents | 1.431 |
| Other investments | 10.452.145 |
| Assets held for index-linked and unit-linked contracts | 8.122.501 |
| Loans and mortgages | 7.812.670 |
| Loans on policies | 35 |
| Loans and mortgages to individuals | 430.882 |
| Other loans and mortgages | 7.381.753 |
| Reinsurance recoverables from: | 161.883 |
| 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 | 161.883 |
| Health similar to life | 0 |
| Life excluding health and index-linked and unit-linked | 161.883 |
| Life index-linked and unit-linked | 0 |
| Deposits to cedants | 0 |
| Insurance and intermediaries receivables | 12.091 |
| Reinsurance receivables | 982 |
| Receivables (trade, not insurance) | 297.187 |
| 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 | 417.911 |
| Any other assets, not elsewhere shown | 42.683 |
| Total assets | 50.441.481 |

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) | 36.088.582 |
| 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) | 36.088.582 |
| TP calculated as a whole | 0 |
| Best Estimate | 34.725.598 |
| Risk margin | 1.362.984 |
| Technical provisions – index-linked and unit-linked | 7.695.042 |
| TP calculated as a whole | 0 |
| Best Estimate | 7.649.545 |
| Risk margin | 45.497 |
| Contingent liabilities | 0 |
| Provisions other than technical provisions | 3.976 |
| Pension benefit obligations | 0 |
| Deposits from reinsurers | 0 |
| Deferred tax liabilities | 0 |
| Derivatives | 208.525 |
| Debts owed to credit institutions | 0 |
| Financial liabilities other than debts owed to credit institutions | 2.377 |
| Insurance & intermediaries payables | 528.244 |
| Reinsurance payables | 489 |
| Payables (trade, not insurance) | 24.403 |
| Subordinated liabilities | 0 |
| Subordinated liabilities not in BOF | 0 |
| Subordinated liabilities in BOF | 0 |
| Any other liabilities, not elsewhere shown | 1.585.395 |
| Total liabilities | 46.137.033 |
| Excess of assets over liabilities | 4.304.449 |

| | 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 | | | |
|---|--|------------|------------------------------|--------|---|-----------------------------|----------|-------|
| | Legal expenses insurance | Assistance | Miscellaneous financial loss | Health | Casualty | Marine, aviation, transport | Property | Total |
| Premiums written | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 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 |
| 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 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 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 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 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 |
| 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 | 0 |
| Other expenses | | | | | | | | |
| 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 | Life-reinsurance | |
| Premiums written | | | | | | | | | |
| Gross | 0 | 109.861 | 607.827 | 702.462 | 0 | 0 | 0 | 0 | 1.420.150 |
| Reinsurers' share | 0 | 6.210 | 0 | 25.346 | 0 | 0 | 0 | 0 | 31.556 |
| Net | 0 | 103.651 | 607.827 | 677.115 | 0 | 0 | 0 | 0 | 1.388.593 |
| Premiums earned | | | | | | | | | |
| Gross | 0 | 109.861 | 607.827 | 702.462 | 0 | 0 | 0 | 0 | 1.420.150 |
| Reinsurers' share | 0 | 6.210 | 0 | 25.346 | 0 | 0 | 0 | 0 | 31.556 |
| Net | 0 | 103.651 | 607.827 | 677.115 | 0 | 0 | 0 | 0 | 1.388.593 |
| Claims incurred | | | | | | | | | |
| Gross | 0 | 645.702 | 1.411.070 | 1.128.078 | 0 | 0 | 0 | 0 | 3.184.851 |
| Reinsurers' share | 0 | 2.459 | 4 | 8.678 | 0 | 0 | 0 | 0 | 11.142 |
| Net | 0 | 643.243 | 1.411.066 | 1.119.400 | 0 | 0 | 0 | 0 | 3.173.709 |
| Changes in other technical provisions | | | | | | | | | |
| Gross | 0 | -157.960 | -1.236.183 | -288.137 | 0 | 0 | 0 | 0 | -1.682.279 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 0 | -157.960 | -1.236.183 | -288.137 | 0 | 0 | 0 | 0 | -1.682.279 |
| Expenses incurred | 0 | 54.195 | 53.611 | 92.901 | 0 | 0 | 0 | 0 | 200.707 |
| Other expenses | | | | | | | | | 315 |
| Total expenses | | | | | | | | | 201.022 |

| | 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 | 13.613.718 | | 6.457.900 | 1.191.645 | | 21.111.879 | 0 | 42.375.142 |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | 9.629 | | 0 | 0 | | 152.254 | 0 | 161.883 |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re - total | 13.604.089 | | 6.457.900 | 1.191.645 | | 20.959.625 | 0 | 42.213.259 |
| Risk Margin | 575.354 | 45.497 | | | 787.630 | | 0 | 1.408.481 |
| 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 | 14.189.072 | 7.695.042 | | 21.899.510 | | | 0 | 43.783.623 |

| | 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 | 43.783.623 | 0 | 0 | 912.084 | 0 |
| Basic own funds | 4.304.449 | 0 | 0 | -719.967 | 0 |
| Eligible own funds to meet SCR | 4.021.225 | 0 | 0 | -699.108 | 0 |
| SCR | 2.255.550 | 0 | 0 | 1.411.109 | 0 |
| Eligible own funds to meet MCR | 3.682.892 | 0 | 0 | -910.775 | 0 |
| Minimum Capital Requirement | 1.014.997 | 0 | 0 | 52.165 | 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 | 1.846.541 | 1.846.541 | | | |
| Subordinated liabilities | 0 | | 0 | 0 | 0 |
| An amount equal to the value of net deferred tax assets | 621.556 | | | | 621.556 |
| 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 | 4.304.449 | 3.682.892 | 0 | 0 | 621.556 |
| Ancillary own funds | | | | | |
| Unpaid and uncalled ordinary share capital callable on demand | 0 | | | 0 | |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand | 0 | | | 0 | |
| Unpaid and uncalled preference shares callable on demand | 0 | | | 0 | 0 |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand | 0 | | | 0 | 0 |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC | 0 | | | 0 | |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC | 0 | | | 0 | 0 |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC | 0 | | | 0 | |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC | 0 | | | 0 | 0 |
| Other ancillary own funds | 0 | | | 0 | 0 |
| Total ancillary own funds | 0 | | | 0 | 0 |
| Available and eligible own funds | | | | | |
| Total available own funds to meet the SCR | 4.304.449 | 3.682.892 | 0 | 0 | 621.556 |
| Total available own funds to meet the MCR | 3.682.892 | 3.682.892 | 0 | 0 | |
| Total eligible own funds to meet the SCR | 4.021.225 | 3.682.892 | 0 | 0 | 338.332 |
| Total eligible own funds to meet the MCR | 3.682.892 | 3.682.892 | 0 | 0 | |
| SCR | 2.255.550 | | | | |
| MCR | 1.014.997 | | | | |
| Ratio of Eligible own funds to SCR | 178% | | | | |
| Ratio of Eligible own funds to MCR | 363% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 4.304.449 | | | | |
| Own shares (held directly and indirectly) | 0 | | | | |
| Foreseeable dividends, distributions and charges | 0 | | | | |
| Other basic own fund items | 2.457.908 | | | | |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | 0 | | | | |
| Reconciliation reserve | 1.846.541 | | | | |
| Expected profits | | | | | |
| Expected profits included in future premiums (EPIFP) - Life business | 887.708 | | | | |
| Expected profits included in future premiums (EPIFP) - Non- life business | 0 | | | | |
| Total Expected profits included in future premiums (EPIFP) | 887.708 | | | | |

| Unique number of component | Components description | Calculation of the Solvency Capital Requirement | Amount modelled | USP | Simplifications |
|----------------------------|---|---|-----------------|------|-----------------|
| 1 | Market risk | 1.632.980 | 1.626.781 | | |
| 2 | Counterparty default risk | 98.079 | 0 | | |
| 3 | Life underwriting risk | 1.644.068 | 0 | None | |
| 4 | Health underwriting risk | 0 | 0 | None | |
| 5 | Non-life underwriting risk | 0 | 0 | None | |
| 6 | Intangible asset risk | 0 | 0 | | |
| 7 | Operational risk | 168.940 | 0 | | |
| 8 | Loss-absorbing capacity of technical provisions | -50 | 0 | | |
| 9 | Loss-absorbing capacity of deferred taxes | -455.563 | 0 | | |
| 10 | Loss-absorbing capacity of expected profits Underwriting Risk | 0 | 0 | | |
| 11 | Loss absorbing capacity of expected profits market risk | -81.186 | 0 | | |

Calculation of Solvency Capital Requirement

| | |
|---|-----------|
| Total undiversified components | 3.007.268 |
| Diversification | -751.718 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0 |
| Solvency capital requirement excluding capital add-on | 2.255.550 |
| Capital add-ons already set | 0 |
| Solvency capital requirement | 2.255.550 |

Other information on SCR

| | |
|---|----------|
| Amount/estimate of the overall loss-absorbing capacity of technical provisions | -50 |
| Amount/estimate of the overall loss-absorbing capacity of deferred taxes | -455.563 |
| 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 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 1.042.108

| | 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 | 13.415.189 | |
| Obligations with profit participation - future discretionary benefits | 188.900 | |
| Index-linked and unit-linked insurance obligations | 7.649.545 | |
| Other life (re)insurance and health (re)insurance obligations | 20.959.625 | |
| Total capital at risk for all life (re)insurance obligations | | 88.385.880 |

Overall MCR calculation

| | |
|---------------------------|-----------|
| Linear MCR | 1.042.108 |
| SCR | 2.255.550 |
| MCR cap | 1.014.997 |
| MCR floor | 563.887 |
| Combined MCR | 1.014.997 |
| Absolute floor of the MCR | 3.700 |

Minimum Capital Requirement 1.014.997

Achmea Schade- verzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2018

| Assets | Solvency II value |
|--|-------------------|
| Intangible assets | 15 |
| Deferred tax assets | 0 |
| Pension benefit surplus | 0 |
| Property, plant & equipment held for own use | 46 |
| Investments (other than assets held for index-linked and unit-linked contracts) | 5.573.542 |
| Property (other than for own use) | 0 |
| Holdings in related undertakings, including participations | 139.957 |
| Equities | 203.336 |
| Equities - listed | 201.356 |
| Equities - unlisted | 1.980 |
| Bonds | 4.864.703 |
| Government Bonds | 2.358.928 |
| Corporate Bonds | 2.316.434 |
| Structured notes | 0 |
| Collateralised securities | 189.342 |
| Collective Investments Undertakings | 272.947 |
| Derivatives | 5.755 |
| Deposits other than cash equivalents | 14.930 |
| Other investments | 71.914 |
| Assets held for index-linked and unit-linked contracts | 0 |
| Loans and mortgages | 842.468 |
| Loans on policies | 0 |
| Loans and mortgages to individuals | 0 |
| Other loans and mortgages | 842.468 |
| Reinsurance recoverables from: | 162.221 |
| Non-life and health similar to non-life | 62.899 |
| Non-life excluding health | 62.721 |
| Health similar to non-life | 178 |
| Life and health similar to life, excluding health and index-linked and unit-linked | 99.322 |
| Health similar to life | 99.322 |
| Life excluding health and index-linked and unit-linked | 0 |
| Life index-linked and unit-linked | 0 |
| Deposits to cedants | 200 |
| Insurance and intermediaries receivables | 153.498 |
| Reinsurance receivables | 12.441 |
| Receivables (trade, not insurance) | 105.162 |
| 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 | 121.344 |
| Any other assets, not elsewhere shown | 115.190 |
| Total assets | 7.086.127 |

S.02.01.02 - Balance sheet

€ 1.000

| Liabilities | Solvency II value |
|---|-------------------|
| Technical provisions – non-life | 2.830.012 |
| Technical provisions – non-life (excluding health) | 2.504.273 |
| TP calculated as a whole | 0 |
| Best Estimate | 2.416.875 |
| Risk margin | 87.398 |
| Technical provisions - health (similar to non-life) | 325.738 |
| TP calculated as a whole | 0 |
| Best Estimate | 313.456 |
| Risk margin | 12.282 |
| Technical provisions - life (excluding index-linked and unit-linked) | 2.625.082 |
| Technical provisions - health (similar to life) | 2.625.082 |
| TP calculated as a whole | 0 |
| Best Estimate | 2.576.295 |
| Risk margin | 48.787 |
| 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 | 17.267 |
| Pension benefit obligations | 0 |
| Deposits from reinsurers | 200 |
| Deferred tax liabilities | 128.664 |
| Derivatives | 14.100 |
| Debts owed to credit institutions | 0 |
| Financial liabilities other than debts owed to credit institutions | 15.100 |
| Insurance & intermediaries payables | 134.094 |
| Reinsurance payables | 10.210 |
| Payables (trade, not insurance) | 204.631 |
| Subordinated liabilities | 0 |
| Subordinated liabilities not in BOF | 0 |
| Subordinated liabilities in BOF | 0 |
| Any other liabilities, not elsewhere shown | 23.262 |
| Total liabilities | 6.002.622 |
| Excess of assets over liabilities | 1.083.505 |

| | 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 | 299.712 | 0 | 657.813 | 505.295 | 28.567 | 855.489 | 251.196 | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | 0 | 0 | 0 | 25.022 | 0 | 0 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | 0 | 592 | 0 | 4.090 | 7.269 | 1.675 | 69.168 | 3.302 | 0 |
| Net | 0 | 299.120 | 0 | 653.724 | 498.026 | 26.892 | 811.343 | 247.894 | 0 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 0 | 300.520 | 0 | 651.650 | 498.352 | 28.296 | 852.998 | 248.175 | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | 0 | 0 | 0 | 25.022 | 0 | 0 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | 0 | 636 | 0 | 4.202 | 7.348 | 1.799 | 69.421 | 3.367 | 0 |
| Net | 0 | 299.884 | 0 | 647.449 | 491.004 | 26.497 | 808.599 | 244.808 | 0 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 0 | 218.044 | 0 | 499.264 | 286.924 | 14.383 | 549.534 | 148.933 | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | 0 | 0 | 0 | 10.313 | 0 | 0 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | 0 | -358 | 0 | 6.765 | 3.406 | 173 | 45.413 | 13.023 | 0 |
| Net | 0 | 218.402 | 0 | 492.499 | 283.518 | 14.211 | 514.434 | 135.910 | 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 | 84.827 | 0 | 194.708 | 156.784 | 12.033 | 303.811 | 106.998 | 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 | 180.490 | 145.053 | 0 | | | | | | 2.923.616 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | | | | | | 25.022 |
| Gross - Non-proportional reinsurance accepted | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Reinsurers' share | 62 | 37 | 0 | 0 | 0 | 0 | 0 | 0 | 86.195 |
| Net | 180.427 | 145.016 | 0 | 0 | 0 | 0 | 0 | 0 | 2.862.443 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 178.347 | 139.841 | 0 | | | | | | 2.898.179 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | | | | | | 25.022 |
| Gross - Non-proportional reinsurance accepted | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Reinsurers' share | 66 | 37 | 0 | 0 | 0 | 0 | 0 | 0 | 86.875 |
| Net | 178.281 | 139.803 | 0 | 0 | 0 | 0 | 0 | 0 | 2.836.325 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 105.211 | 73.343 | 0 | | | | | | 1.895.635 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | | | | | | 10.313 |
| Gross - Non-proportional reinsurance accepted | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68.422 |
| Net | 105.211 | 73.343 | 0 | 0 | 0 | 0 | 0 | 0 | 1.837.526 |
| 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 | 49.061 | 45.408 | 0 | 0 | 0 | 0 | 0 | 0 | 953.630 |
| Other expenses | | | | | | | | | 6.828 |
| Total expenses | | | | | | | | | 960.458 |

| | 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 | 340.716 | 0 | 0 | 0 | 0 | 0 | 34.686 | 0 | 375.402 |
| Reinsurers' share | 17.130 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 17.130 |
| Net | 323.586 | 0 | 0 | 0 | 0 | 0 | 34.686 | 0 | 358.272 |
| Premiums earned | | | | | | | | | |
| Gross | 343.386 | 0 | 0 | 0 | 0 | 0 | 34.686 | 0 | 378.072 |
| Reinsurers' share | 17.130 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 17.130 |
| Net | 326.256 | 0 | 0 | 0 | 0 | 0 | 34.686 | 0 | 360.942 |
| Claims incurred | | | | | | | | | |
| Gross | 259.001 | 0 | 0 | 0 | 0 | 0 | 25.354 | 0 | 284.355 |
| Reinsurers' share | 19.083 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 19.083 |
| Net | 239.918 | 0 | 0 | 0 | 0 | 0 | 25.354 | 0 | 265.272 |
| 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 | 101.895 | 0 | 0 | 0 | 0 | 0 | 5.944 | 0 | 107.839 |
| Other expenses | | | | | | | | | -1.266 |
| Total expenses | | | | | | | | | 106.572 |

| | 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 | | | | |
| Technical provisions calculated as a whole | 0 | 0 | | | 0 | | 0 | 0 |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | 0 | 0 | | | 0 | | 0 | 0 |
| Technical provisions calculated as a sum of BE and RM | | | | | | | | |
| Best Estimate | | | | | | | | |
| Gross Best Estimate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re - total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Risk Margin | 0 | 0 | | | 0 | | 0 | 0 |
| Amount of the transitional on Technical Provisions | | | | | | | | |
| Technical Provisions calculated as a whole | 0 | 0 | | | 0 | | 0 | 0 |
| Best estimate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Risk margin | 0 | 0 | | | 0 | | 0 | 0 |
| Technical provisions - total | 0 | 0 | | | 0 | | 0 | 0 |

| | Health insurance (direct business) | | | Annuities stemming from non-life insurance contracts and relating to health insurance obligations | Health reinsurance (reinsurance accepted) | Total (Health similar to life insurance) |
|--|------------------------------------|--|--------------------------------------|---|---|--|
| | | Contracts without options and guarantees | Contracts with options or guarantees | | | |
| Technical provisions calculated as a whole | 0 | | | 0 | 0 | 0 |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | 0 | | | 0 | 0 | 0 |
| Technical provisions calculated as a sum of BE and RM | | | | | | |
| Best Estimate | | | | | | |
| Gross Best Estimate | | 2.598.511 | 0 | 0 | -22.216 | 2.576.295 |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | | 99.322 | 0 | 0 | 0 | 99.322 |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re - total | | 2.499.189 | 0 | 0 | -22.216 | 2.476.973 |
| Risk Margin | 48.787 | | | 0 | 0 | 48.787 |
| 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 | 2.647.298 | | | 0 | -22.216 | 2.625.082 |

| | 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 | 1.865 | 0 | 62.486 | 47.056 | 2.412 | 38.139 | 4.701 | 0 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | 0 | -233 | 0 | -2.293 | -1.827 | -878 | -19.249 | -2.572 | 0 |
| Net Best Estimate of Premium Provisions | 0 | 2.098 | 0 | 64.779 | 48.882 | 3.290 | 57.388 | 7.272 | 0 |
| Claims provisions | | | | | | | | | |
| Gross | 0 | 311.591 | 0 | 1.215.687 | 48.239 | 12.374 | 292.676 | 590.855 | 0 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | 0 | 411 | 0 | 35.155 | 2.080 | 566 | 26.455 | 25.286 | 0 |
| Net Best Estimate of Claims Provisions | 0 | 311.180 | 0 | 1.180.532 | 46.159 | 11.808 | 266.221 | 565.569 | 0 |
| Total Best estimate - gross | 0 | 313.456 | 0 | 1.278.173 | 95.295 | 14.787 | 330.815 | 595.556 | 0 |
| Total Best estimate - net | 0 | 313.278 | 0 | 1.245.311 | 95.041 | 15.099 | 323.609 | 572.842 | 0 |
| Risk margin | 0 | 12.282 | 0 | 38.659 | 5.403 | 449 | 15.709 | 22.176 | 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 | 0 | 325.738 | 0 | 1.316.832 | 100.697 | 15.236 | 346.524 | 617.732 | 0 |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | 0 | 178 | 0 | 32.862 | 253 | -312 | 7.206 | 22.714 | 0 |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total | 0 | 325.560 | 0 | 1.283.970 | 100.444 | 15.548 | 339.318 | 595.018 | 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 | 3.638 | -1.073 | 0 | 0 | 0 | 0 | 0 | 159.224 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | -2 | -1 | 0 | 0 | 0 | 0 | 0 | -27.054 |
| Net Best Estimate of Premium Provisions | 3.639 | -1.072 | 0 | 0 | 0 | 0 | 0 | 186.278 |
| Claims provisions | | | | | | | | |
| Gross | 90.640 | 9.045 | 0 | 0 | 0 | 0 | 0 | 2.571.108 |
| 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 | 89.953 |
| Net Best Estimate of Claims Provisions | 90.640 | 9.045 | 0 | 0 | 0 | 0 | 0 | 2.481.155 |
| Total Best estimate - gross | 94.278 | 7.972 | 0 | 0 | 0 | 0 | 0 | 2.730.332 |
| Total Best estimate - net | 94.280 | 7.974 | 0 | 0 | 0 | 0 | 0 | 2.667.433 |
| Risk margin | 3.795 | 1.207 | 0 | 0 | 0 | 0 | 0 | 99.680 |
| 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 | 98.073 | 9.179 | 0 | 0 | 0 | 0 | 0 | 2.830.012 |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | -2 | -1 | 0 | 0 | 0 | 0 | 0 | 62.899 |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total | 98.075 | 9.180 | 0 | 0 | 0 | 0 | 0 | 2.767.112 |

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 | | | | | | | | | | | | 49.218 | 49.218 |
| N-9 | 895.186 | 353.532 | 109.582 | 73.384 | 43.280 | 30.232 | 28.036 | 16.149 | 12.867 | 11.204 | | 11.204 | 1.573.453 |
| N-8 | 902.144 | 367.947 | 128.490 | 55.042 | 37.985 | 29.296 | 20.905 | 13.665 | 12.351 | | | 12.351 | 1.567.825 |
| N-7 | 852.189 | 360.660 | 98.498 | 57.543 | 42.827 | 32.345 | 17.202 | 20.945 | | | | 20.945 | 1.482.209 |
| N-6 | 901.394 | 399.085 | 114.581 | 70.363 | 38.818 | 29.674 | 20.563 | | | | | 20.563 | 1.574.478 |
| N-5 | 975.331 | 485.783 | 117.635 | 71.052 | 40.433 | 30.683 | | | | | | 30.683 | 1.720.916 |
| N-4 | 886.943 | 405.566 | 114.484 | 58.912 | 41.686 | | | | | | | 41.686 | 1.507.591 |
| N-3 | 939.408 | 416.445 | 101.701 | 73.679 | | | | | | | | 73.679 | 1.531.232 |
| N-2 | 1.057.344 | 421.867 | 119.138 | | | | | | | | | 119.138 | 1.598.348 |
| N-1 | 929.728 | 419.805 | | | | | | | | | | 419.805 | 1.349.533 |
| N | 1.078.030 | | | | | | | | | | | 1.078.030 | 1.078.030 |
| Total | | | | | | | | | | | | 1.877.302 | 14.983.615 |

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

| Year | Development year | | | | | | | | | | Year end (discounted data) | | |
|-------|------------------|---------|---------|---------|---------|---------|--------|--------|--------|--------|----------------------------|-----------|-----------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | 10 & + | |
| Prior | | | | | | | | | | | | 218.486 | 218.486 |
| N-9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 64.022 | 59.015 | 47.647 | | 46.774 | 46.774 |
| N-8 | 0 | 0 | 0 | 0 | 0 | 0 | 59.607 | 63.567 | 49.685 | | | 48.823 | 48.823 |
| N-7 | 0 | 0 | 0 | 0 | 0 | 109.305 | 87.130 | 88.727 | | | | 86.901 | 86.901 |
| N-6 | 0 | 0 | 0 | 0 | 121.112 | 89.154 | 70.558 | | | | | 69.343 | 69.343 |
| N-5 | 0 | 0 | 0 | 183.293 | 130.219 | 106.722 | | | | | | 104.916 | 104.916 |
| N-4 | 0 | 0 | 276.202 | 214.406 | 169.624 | | | | | | | 166.586 | 166.586 |
| N-3 | 0 | 373.374 | 291.492 | 240.299 | | | | | | | | 236.558 | 236.558 |
| N-2 | 886.899 | 432.705 | 290.271 | | | | | | | | | 285.896 | 285.896 |
| N-1 | 903.064 | 434.975 | | | | | | | | | | 429.000 | 429.000 |
| N | 888.931 | | | | | | | | | | | 881.728 | 881.728 |
| Total | | | | | | | | | | | | 2.571.108 | 2.571.108 |

Underwriting year

Gross Claims Paid (non-cumulative)

(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

| Year | Development year | | | | | | | | | | Year end (discounted data) | | |
|-------|------------------|---|---|---|---|---|---|---|---|---|----------------------------|--------|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | 10 & + | |
| Prior | | | | | | | | | | | | 0 | 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 | 5.455.093 | 0 | 0 | 61.798 | 0 |
| Basic own funds | 1.070.705 | 0 | 0 | -47.257 | 0 |
| Eligible own funds to meet SCR | 1.070.705 | 0 | 0 | -47.257 | 0 |
| SCR | 761.400 | 0 | 0 | 129.298 | 0 |
| Eligible own funds to meet MCR | 1.070.705 | 0 | 0 | -47.257 | 0 |
| Minimum Capital Requirement | 342.630 | 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 | 917.049 | 917.049 | | | |
| 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 | 12.800 | | | | |
| Deductions | | | | | |
| Deductions for participations in financial and credit institutions | 0 | 0 | 0 | 0 | |
| Total basic own funds after deductions | 1.070.705 | 1.070.705 | 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 | 1.070.705 | 1.070.705 | 0 | 0 | 0 |
| Total available own funds to meet the MCR | 1.070.705 | 1.070.705 | 0 | 0 | |
| Total eligible own funds to meet the SCR | 1.070.705 | 1.070.705 | 0 | 0 | 0 |
| Total eligible own funds to meet the MCR | 1.070.705 | 1.070.705 | 0 | 0 | |
| SCR | 761.400 | | | | |
| MCR | 342.630 | | | | |
| Ratio of Eligible own funds to SCR | 141% | | | | |
| Ratio of Eligible own funds to MCR | 312% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 1.083.505 | | | | |
| 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 | 917.049 | | | | |
| Expected profits | | | | | |
| Expected profits included in future premiums (EPIFP) - Life business | 2.437 | | | | |
| Expected profits included in future premiums (EPIFP) - Non- life business | 68.258 | | | | |
| Total Expected profits included in future premiums (EPIFP) | 70.695 | | | | |

| Unique number of component | Components description | Calculation of the Solvency Capital Requirement | Amount modelled | USP | Simplifications |
|----------------------------|---|---|-----------------|------|-----------------|
| 1 | Market risk | 499.779 | 494.795 | | |
| 2 | Counterparty default risk | 72.820 | 0 | | |
| 3 | Life underwriting risk | 0 | 0 | None | |
| 4 | Health underwriting risk | 316.934 | 289.090 | None | |
| 5 | Non-life underwriting risk | 580.386 | 568.247 | None | |
| 6 | Intangible asset risk | 12 | 0 | | |
| 7 | Operational risk | 102.815 | 0 | | |
| 8 | Loss-absorbing capacity of technical provisions | 0 | 0 | | |
| 9 | Loss-absorbing capacity of deferred taxes | -248.711 | 0 | | |
| 10 | Loss-absorbing capacity of expected profits Underwriting Risk | -63.581 | 0 | | |
| 11 | Loss absorbing capacity of expected profits market risk | -23.423 | 0 | | |

Calculation of Solvency Capital Requirement

| | |
|---|-----------|
| Total undiversified components | 1.237.032 |
| Diversification | -475.632 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0 |
| Solvency capital requirement excluding capital add-on | 761.400 |
| Capital add-ons already set | 0 |
| Solvency capital requirement | 761.400 |

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 | -248.711 |
| 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 | 503.315 | |
|--|---|---|
| | 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 | 313.278 | 300.486 |
| Workers' compensation insurance and proportional reinsurance | 0 | 0 |
| Motor vehicle liability insurance and proportional reinsurance | 1.245.311 | 650.366 |
| Other motor insurance and proportional reinsurance | 95.041 | 497.989 |
| Marine, aviation and transport insurance and proportional reinsurance | 15.099 | 26.794 |
| Fire and other damage to property insurance and proportional reinsurance | 323.609 | 800.172 |
| General liability insurance and proportional reinsurance | 572.842 | 260.758 |
| Credit and suretyship insurance and proportional reinsurance | 0 | 0 |
| Legal expenses insurance and proportional reinsurance | 94.280 | 180.427 |
| Assistance and proportional reinsurance | 7.974 | 145.015 |
| 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 | 52.016 | |
|---|---|--|
| | 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 | 2.476.973 | |
| Total capital at risk for all life (re)insurance obligations | | 0 |
| Overall MCR calculation | | |
| Linear MCR | 555.332 | |
| SCR | 761.400 | |
| MCR cap | 342.630 | |
| MCR floor | 190.350 | |
| Combined MCR | 342.630 | |
| Absolute floor of the MCR | 3.700 | |
| Minimum Capital Requirement | 342.630 | |

Achmea Zorgverzeke- ringen N.V. (consolidated)

Public Disclosure Quantitative Reporting Templates

2018

| Assets | Solvency II value |
|--|-------------------|
| Intangible assets | 0 |
| Deferred tax assets | 0 |
| Pension benefit surplus | 0 |
| Property, plant & equipment held for own use | 412 |
| Investments (other than assets held for index-linked and unit-linked contracts) | 3.761.614 |
| Property (other than for own use) | 2.579 |
| Holdings in related undertakings, including participations | 2.138.775 |
| Equities | 2 |
| Equities - listed | 0 |
| Equities - unlisted | 2 |
| Bonds | 1.506.024 |
| Government Bonds | 44.696 |
| Corporate Bonds | 1.461.329 |
| Structured notes | 0 |
| Collateralised securities | 0 |
| Collective Investments Undertakings | 31.372 |
| Derivatives | 18 |
| Deposits other than cash equivalents | 66.885 |
| Other investments | 15.957 |
| Assets held for index-linked and unit-linked contracts | 0 |
| Loans and mortgages | 3.789 |
| Loans on policies | 0 |
| Loans and mortgages to individuals | 0 |
| Other loans and mortgages | 3.789 |
| 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 | 2.581.345 |
| Reinsurance receivables | 0 |
| Receivables (trade, not insurance) | 1.590.977 |
| 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 | 149.001 |
| Any other assets, not elsewhere shown | 17.396 |
| Total assets | 8.104.534 |

S.02.01.02 - Balance sheet

€ 1.000

| Liabilities | Solvency II value |
|---|-------------------|
| Technical provisions – non-life | 4.529.002 |
| Technical provisions – non-life (excluding health) | 0 |
| TP calculated as a whole | 0 |
| Best Estimate | 0 |
| Risk margin | 0 |
| Technical provisions - health (similar to non-life) | 4.529.002 |
| TP calculated as a whole | 0 |
| Best Estimate | 4.359.024 |
| Risk margin | 169.978 |
| 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 | 138 |
| Debts owed to credit institutions | 5 |
| Financial liabilities other than debts owed to credit institutions | 0 |
| Insurance & intermediaries payables | 341.316 |
| Reinsurance payables | 0 |
| Payables (trade, not insurance) | 8.396 |
| Subordinated liabilities | 0 |
| Subordinated liabilities not in BOF | 0 |
| Subordinated liabilities in BOF | 0 |
| Any other liabilities, not elsewhere shown | 33.640 |
| Total liabilities | 4.912.497 |
| Excess of assets over liabilities | 3.192.037 |

| | 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 | 13.942.309 | 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 | -789 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 13.943.098 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 14.029.746 | 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 | -789 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 14.030.535 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 13.348.652 | 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 | 894 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 13.347.759 | 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 | 503.381 | 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 | | | | | | 13.942.309 |
| 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 | -789 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13.943.098 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | | 14.029.746 |
| 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 | -789 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14.030.535 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | | 13.348.652 |
| 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 | 894 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13.347.759 |
| 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 | 503.381 |
| Other expenses | | | | | | | | | 44.009 |
| Total expenses | | | | | | | | | 547.390 |

| | 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 | 2.459.913 | 2.459.913 | | | |
| 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 | 6.587 | 6.587 | | | |
| 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 | 3.185.450 | 3.185.450 | 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) | 3.185.450 | 3.185.450 | 0 | 0 | 0 |
| Total available own funds to meet the minimum consolidated group SCR | 3.185.450 | 3.185.450 | 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) | 3.185.450 | 3.185.450 | 0 | 0 | 0 |
| Total eligible own funds to meet the minimum consolidated group SCR | 3.185.450 | 3.185.450 | 0 | 0 | |
| Minimum consolidated Group SCR (Article 230) | 860.042 | | | | |
| Ratio of Eligible own funds to Minimum Consolidated Group SCR | 370,38% | | | | |
| Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) | 3.185.450 | 3.185.450 | 0 | 0 | 0 |
| Group SCR | 2.109.535 | | | | |
| Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A | 151,00% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 3.192.037 | | | | |
| 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 | 2.459.913 | | | | |
| Expected profits | | | | | |
| Expected profits included in future premiums (EPIFP) - Life business | 0 | 0 | | | |
| Expected profits included in future premiums (EPIFP) - Non- life business | 123.302 | 123.302 | | | |
| Total Expected profits included in future premiums (EPIFP) | 123.302 | 123.302 | | | |

| | Gross solvency capital requirement | USP | Simplifications |
|--|------------------------------------|------|-----------------|
| Market risk | 229.535 | | |
| Counterparty default risk | 47.128 | | |
| Life underwriting risk | 0 | None | |
| Health underwriting risk | 1.603.726 | None | |
| Non-life underwriting risk | 0 | None | |
| Diversification | -190.981 | | |
| Intangible asset risk | 0 | | |
| Basic Solvency Capital Requirement | 1.689.408 | | |
| Calculation of Solvency Capital Requirement | | | |
| Operational risk | 418.269 | | |
| 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 | 2.107.677 | | |
| Capital add-on already set | 0 | | |
| Solvency capital requirement for undertakings under consolidated method | 2.109.535 | | |
| 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 | 1.858 | | |
| Overall SCR | | | |
| SCR for undertakings included via D and A | 0 | | |
| Solvency capital requirement | 2.109.535 | | |
| 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 | 860.042 | | |

| Country | Identification code of the undertaking | Type of code of the ID of the undertaking | Legal name of the undertaking | Type of undertaking | Legal form | Category (mutual/non-mutual) | Supervisory Authority | Criteria of influence | | | | | Inclusion in the scope of group supervision | | Group solvency calculation |
|---------|--|---|--|--|------------|------------------------------|-----------------------|-----------------------|--|-----------------|----------------|--------------------|--|--------|---|
| | | | | | | | | % capital share | % used for the establishment of accounting consolidated accounts | % voting rights | Other criteria | Level of influence | Proportional share used for group solvency calculation | YES/NO | Date of decision if art. 214 is applied |
| NL | 724500H0K3QVUQF9G08 | LEI | Achmea Zorgverzekeringen N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included in the scope | | Method 1: Full consolidation |
| NL | 724500UFZ0B0JKV5184 | LEI | Zilveren Kruis Zorgverzekeringen N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included in the scope | | Method 1: Full consolidation |
| NL | 7245001VUJAJ29VMCC47 | LEI | Aveiro Achmea Zorgverzekeringen N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included in the scope | | Method 1: Full consolidation |
| NL | 724500LQ2D011COP082 | LEI | Interpolis Zorgverzekeringen N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included in the scope | | Method 1: Full consolidation |
| NL | AZKNL71100 | Specific code | Achmea zorgkantoor N.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | NV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included in the scope | | Method 1: Full consolidation |
| NL | FBI2NL77400 | Specific code | Achmea variable securities health Fund | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | FBI | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included in the scope | | Method 1: Full consolidation |
| NL | FBI2NL77500 | Specific code | Achmea fixed income health Fund | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | FBI | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included in the scope | | Method 1: Full consolidation |
| NL | 724500NMBMOP03DHT48 | LEI | FBTO Zorgverzekeringen N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included in the scope | | Method 1: Full consolidation |
| NL | 7245006NLSKFKVZ876 | LEI | De Friesland Zorgverzekeraar N.V. | Non-Life undertakings | NV | Non-mutual | De Nederlandsche Bank | 100% | 100% | 100% | Dominant | 100% | Included in the scope | | Method 1: Full consolidation |
| NL | ZKFNL72300 | Specific code | Zorgkantoor Friesland B.V. | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | BV | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included in the scope | | Method 1: Full consolidation |
| NL | DF2PZNL72400 | Specific code | De Friesland Participatiefonds | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | VBI | Non-mutual | | 100% | 100% | 100% | Dominant | 100% | Included in the scope | | Method 1: Full consolidation |

Achmea Zorg- verzekeringen N.V. (solo)

Public Disclosure Quantitative Reporting Templates

2018

| 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) | 3.322.074 |
| Property (other than for own use) | 2.579 |
| Holdings in related undertakings, including participations | 2.823.169 |
| Equities | 180.914 |
| Equities - listed | 0 |
| Equities - unlisted | 180.914 |
| Bonds | 254.788 |
| Government Bonds | 12.045 |
| Corporate Bonds | 242.743 |
| Structured notes | 0 |
| Collateralised securities | 0 |
| Collective Investments Undertakings | 30.121 |
| Derivatives | 16 |
| Deposits other than cash equivalents | 19.941 |
| Other investments | 10.548 |
| Assets held for index-linked and unit-linked contracts | 0 |
| Loans and mortgages | 3.318 |
| Loans on policies | 0 |
| Loans and mortgages to individuals | 0 |
| Other loans and mortgages | 3.318 |
| 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 | 18.563 |
| Reinsurance receivables | 0 |
| Receivables (trade, not insurance) | 41.465 |
| 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 | 6.058 |
| Any other assets, not elsewhere shown | 1.490 |
| Total assets | 3.392.969 |

S.02.01.02 - Balance sheet

€ 1.000

| Liabilities | Solvency II value |
|---|-------------------|
| Technical provisions – non-life | 159.397 |
| 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) | 159.397 |
| TP calculated as a whole | 0 |
| Best Estimate | 143.689 |
| Risk margin | 15.708 |
| 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 | 119 |
| Debts owed to credit institutions | 0 |
| Financial liabilities other than debts owed to credit institutions | 10.000 |
| Insurance & intermediaries payables | 106 |
| Reinsurance payables | 0 |
| Payables (trade, not insurance) | 14.598 |
| Subordinated liabilities | 0 |
| Subordinated liabilities not in BOF | 0 |
| Subordinated liabilities in BOF | 0 |
| Any other liabilities, not elsewhere shown | 16.713 |
| Total liabilities | 200.932 |
| Excess of assets over liabilities | 3.192.037 |

| | 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 | 1.320.785 | 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 | 988 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 1.319.797 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 1.322.239 | 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 | 988 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 1.321.251 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 1.066.793 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | 1.199 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 1.065.594 | 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 | 155.377 | 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 | | | | | 1.320.785 |
| 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 | 988 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.319.797 |
| Premiums earned | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | 1.322.239 |
| 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 | 988 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.321.251 |
| Claims incurred | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | 1.066.793 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | | | | | 0 |
| Gross - Non-proportional reinsurance accepted | | | | 0 | 0 | 0 | 0 | 0 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.199 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.065.594 |
| 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 | 155.377 |
| Other expenses | | | | | | | | 12.846 |
| Total expenses | | | | | | | | 168.223 |

| | 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 | 57.998 | 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 | 57.998 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims provisions | | | | | | | | | |
| Gross | 85.692 | 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 | 85.692 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Best estimate - gross | 143.689 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Best estimate - net | 143.689 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Risk margin | 15.708 | 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 | 159.397 | 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 | 159.397 | 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 | 57.998 |
| 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 | 57.998 |
| Claims provisions | | | | | | | | |
| Gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 85.692 |
| 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 | 85.692 |
| Total Best estimate - gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 143.689 |
| Total Best estimate - net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 143.689 |
| Risk margin | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15.708 |
| 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 | 159.397 |
| 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 | 159.397 |

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

| Year | Development year | | | | | | | | | | In Current year | Sum of years (cumulative) | |
|-------|------------------|---------|-------|-------|------|------|------|-----|-----|-----|-----------------|---------------------------|-----------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | | 10 & + |
| Prior | | | | | | | | | | | | 0 | 0 |
| N-9 | 0 | 0 | 0 | 0 | 0 | -9 | -5 | 556 | -4 | -25 | | | -25 |
| N-8 | 0 | 0 | 0 | 0 | 679 | 89 | -740 | 82 | -26 | | | | -26 |
| N-7 | 0 | 0 | 0 | 1.552 | 229 | -503 | -37 | 66 | | | | | 66 |
| N-6 | 0 | 0 | 7.724 | 1.295 | 36 | 15 | -75 | | | | | | -75 |
| N-5 | 0 | 101.723 | 4.311 | 2.279 | -35 | -164 | | | | | | | -164 |
| N-4 | 1.037.271 | 99.824 | 4.973 | 578 | -102 | | | | | | | | -102 |
| N-3 | 1.104.048 | 89.543 | 3.367 | 2.964 | | | | | | | | | 2.964 |
| N-2 | 1.027.861 | 78.729 | 1.840 | | | | | | | | | | 1.840 |
| N-1 | 1.043.641 | 70.551 | | | | | | | | | | | 70.551 |
| N | 1.013.681 | | | | | | | | | | | | 1.013.681 |
| | | | | | | | | | | | | Total | 1.088.711 |
| | | | | | | | | | | | | | 5.697.780 |

Gross undiscounted Best Estimate Claims Provisions

| Year | Development year | | | | | | | | | | Year end (discounted data) | | |
|-------|------------------|-------|-------|-------|----|---|---|---|---|---|----------------------------|--------|--------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | 10 & + | |
| Prior | | | | | | | | | | | | 0 | |
| N-9 | 0 | 0 | 0 | 95 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| N-8 | 0 | 0 | 240 | -62 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| N-7 | 0 | 726 | 2 | 3 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| N-6 | 13.971 | 1.219 | 1.085 | 195 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| N-5 | 12.079 | 3.777 | 413 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| N-4 | 98.688 | 3.216 | 1.219 | 84 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| N-3 | 93.673 | 5.198 | 2.844 | 1.261 | | | | | | | | 1.261 | |
| N-2 | 100.973 | 5.846 | 94 | | | | | | | | | 94 | |
| N-1 | 95.621 | 5.065 | | | | | | | | | | 5.065 | |
| N | 79.165 | | | | | | | | | | | 79.165 | |
| | | | | | | | | | | | | Total | 85.586 |

Underwriting year

Gross Claims Paid (non-cumulative)

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

Gross undiscounted Best Estimate Claims Provisions

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

| | Total | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
|--|-----------|-----------------------|---------------------|--------|--------|
| Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35 | | | | | |
| Ordinary share capital (gross of own shares) | 59.621 | 59.621 | | 0 | |
| Share premium account related to ordinary share capital | 672.503 | 672.503 | | 0 | |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings | 0 | 0 | | 0 | |
| Subordinated mutual member accounts | 0 | | 0 | 0 | 0 |
| Surplus funds | 0 | 0 | | | |
| Preference shares | 0 | | 0 | 0 | 0 |
| Share premium account related to preference shares | 0 | | 0 | 0 | 0 |
| Reconciliation reserve | 2.459.913 | 2.459.913 | | | |
| 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 | 6.859 | | | | |
| Deductions | | | | | |
| Deductions for participations in financial and credit institutions | 0 | 0 | 0 | 0 | |
| Total basic own funds after deductions | 3.185.177 | 3.185.177 | 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 | 3.185.177 | 3.185.177 | 0 | 0 | 0 |
| Total available own funds to meet the MCR | 3.185.177 | 3.185.177 | 0 | 0 | |
| Total eligible own funds to meet the SCR | 3.185.177 | 3.185.177 | 0 | 0 | 0 |
| Total eligible own funds to meet the MCR | 3.185.177 | 3.185.177 | 0 | 0 | |
| SCR | 770.269 | | | | |
| MCR | 192.567 | | | | |
| Ratio of Eligible own funds to SCR | 414% | | | | |
| Ratio of Eligible own funds to MCR | 1654% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 3.192.037 | | | | |
| 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 | 2.459.913 | | | | |
| Expected profits | | | | | |
| Expected profits included in future premiums (EPIFP) - Life business | 0 | | | | |
| Expected profits included in future premiums (EPIFP) - Non- life business | 60.081 | | | | |
| Total Expected profits included in future premiums (EPIFP) | 60.081 | | | | |

| | Gross solvency capital requirement | USP | Simplifications |
|---|------------------------------------|------|-----------------|
| Market risk | 649.348 | | |
| Counterparty default risk | 8.784 | | |
| Life underwriting risk | 0 | None | |
| Health underwriting risk | 204.699 | None | |
| Non-life underwriting risk | 0 | None | |
| Diversification | -132.186 | | |
| Intangible asset risk | 0 | | |
| Basic Solvency Capital Requirement | 730.646 | | |
| Calculation of Solvency Capital Requirement | | | |
| Operational risk | 39.624 | | |
| 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 | 770.269 | | |
| Capital add-on already set | 0 | | |
| Solvency capital requirement | 770.269 | | |
| 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 | 68.784 |
|--------------------------|--------|

| | 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 | 143.689 | 1.319.797 |
| 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 | 68.784 |
| SCR | 770.269 |
| MCR cap | 346.621 |
| MCR floor | 192.567 |
| Combined MCR | 192.567 |
| Absolute floor of the MCR | 2.500 |
| Minimum Capital Requirement | 192.567 |

Interpolis Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2018

| 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) | 135.932 |
| Property (other than for own use) | 0 |
| Holdings in related undertakings, including participations | 0 |
| Equities | 81.670 |
| Equities - listed | 0 |
| Equities - unlisted | 81.670 |
| Bonds | 44.277 |
| Government Bonds | 0 |
| Corporate Bonds | 44.277 |
| Structured notes | 0 |
| Collateralised securities | 0 |
| Collective Investments Undertakings | 0 |
| Derivatives | 0 |
| Deposits other than cash equivalents | 9.985 |
| 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 | 82.159 |
| Reinsurance receivables | 0 |
| Receivables (trade, not insurance) | 53.190 |
| 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 | 19.031 |
| Any other assets, not elsewhere shown | 136 |
| Total assets | 290.449 |

S.02.01.02 - Balance sheet

€ 1.000

| Liabilities | Solvency II value |
|---|-------------------|
| Technical provisions – non-life | 131.732 |
| 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) | 131.732 |
| TP calculated as a whole | 0 |
| Best Estimate | 126.170 |
| Risk margin | 5.562 |
| 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 | 15.863 |
| Reinsurance payables | 0 |
| Payables (trade, not insurance) | 5.768 |
| Subordinated liabilities | 0 |
| Subordinated liabilities not in BOF | 0 |
| Subordinated liabilities in BOF | 0 |
| Any other liabilities, not elsewhere shown | 307 |
| Total liabilities | 153.670 |
| Excess of assets over liabilities | 136.779 |

| | 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 | 467.938 | 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 | -35 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 467.973 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 467.938 | 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 | -35 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 467.973 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 444.452 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | -2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 444.453 | 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 | 16.319 | 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 | | | | | 467.938 |
| 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 | -35 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 467.973 |
| Premiums earned | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | 467.938 |
| 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 | -35 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 467.973 |
| Claims incurred | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | 444.452 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | | | | | 0 |
| Gross - Non-proportional reinsurance accepted | | | | 0 | 0 | 0 | 0 | 0 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -2 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 444.453 |
| 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 | 16.319 |
| Other expenses | | | | | | | | 84 |
| Total expenses | | | | | | | | 16.404 |

| | 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 | 6.372 | 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 | 6.372 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims provisions | | | | | | | | | |
| Gross | 119.798 | 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 | 119.798 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Best estimate - gross | 126.170 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Best estimate - net | 126.170 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Risk margin | 5.562 | 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 | 131.732 | 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 | 131.732 | 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 | 6.372 |
| 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 | 6.372 |
| Claims provisions | | | | | | | | |
| Gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 119.798 |
| 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 | 119.798 |
| Total Best estimate - gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 126.170 |
| Total Best estimate - net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 126.170 |
| Risk margin | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5.562 |
| 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 | 131.732 |
| 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 | 131.732 |

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 | 349 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 349 |
| N-6 | 0 | 0 | 13.548 | -12.714 | 0 | 0 | -46 | 0 | 0 | 0 | 0 | -46 | 788 |
| N-5 | 0 | 125.342 | 17.721 | 941 | 1.569 | 269 | 0 | 0 | 0 | 0 | 0 | 269 | 145.843 |
| N-4 | 223.016 | 126.020 | -15.200 | 12.500 | 173 | 0 | 0 | 0 | 0 | 0 | 0 | 173 | 346.509 |
| N-3 | 251.943 | 111.589 | -9.481 | 1.480 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.480 | 355.531 |
| N-2 | 289.160 | 109.864 | 2.388 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.388 | 401.413 |
| N-1 | 302.117 | 132.854 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 132.854 | 434.971 |
| N | 331.234 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 331.234 | 331.234 |
| Total | | | | | | | | | | | | 468.353 | 2.016.639 |

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

| Year | Development year | | | | | | | | | | Year end (discounted data) | |
|-------|------------------|---------|---------|-------|------|---|---|---|---|---|----------------------------|---------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | 10 & + |
| Prior | | | | | | | | | | | | 0 |
| N-9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-6 | 0 | 0 | -8.996 | 3.549 | -104 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-5 | 0 | -1.835 | -16.949 | 457 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-4 | 114.157 | -12.337 | -11.020 | 114 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-3 | 116.311 | 11.230 | 2.076 | 536 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 536 |
| N-2 | 116.640 | 2.160 | -987 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -987 |
| N-1 | 136.259 | 3.118 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3.118 |
| N | 116.940 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 116.940 |
| Total | | | | | | | | | | | | 119.607 |

Underwriting year

Gross Claims Paid (non-cumulative)

(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

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

| | Total | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
|--|---------|-----------------------|---------------------|--------|--------|
| Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35 | | | | | |
| Ordinary share capital (gross of own shares) | 45 | 45 | | 0 | |
| Share premium account related to ordinary share capital | 58.200 | 58.200 | | 0 | |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings | 0 | 0 | | 0 | |
| Subordinated mutual member accounts | 0 | | 0 | 0 | 0 |
| Surplus funds | 0 | 0 | | | |
| Preference shares | 0 | | 0 | 0 | 0 |
| Share premium account related to preference shares | 0 | | 0 | 0 | 0 |
| Reconciliation reserve | 78.534 | 78.534 | | | |
| 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 | 136.779 | 136.779 | 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 | 136.779 | 136.779 | 0 | 0 | 0 |
| Total available own funds to meet the MCR | 136.779 | 136.779 | 0 | 0 | |
| Total eligible own funds to meet the SCR | 136.779 | 136.779 | 0 | 0 | 0 |
| Total eligible own funds to meet the MCR | 136.779 | 136.779 | 0 | 0 | |
| SCR | 67.804 | | | | |
| MCR | 27.919 | | | | |
| Ratio of Eligible own funds to SCR | 202% | | | | |
| Ratio of Eligible own funds to MCR | 490% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 136.779 | | | | |
| 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 | 78.534 | | | | |
| Expected profits | | | | | |
| Expected profits included in future premiums (EPIFP) - Life business | 0 | | | | |
| Expected profits included in future premiums (EPIFP) - Non- life business | 7.338 | | | | |
| Total Expected profits included in future premiums (EPIFP) | 7.338 | | | | |

| | Gross solvency capital requirement | USP | Simplifications |
|---|------------------------------------|------|-----------------|
| Market risk | 7.538 | | |
| Counterparty default risk | 2.162 | | |
| Life underwriting risk | 0 | None | |
| Health underwriting risk | 50.744 | None | |
| Non-life underwriting risk | 0 | None | |
| Diversification | -6.679 | | |
| Intangible asset risk | 0 | | |
| Basic Solvency Capital Requirement | 53.766 | | |
| Calculation of Solvency Capital Requirement | | | |
| Operational risk | 14.038 | | |
| 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 | 67.804 | | |
| Capital add-on already set | 0 | | |
| Solvency capital requirement | 67.804 | | |
| 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 27.919

| | 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 | 126.170 | 467.856 |
| 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 | 27.919 |
| SCR | 67.804 |
| MCR cap | 30.512 |
| MCR floor | 16.951 |
| Combined MCR | 27.919 |
| Absolute floor of the MCR | 2.500 |
| Minimum Capital Requirement | 27.919 |

Zilveren Kruis Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2018

| 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) | 2.271.660 |
| Property (other than for own use) | 0 |
| Holdings in related undertakings, including participations | 1.188.491 |
| Equities | 0 |
| Equities - listed | 0 |
| Equities - unlisted | 0 |
| Bonds | 1.048.203 |
| Government Bonds | 10.026 |
| Corporate Bonds | 1.038.176 |
| Structured notes | 0 |
| Collateralised securities | 0 |
| Collective Investments Undertakings | 0 |
| Derivatives | 0 |
| Deposits other than cash equivalents | 34.965 |
| 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 | 1.785.747 |
| Reinsurance receivables | 0 |
| Receivables (trade, not insurance) | 1.206.736 |
| 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 | 110.083 |
| Any other assets, not elsewhere shown | 8.589 |
| Total assets | 5.382.815 |

S.02.01.02 - Balance sheet

€ 1.000

| Liabilities | Solvency II value |
|---|-------------------|
| Technical provisions – non-life | 3.187.058 |
| 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) | 3.187.058 |
| TP calculated as a whole | 0 |
| Best Estimate | 3.074.032 |
| Risk margin | 113.026 |
| 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 | 274.893 |
| Reinsurance payables | 0 |
| Payables (trade, not insurance) | 30.546 |
| Subordinated liabilities | 0 |
| Subordinated liabilities not in BOF | 0 |
| Subordinated liabilities in BOF | 0 |
| Any other liabilities, not elsewhere shown | 10.714 |
| Total liabilities | 3.503.212 |
| Excess of assets over liabilities | 1.879.603 |

| | 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 | 9.222.373 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | -1.807 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 9.224.180 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 9.289.300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | -1.807 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 9.291.107 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 8.988.825 | 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 | -59 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 8.988.884 | 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 | 225.814 | 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 | | | | | | 9.222.373 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | | | | | | 0 |
| Gross - Non-proportional reinsurance accepted | | | | 0 | 0 | 0 | 0 | | 0 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | -1.807 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 9.224.180 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | | 9.289.300 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | | | | | | 0 |
| Gross - Non-proportional reinsurance accepted | | | | 0 | 0 | 0 | 0 | | 0 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | -1.807 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 9.291.107 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | | 8.988.825 |
| 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 | | -59 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 8.988.884 |
| 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 | | 225.814 |
| Other expenses | | | | | | | | | 27.987 |
| Total expenses | | | | | | | | | 253.801 |

| | 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 | 389.632 | 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 | 389.632 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims provisions | | | | | | | | | |
| Gross | 2.684.400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net Best Estimate of Claims Provisions | 2.684.400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Best estimate - gross | 3.074.032 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Best estimate - net | 3.074.032 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Risk margin | 113.026 | 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 | 3.187.058 | 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 | 3.187.058 | 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 | 389.632 |
| 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 | 389.632 |
| Claims provisions | | | | | | | | |
| Gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.684.400 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net Best Estimate of Claims Provisions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.684.400 |
| Total Best estimate - gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3.074.032 |
| Total Best estimate - net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3.074.032 |
| Risk margin | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 113.026 |
| 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 | 3.187.058 |
| 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 | 3.187.058 |

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 | -3 | -30 | -3 | 0 | 0 | 0 | -37 | |
| N-8 | 0 | 0 | 0 | 0 | -57 | -24 | -1 | 0 | 0 | 0 | 0 | -82 | |
| N-7 | 0 | 0 | 0 | 10.790 | -133 | -110 | 0 | 0 | 0 | 0 | 0 | 10.547 | |
| N-6 | 0 | 0 | 383.918 | -212.924 | 350 | 0 | -1.034 | 0 | 0 | 0 | -1.034 | 170.310 | |
| N-5 | 0 | 2.918.133 | 410.164 | -4.300 | 22.686 | 6.084 | 0 | 0 | 0 | 0 | 6.084 | 3.352.767 | |
| N-4 | 5.176.392 | 2.983.692 | -62.185 | 230.287 | 9.189 | 0 | 0 | 0 | 0 | 0 | 9.189 | 8.337.376 | |
| N-3 | 5.420.625 | 2.987.733 | -1.984 | 72.615 | 0 | 0 | 0 | 0 | 0 | 0 | 72.615 | 8.478.988 | |
| N-2 | 6.144.267 | 2.474.894 | 21.428 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 21.428 | 8.640.589 | |
| N-1 | 6.248.435 | 2.612.450 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.612.450 | 8.860.885 | |
| N | 6.699.576 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6.699.576 | 6.699.576 | |
| Total | | | | | | | | | | | 9.420.307 | 44.550.918 | |

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

| | Total | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
|--|-----------|-----------------------|---------------------|--------|--------|
| Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35 | | | | | |
| Ordinary share capital (gross of own shares) | 45 | 45 | | 0 | |
| Share premium account related to ordinary share capital | 1.730.465 | 1.730.465 | | 0 | |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings | 0 | 0 | | 0 | |
| Subordinated mutual member accounts | 0 | | 0 | 0 | 0 |
| Surplus funds | 0 | 0 | | | |
| Preference shares | 0 | | 0 | 0 | 0 |
| Share premium account related to preference shares | 0 | | 0 | 0 | 0 |
| Reconciliation reserve | 149.093 | 149.093 | | | |
| 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 | 1.879.603 | 1.879.603 | 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 | 1.879.603 | 1.879.603 | 0 | 0 | 0 |
| Total available own funds to meet the MCR | 1.879.603 | 1.879.603 | 0 | 0 | |
| Total eligible own funds to meet the SCR | 1.879.603 | 1.879.603 | 0 | 0 | 0 |
| Total eligible own funds to meet the MCR | 1.879.603 | 1.879.603 | 0 | 0 | |
| SCR | 1.360.773 | | | | |
| MCR | 577.880 | | | | |
| Ratio of Eligible own funds to SCR | 138% | | | | |
| Ratio of Eligible own funds to MCR | 325% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 1.879.603 | | | | |
| Own shares (held directly and indirectly) | 0 | | | | |
| Foreseeable dividends, distributions and charges | 0 | | | | |
| Other basic own fund items | 1.730.510 | | | | |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | 0 | | | | |
| Reconciliation reserve | 149.093 | | | | |
| Expected profits | | | | | |
| Expected profits included in future premiums (EPIFP) - Life business | 0 | | | | |
| Expected profits included in future premiums (EPIFP) - Non- life business | 54.950 | | | | |
| Total Expected profits included in future premiums (EPIFP) | 54.950 | | | | |

| | Gross solvency capital requirement | USP | Simplifications |
|---|------------------------------------|------|-----------------|
| Market risk | 109.786 | | |
| Counterparty default risk | 33.424 | | |
| Life underwriting risk | 0 | None | |
| Health underwriting risk | 1.041.952 | None | |
| Non-life underwriting risk | 0 | None | |
| Diversification | -101.059 | | |
| Intangible asset risk | 0 | | |
| Basic Solvency Capital Requirement | 1.084.102 | | |
| Calculation of Solvency Capital Requirement | | | |
| Operational risk | 276.671 | | |
| 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 | 1.360.773 | | |
| Capital add-on already set | 0 | | |
| Solvency capital requirement | 1.360.773 | | |
| 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 577.880

| | 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 | 3.074.032 | 9.221.293 |
| 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 | 577.880 |
| SCR | 1.360.773 |
| MCR cap | 612.348 |
| MCR floor | 340.193 |
| Combined MCR | 577.880 |
| Absolute floor of the MCR | 2.500 |
| Minimum Capital Requirement | 577.880 |

Avéro Achmea Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2018

| 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) | 221.751 |
| Property (other than for own use) | 0 |
| Holdings in related undertakings, including participations | 0 |
| Equities | 204.291 |
| Equities - listed | 0 |
| Equities - unlisted | 204.291 |
| Bonds | 17.460 |
| Government Bonds | 0 |
| Corporate Bonds | 17.460 |
| 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 | 266.772 |
| Reinsurance receivables | 0 |
| Receivables (trade, not insurance) | 93.260 |
| 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 | 3.206 |
| Any other assets, not elsewhere shown | 208 |
| Total assets | 585.196 |

S.02.01.02 - Balance sheet

€ 1.000

| Liabilities | Solvency II value |
|---|-------------------|
| Technical provisions – non-life | 305.469 |
| 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) | 305.469 |
| TP calculated as a whole | 0 |
| Best Estimate | 294.711 |
| Risk margin | 10.758 |
| 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 | 5 |
| Financial liabilities other than debts owed to credit institutions | 13.000 |
| Insurance & intermediaries payables | 14.218 |
| Reinsurance payables | 0 |
| Payables (trade, not insurance) | 6.522 |
| Subordinated liabilities | 0 |
| Subordinated liabilities not in BOF | 0 |
| Subordinated liabilities in BOF | 0 |
| Any other liabilities, not elsewhere shown | 609 |
| Total liabilities | 339.824 |
| Excess of assets over liabilities | 245.373 |

| | 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 | 920.085 | 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 | -87 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 920.172 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 936.318 | 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 | -87 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 936.405 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 896.903 | 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 | -3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 896.906 | 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 | 36.386 | 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 | | | | | 920.085 |
| 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 | -87 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 920.172 |
| Premiums earned | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | 936.318 |
| 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 | -87 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 936.405 |
| Claims incurred | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | 896.903 |
| 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 | -3 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 896.906 |
| 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 | 36.386 |
| Other expenses | | | | | | | | 2.947 |
| Total expenses | | | | | | | | 39.332 |

| | 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 | 10.896 | 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 | 10.896 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims provisions | | | | | | | | | |
| Gross | 283.815 | 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 | 283.815 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Best estimate - gross | 294.711 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Best estimate - net | 294.711 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Risk margin | 10.758 | 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 | 305.469 | 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 | 305.469 | 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 | 10.896 |
| 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 | 10.896 |
| Claims provisions | | | | | | | | |
| Gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 283.815 |
| 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 | 283.815 |
| Total Best estimate - gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 294.711 |
| Total Best estimate - net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 294.711 |
| Risk margin | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10.758 |
| 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 | 305.469 |
| 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 | 305.469 |

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 | 1.568 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.568 |
| N-6 | 0 | 0 | 47.542 | -32.762 | 0 | 0 | -61 | 0 | 0 | 0 | 0 | -61 | 14.719 |
| N-5 | 0 | 287.479 | 46.616 | -3.543 | 9.208 | 566 | 0 | 0 | 0 | 0 | 0 | 566 | 340.326 |
| N-4 | 435.391 | 285.929 | -13.702 | 21.606 | 330 | 0 | 0 | 0 | 0 | 0 | 0 | 330 | 729.553 |
| N-3 | 463.026 | 271.400 | -2.128 | 22.831 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 22.831 | 755.128 |
| N-2 | 477.756 | 220.971 | -14.476 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -14.476 | 684.251 |
| N-1 | 532.437 | 273.703 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 273.703 | 806.139 |
| N | 633.505 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 633.505 | 633.505 |
| Total | | | | | | | | | | | | 916.397 | 3.965.190 |

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

| Year | Development year | | | | | | | | | | Year end (discounted data) | |
|-------|------------------|--------|---------|-------|------|---|---|---|---|---|----------------------------|---------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | 10 & + |
| Prior | | | | | | | | | | | | 0 |
| N-9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-6 | 0 | 0 | -68.018 | 5.562 | -575 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-5 | 0 | 37.456 | -20.549 | -30 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-4 | 282.602 | 4.813 | 5.598 | 359 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-3 | 276.076 | 25.037 | 3.926 | 1.317 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.317 |
| N-2 | 229.486 | 7.364 | 6.116 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6.116 |
| N-1 | 286.389 | 9.007 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9.007 |
| N | 266.940 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 266.940 |
| Total | | | | | | | | | | | | 283.381 |

Underwriting year

Gross Claims Paid (non-cumulative)

(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

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

| | Total | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
|--|---------|-----------------------|---------------------|--------|--------|
| Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35 | | | | | |
| Ordinary share capital (gross of own shares) | 45 | 45 | | 0 | |
| Share premium account related to ordinary share capital | 189.200 | 189.200 | | 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 | 56.128 | 56.128 | | | |
| 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 | 245.373 | 245.373 | 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 | 245.373 | 245.373 | 0 | 0 | 0 |
| Total available own funds to meet the MCR | 245.373 | 245.373 | 0 | 0 | |
| Total eligible own funds to meet the SCR | 245.373 | 245.373 | 0 | 0 | 0 |
| Total eligible own funds to meet the MCR | 245.373 | 245.373 | 0 | 0 | |
| SCR | 140.048 | | | | |
| MCR | 57.090 | | | | |
| Ratio of Eligible own funds to SCR | 175% | | | | |
| Ratio of Eligible own funds to MCR | 430% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 245.373 | | | | |
| Own shares (held directly and indirectly) | 0 | | | | |
| Foreseeable dividends, distributions and charges | 0 | | | | |
| Other basic own fund items | 189.245 | | | | |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | 0 | | | | |
| Reconciliation reserve | 56.128 | | | | |
| Expected profits | | | | | |
| Expected profits included in future premiums (EPIFP) - Life business | 0 | | | | |
| Expected profits included in future premiums (EPIFP) - Non- life business | 933 | | | | |
| Total Expected profits included in future premiums (EPIFP) | 933 | | | | |

| | Gross solvency capital requirement | USP | Simplifications |
|------------------------------------|------------------------------------|------|-----------------|
| Market risk | 17.849 | | |
| Counterparty default risk | 10.529 | | |
| Life underwriting risk | 0 | None | |
| Health underwriting risk | 103.227 | None | |
| Non-life underwriting risk | 0 | None | |
| Diversification | -19.160 | | |
| Intangible asset risk | 0 | | |
| Basic Solvency Capital Requirement | 112.445 | | |

Calculation of Solvency Capital Requirement

| | |
|---|---------|
| Operational risk | 27.603 |
| 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 | 140.048 |
| Capital add-on already set | 0 |
| Solvency capital requirement | 140.048 |

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 57.090

| | 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 | 294.711 | 919.962 |
| 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 | 57.090 |
| SCR | 140.048 |
| MCR cap | 63.022 |
| MCR floor | 35.012 |
| Combined MCR | 57.090 |
| Absolute floor of the MCR | 2.500 |
| Minimum Capital Requirement | 57.090 |

FBTO

Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2018

| 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) | 143.657 |
| Property (other than for own use) | 0 |
| Holdings in related undertakings, including participations | 0 |
| Equities | 81.196 |
| Equities - listed | 0 |
| Equities - unlisted | 81.196 |
| Bonds | 62.461 |
| Government Bonds | 22.624 |
| Corporate Bonds | 39.837 |
| 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 | 112.599 |
| Reinsurance receivables | 0 |
| Receivables (trade, not insurance) | 86.640 |
| 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 | 52.767 |
| Any other assets, not elsewhere shown | 224 |
| Total assets | 395.886 |

S.02.01.02 - Balance sheet

€ 1.000

| Liabilities | Solvency II value |
|---|-------------------|
| Technical provisions – non-life | 237.097 |
| 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) | 237.097 |
| TP calculated as a whole | 0 |
| Best Estimate | 229.568 |
| Risk margin | 7.528 |
| 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 | 21.679 |
| Reinsurance payables | 0 |
| Payables (trade, not insurance) | 13.840 |
| Subordinated liabilities | 20.689 |
| Subordinated liabilities not in BOF | 0 |
| Subordinated liabilities in BOF | 20.689 |
| Any other liabilities, not elsewhere shown | 1.601 |
| Total liabilities | 294.906 |
| Excess of assets over liabilities | 100.981 |

| | 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 | 622.030 | 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 | -29 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 622.059 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 612.090 | 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 | -29 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 612.119 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 628.902 | 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 | -242 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 629.145 | 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 | 23.349 | 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 | | | | | 622.030 |
| 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 | -29 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 622.059 |
| Premiums earned | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | 612.090 |
| 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 | -29 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 612.119 |
| Claims incurred | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | 628.902 |
| 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 | -242 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 629.145 |
| 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 | 23.349 |
| Other expenses | | | | | | | | 350 |
| Total expenses | | | | | | | | 23.699 |

| | 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 | 38.965 | 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 | 38.965 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims provisions | | | | | | | | | |
| Gross | 190.603 | 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 | 190.603 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Best estimate - gross | 229.568 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Best estimate - net | 229.568 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Risk margin | 7.528 | 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 | 237.097 | 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 | 237.097 | 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 | 38.965 |
| 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 | 38.965 |
| Claims provisions | | | | | | | | |
| Gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 190.603 |
| 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 | 190.603 |
| Total Best estimate - gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 229.568 |
| Total Best estimate - net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 229.568 |
| Risk margin | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7.528 |
| 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 | 237.097 |
| 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 | 237.097 |

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

| Year | Development year | | | | | | | | | | In Current year | Sum of years (cumulative) | |
|-------|------------------|---------|--------|---------|--------|------|-----|-----|---|---|-----------------|---------------------------|--------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | | 10 & + |
| Prior | | | | | | | | | | | | 0 | 0 |
| N-9 | 0 | 0 | 11.156 | 612 | -390 | -87 | 119 | 0 | 5 | 0 | 0 | 11.415 | |
| N-8 | 0 | 112.188 | 7.546 | 602 | -488 | 16 | -75 | -17 | 0 | 0 | 119.770 | | |
| N-7 | 181.496 | 115.831 | 8.534 | 476 | 455 | 86 | 244 | 0 | 0 | 0 | 307.122 | | |
| N-6 | 192.807 | 199.844 | 18.082 | -15.083 | 1.740 | -316 | -58 | | | | -58 | 397.016 | |
| N-5 | 260.660 | 209.469 | 14.951 | -11.543 | -1.255 | 341 | | | | | 341 | 472.623 | |
| N-4 | 296.299 | 195.214 | 11.090 | 1.628 | 224 | | | | | | 224 | 504.455 | |
| N-3 | 327.456 | 205.062 | 14.262 | 255 | | | | | | | 255 | 547.035 | |
| N-2 | 422.997 | 186.790 | 10.424 | | | | | | | | 10.424 | 620.210 | |
| N-1 | 408.724 | 219.500 | | | | | | | | | 219.500 | 628.224 | |
| N | 436.895 | | | | | | | | | | 436.895 | 436.895 | |
| Total | | | | | | | | | | | 667.582 | 4.044.766 | |

Gross undiscounted Best Estimate Claims Provisions

| Year | Development year | | | | | | | | | | Year end (discounted data) | |
|-------|------------------|--------|---------|------|---|---|---|---|---|---|----------------------------|---------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | 10 & + |
| Prior | | | | | | | | | | | | 0 |
| N-9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| N-8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| N-7 | 0 | 7.951 | 374 | 0 | 0 | 0 | 0 | 0 | | | | 0 |
| N-6 | 232.373 | 880 | -14.365 | 0 | 0 | 0 | 0 | | | | | 0 |
| N-5 | 218.049 | -4.245 | -8.985 | -773 | 0 | 0 | | | | | | 0 |
| N-4 | 197.794 | 16.171 | -2.232 | 39 | 0 | | | | | | | 0 |
| N-3 | 204.892 | 18.666 | 29 | 737 | | | | | | | | 737 |
| N-2 | 205.781 | 8.586 | 66 | | | | | | | | | 66 |
| N-1 | 215.250 | 9.642 | | | | | | | | | | 9.642 |
| N | 179.858 | | | | | | | | | | | 179.858 |
| Total | | | | | | | | | | | | 190.304 |

Underwriting year

Gross Claims Paid (non-cumulative)

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

| Year | Development year | | | | | | | | | | Year end (discounted data) | |
|-------|------------------|---|---|---|---|---|---|---|---|---|----------------------------|--------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | 10 & + |
| Prior | | | | | | | | | | | | 0 |
| N-9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| N-8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| N-7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | 0 |
| N-6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | 0 |
| N-5 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 |
| N-4 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 |
| N-3 | 0 | 0 | 0 | 0 | | | | | | | | 0 |
| N-2 | 0 | 0 | 0 | | | | | | | | | 0 |
| N-1 | 0 | 0 | | | | | | | | | | 0 |
| N | 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 | 88.700 | 88.700 | | 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 | 12.236 | 12.236 | | | |
| Subordinated liabilities | 20.689 | | 0 | 20.689 | 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 | 121.670 | 100.981 | 0 | 20.689 | 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 | 121.670 | 100.981 | 0 | 20.689 | 0 |
| Total available own funds to meet the MCR | 121.670 | 100.981 | 0 | 20.689 | |
| Total eligible own funds to meet the SCR | 121.670 | 100.981 | 0 | 20.689 | 0 |
| Total eligible own funds to meet the MCR | 108.985 | 100.981 | 0 | 8.004 | |
| SCR | 92.223 | | | | |
| MCR | 40.020 | | | | |
| Ratio of Eligible own funds to SCR | 132% | | | | |
| Ratio of Eligible own funds to MCR | 272% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 100.981 | | | | |
| Own shares (held directly and indirectly) | 0 | | | | |
| Foreseeable dividends, distributions and charges | 0 | | | | |
| Other basic own fund items | 88.745 | | | | |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | 0 | | | | |
| Reconciliation reserve | 12.236 | | | | |
| 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 | 9.198 | | |
| Counterparty default risk | 2.998 | | |
| Life underwriting risk | 0 | None | |
| Health underwriting risk | 69.843 | None | |
| Non-life underwriting risk | 0 | None | |
| Diversification | -8.478 | | |
| Intangible asset risk | 0 | | |
| Basic Solvency Capital Requirement | 73.562 | | |

Calculation of Solvency Capital Requirement

| | |
|---|--------|
| Operational risk | 18.661 |
| 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 | 92.223 |
| Capital add-on already set | 0 |
| Solvency capital requirement | 92.223 |

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 40.020

| | 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 | 229.568 | 621.915 |
| 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 | 40.020 |
| SCR | 92.223 |
| MCR cap | 41.500 |
| MCR floor | 23.056 |
| Combined MCR | 40.020 |
| Absolute floor of the MCR | 2.500 |
| Minimum Capital Requirement | 40.020 |

De Friesland Zorgverzekeraar N.V.

Public Disclosure Quantitative Reporting Templates

2018

| Assets | Solvency II value |
|--|-------------------|
| Intangible assets | 0 |
| Deferred tax assets | 0 |
| Pension benefit surplus | 0 |
| Property, plant & equipment held for own use | 412 |
| Investments (other than assets held for index-linked and unit-linked contracts) | 363.560 |
| Property (other than for own use) | 0 |
| Holdings in related undertakings, including participations | 6.573 |
| Equities | 269.494 |
| Equities - listed | 0 |
| Equities - unlisted | 269.494 |
| Bonds | 78.835 |
| Government Bonds | 0 |
| Corporate Bonds | 78.835 |
| Structured notes | 0 |
| Collateralised securities | 0 |
| Collective Investments Undertakings | 1.252 |
| Derivatives | 2 |
| Deposits other than cash equivalents | 1.994 |
| Other investments | 5.410 |
| Assets held for index-linked and unit-linked contracts | 0 |
| Loans and mortgages | 20.579 |
| Loans on policies | 0 |
| Loans and mortgages to individuals | 0 |
| Other loans and mortgages | 20.579 |
| 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 | 315.504 |
| Reinsurance receivables | 0 |
| Receivables (trade, not insurance) | 175.878 |
| 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 | 6.855 |
| Any other assets, not elsewhere shown | 6.749 |
| Total assets | 889.536 |

S.02.01.02 - Balance sheet

€ 1.000

| Liabilities | Solvency II value |
|---|-------------------|
| Technical provisions – non-life | 508.249 |
| 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) | 508.249 |
| TP calculated as a whole | 0 |
| Best Estimate | 490.853 |
| Risk margin | 17.396 |
| 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 | 19 |
| Debts owed to credit institutions | 0 |
| Financial liabilities other than debts owed to credit institutions | 25.999 |
| Insurance & intermediaries payables | 14.556 |
| Reinsurance payables | 0 |
| Payables (trade, not insurance) | 3.296 |
| Subordinated liabilities | 0 |
| Subordinated liabilities not in BOF | 0 |
| Subordinated liabilities in BOF | 0 |
| Any other liabilities, not elsewhere shown | 3.713 |
| Total liabilities | 555.833 |
| Excess of assets over liabilities | 333.704 |

| | 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 | 1.389.098 | 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 | 182 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 1.388.916 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 1.401.861 | 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 | 182 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 1.401.679 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 1.322.777 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 1.322.777 | 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 | 46.136 | 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 | | | | | 1.389.098 |
| 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 | 182 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.388.916 |
| Premiums earned | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | 1.401.861 |
| 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 | 182 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.401.679 |
| Claims incurred | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | 1.322.777 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | | | | | 0 |
| Gross - Non-proportional reinsurance accepted | | | | 0 | 0 | 0 | 0 | 0 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.322.777 |
| 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 | 46.136 |
| Other expenses | | | | | | | | -205 |
| Total expenses | | | | | | | | 45.931 |

| | 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 | 44.454 | 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 | 44.454 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims provisions | | | | | | | | | |
| Gross | 446.400 | 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 | 446.400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Best estimate - gross | 490.853 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Best estimate - net | 490.853 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Risk margin | 17.396 | 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 | 508.249 | 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 | 508.249 | 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 | 44.454 |
| 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 | 44.454 |
| Claims provisions | | | | | | | | |
| Gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 446.400 |
| 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 | 446.400 |
| Total Best estimate - gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 490.853 |
| Total Best estimate - net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 490.853 |
| Risk margin | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 17.396 |
| 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 | 508.249 |
| 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 | 508.249 |

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 | -10.294 | -2.188 | 5 | -226 | 12 | 1 | 0 | | 0 | -12.691 |
| N-8 | 0 | 0 | 15.831 | -917 | 1.129 | -327 | -25 | 12 | 0 | | | 0 | 15.702 |
| N-7 | 0 | 322.372 | 28.034 | 604 | -437 | -11.799 | -47 | 19 | | | | 19 | 338.745 |
| N-6 | 470.502 | 428.969 | 24.503 | -3.280 | 2.153 | 390 | 1 | | | | | 1 | 923.238 |
| N-5 | 548.177 | 396.901 | 14.486 | -20.392 | 305 | 2.095 | | | | | | 2.095 | 941.572 |
| N-4 | 630.231 | 388.503 | 17.459 | -2.370 | 2.321 | | | | | | | 2.321 | 1.036.145 |
| N-3 | 752.992 | 395.528 | 18.354 | 11.402 | | | | | | | | 11.402 | 1.178.276 |
| N-2 | 877.367 | 396.371 | 14.943 | | | | | | | | | 14.943 | 1.288.682 |
| N-1 | 896.582 | 395.784 | | | | | | | | | | 395.784 | 1.292.365 |
| N | 977.891 | | | | | | | | | | | 977.891 | 977.891 |
| Total | | | | | | | | | | | | 1.404.455 | 7.979.925 |

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

| Year | Development year | | | | | | | | | | Year end (discounted data) | |
|--------------|------------------|--------|--------|--------|-------|---|---|---|---|---|----------------------------|----------------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | 10 & + |
| Prior | | | | | | | | | | | | 0 |
| N-9 | 0 | 0 | 0 | -1.272 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-8 | 0 | 0 | 1.571 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-7 | 0 | 47.967 | 7.045 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-6 | 492.810 | 51.563 | 3.921 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N-5 | 432.945 | 14.349 | 6.383 | 4.613 | 6.865 | 0 | | | | | | 0 |
| N-4 | 440.458 | 35.485 | 12.285 | 4.739 | 0 | | | | | | | 0 |
| N-3 | 454.705 | 39.255 | 9.741 | 2.604 | | | | | | | | 2.604 |
| N-2 | 427.896 | 29.191 | 10.917 | | | | | | | | | 10.917 |
| N-1 | 427.280 | 33.415 | | | | | | | | | | 33.415 |
| N | 398.807 | | | | | | | | | | | 398.807 |
| Total | | | | | | | | | | | | 445.744 |

Underwriting year

Gross Claims Paid (non-cumulative)

(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

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

| | Total | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
|--|----------------|-----------------------|---------------------|----------|----------|
| Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35 | | | | | |
| Ordinary share capital (gross of own shares) | 45 | 45 | | 0 | |
| Share premium account related to ordinary share capital | 90.885 | 90.885 | | 0 | |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings | 0 | 0 | | 0 | |
| Subordinated mutual member accounts | 0 | | | 0 | 0 |
| Surplus funds | 0 | 0 | | | |
| Preference shares | 0 | | 0 | 0 | 0 |
| Share premium account related to preference shares | 0 | | 0 | 0 | 0 |
| Reconciliation reserve | 242.774 | 242.774 | | | |
| 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 | 20.108 | | | | |
| Deductions | | | | | |
| Deductions for participations in financial and credit institutions | 0 | 0 | 0 | 0 | |
| Total basic own funds after deductions | 313.595 | 313.595 | 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 | 313.595 | 313.595 | 0 | 0 | 0 |
| Total available own funds to meet the MCR | 313.595 | 313.595 | 0 | 0 | |
| Total eligible own funds to meet the SCR | 313.595 | 313.595 | 0 | 0 | 0 |
| Total eligible own funds to meet the MCR | 313.595 | 313.595 | 0 | 0 | |
| SCR | 213.940 | | | | |
| MCR | 88.349 | | | | |
| Ratio of Eligible own funds to SCR | 147% | | | | |
| Ratio of Eligible own funds to MCR | 355% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 333.704 | | | | |
| 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 | 242.774 | | | | |
| 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 | 28.535 | | |
| Counterparty default risk | 2.209 | | |
| Life underwriting risk | 0 | None | |
| Health underwriting risk | 162.269 | None | |
| Non-life underwriting risk | 0 | None | |
| Diversification | -20.745 | | |
| Intangible asset risk | 0 | | |
| Basic Solvency Capital Requirement | 172.267 | | |

Calculation of Solvency Capital Requirement

| | |
|---|---------|
| Operational risk | 41.673 |
| 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 | 213.940 |
| Capital add-on already set | 0 |
| Solvency capital requirement | 213.940 |

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 88.349

| | 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 | 490.853 | 1.388.916 |
| 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 | 88.349 |
| SCR | 213.940 |
| MCR cap | 96.273 |
| MCR floor | 53.485 |
| Combined MCR | 88.349 |
| Absolute floor of the MCR | 2.500 |
| Minimum Capital Requirement | 88.349 |

N.V. Hagelunie

Public Disclosure Quantitative Reporting Templates

2018

| 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) | 212.973 |
| Property (other than for own use) | 0 |
| Holdings in related undertakings, including participations | 0 |
| Equities | 21.171 |
| Equities - listed | 21.171 |
| Equities - unlisted | 0 |
| Bonds | 191.485 |
| Government Bonds | 143.671 |
| Corporate Bonds | 47.814 |
| Structured notes | 0 |
| Collateralised securities | 0 |
| Collective Investments Undertakings | 0 |
| Derivatives | 316 |
| 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: | 1.840 |
| Non-life and health similar to non-life | 1.840 |
| Non-life excluding health | 1.840 |
| 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 | 1.114 |
| Reinsurance receivables | 3.823 |
| Receivables (trade, not insurance) | 370 |
| 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 | 4.691 |
| Any other assets, not elsewhere shown | 7.987 |
| Total assets | 232.798 |

S.02.01.02 - Balance sheet

€ 1.000

| Liabilities | Solvency II value |
|---|-------------------|
| Technical provisions – non-life | 35.389 |
| Technical provisions – non-life (excluding health) | 35.389 |
| TP calculated as a whole | 0 |
| Best Estimate | 32.358 |
| Risk margin | 3.031 |
| 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 | 11.048 |
| Derivatives | 136 |
| Debts owed to credit institutions | 0 |
| Financial liabilities other than debts owed to credit institutions | 0 |
| Insurance & intermediaries payables | 5 |
| Reinsurance payables | 0 |
| Payables (trade, not insurance) | 2.239 |
| Subordinated liabilities | 0 |
| Subordinated liabilities not in BOF | 0 |
| Subordinated liabilities in BOF | 0 |
| Any other liabilities, not elsewhere shown | 286 |
| Total liabilities | 49.104 |
| Excess of assets over liabilities | 183.694 |

| | 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 | 85.391 | 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 | 35.460 | 0 | 0 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 49.931 | 0 | 0 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | 0 | 0 | 0 | 84.086 | 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 | 35.342 | 0 | 0 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 48.744 | 0 | 0 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | 0 | 0 | 0 | 53.639 | 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 | 13.038 | 0 | 0 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 40.601 | 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 | 12.924 | 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 | | | | | | 85.391 |
| 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 | 35.460 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.931 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | | 84.086 |
| 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 | 35.342 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 48.744 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | | 53.639 |
| 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 | 13.038 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 40.601 |
| 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 | 12.924 |
| Other expenses | | | | | | | | | 496 |
| Total expenses | | | | | | | | | 13.419 |

| | 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 | 0 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Premiums earned | | | | | | | | |
| 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 |
| Claims incurred | | | | | | | | |
| 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 |
| 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other expenses | | | | | | | | |
| Total expenses | | | | | | | | |

| | Home Country | Top 5 countries (by amount of gross premiums written) - non-life obligations | | | | | Total Top 5 and home country |
|---|--------------|--|-------|-------|-------|-----|------------------------------|
| | | BE | FR | CA | UK | DE | |
| Premiums written | | | | | | | |
| Gross - Direct Business | 70.406 | 5.161 | 3.432 | 3.080 | 1.466 | 898 | 84.444 |
| 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 | 29.481 | 2.264 | 1.346 | 952 | 737 | 281 | 35.060 |
| Net | 40.926 | 2.897 | 2.086 | 2.128 | 729 | 618 | 49.384 |
| Premiums earned | | | | | | | |
| Gross - Direct Business | 70.214 | 5.161 | 3.217 | 2.126 | 1.744 | 685 | 83.146 |
| 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 | 29.425 | 2.267 | 1.212 | 905 | 732 | 273 | 34.814 |
| Net | 40.788 | 2.894 | 2.005 | 1.221 | 1.012 | 412 | 48.332 |
| Claims incurred | | | | | | | |
| Gross - Direct Business | 47.568 | 1.989 | 412 | 82 | -90 | -1 | 49.960 |
| 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 | 11.788 | 963 | 114 | 53 | 73 | 0 | 12.991 |
| Net | 35.780 | 1.026 | 298 | 28 | -163 | -1 | 36.968 |
| 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 | 9.068 | 1.868 | 762 | 419 | 278 | 18 | 12.412 |
| Other expenses | | | | | | | 519 |
| Total expenses | | | | | | | 12.932 |

| | Home Country | Top 5 countries (by amount of gross premiums written) - life obligations | | | | | Total Top 5 and home country |
|---------------------------------------|--------------|--|--|--|--|--|------------------------------|
| | | | | | | | |
| 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 | 2.909 | 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 | -14.644 | 0 | 0 |
| Net Best Estimate of Premium Provisions | 0 | 0 | 0 | 0 | 0 | 0 | 17.554 | 0 | 0 |
| Claims provisions | | | | | | | | | |
| Gross | 0 | 0 | 0 | 0 | 0 | 0 | 29.449 | 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 | 16.484 | 0 | 0 |
| Net Best Estimate of Claims Provisions | 0 | 0 | 0 | 0 | 0 | 0 | 12.964 | 0 | 0 |
| Total Best estimate - gross | 0 | 0 | 0 | 0 | 0 | 0 | 32.358 | 0 | 0 |
| Total Best estimate - net | 0 | 0 | 0 | 0 | 0 | 0 | 30.518 | 0 | 0 |
| Risk margin | 0 | 0 | 0 | 0 | 0 | 0 | 3.031 | 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 | 35.389 | 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 | 1.840 | 0 | 0 |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total | 0 | 0 | 0 | 0 | 0 | 0 | 33.550 | 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 | 2.909 |
| 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 | -14.644 |
| Net Best Estimate of Premium Provisions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 17.554 |
| Claims provisions | | | | | | | | |
| Gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 29.449 |
| 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 | 16.484 |
| Net Best Estimate of Claims Provisions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12.964 |
| Total Best estimate - gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 32.358 |
| Total Best estimate - net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 30.518 |
| Risk margin | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3.031 |
| 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 | 35.389 |
| 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 | 1.840 |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 33.550 |

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 | | | | | | | | | | | | 37 | 37 |
| N-9 | 23.600 | 7.395 | 327 | 160 | 144 | 0 | 137 | -28 | 0 | 0 | | 0 | 31.736 |
| N-8 | 18.882 | 5.817 | 440 | 217 | 165 | 6 | 10 | 0 | 0 | | | 0 | 25.536 |
| N-7 | 18.419 | 6.974 | 1.595 | -383 | 69 | -30 | 0 | 0 | | | | 0 | 26.645 |
| N-6 | 19.612 | 7.122 | 650 | 110 | 87 | 0 | 0 | | | | | 0 | 27.581 |
| N-5 | 6.679 | 11.273 | 1.660 | 186 | 8 | 3 | | | | | | 3 | 19.809 |
| N-4 | 20.995 | 9.527 | 557 | 308 | 46 | | | | | | | 46 | 31.433 |
| N-3 | 30.052 | 10.969 | 850 | 484 | | | | | | | | 484 | 42.356 |
| N-2 | 79.404 | 56.649 | 2.401 | | | | | | | | | 2.401 | 138.454 |
| N-1 | 14.403 | 5.020 | | | | | | | | | | 5.020 | 19.424 |
| N | 36.287 | | | | | | | | | | | 36.287 | 36.287 |
| Total | | | | | | | | | | | | 44.278 | 399.260 |

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

| Year | Development year | | | | | | | | | | Year end (discounted data) | |
|-------|------------------|-------|-------|-------|-------|-----|----|---|----|---|----------------------------|--------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | 10 & + |
| Prior | | | | | | | | | | | | 78 |
| N-9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| N-8 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 6 | 36 | | | 36 |
| N-7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | 0 |
| N-6 | 0 | 0 | 0 | 0 | 5 | -2 | -2 | | | | | -2 |
| N-5 | 0 | 0 | 0 | 151 | 146 | 137 | | | | | | 137 |
| N-4 | 0 | 0 | 2.146 | 1.783 | 1.688 | | | | | | | 1.687 |
| N-3 | 0 | 1.487 | 414 | 123 | | | | | | | | 123 |
| N-2 | 60.483 | 7.495 | 3.940 | | | | | | | | | 3.930 |
| N-1 | 9.988 | 1.493 | | | | | | | | | | 1.491 |
| N | 21.961 | | | | | | | | | | | 21.969 |
| Total | | | | | | | | | | | | 29.449 |

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 | |
| N-8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | |
| N-7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | 0 | |
| N-6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | 0 | |
| N-5 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | |
| N-4 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | |
| N-3 | 0 | 0 | 0 | 0 | | | | | | | | 0 | |
| N-2 | 0 | 0 | 0 | | | | | | | | | 0 | |
| N-1 | 0 | 0 | | | | | | | | | | 0 | |
| N | 0 | | | | | | | | | | | 0 | |
| Total | | | | | | | | | | | | 0 | |

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

| | Amount with LTG measures and transitionals | Impact of transitional on technical provisions | Impact of transitional on interest rate | Impact of volatility adjustment set to zero | Impact of matching adjustment set to zero |
|--------------------------------|---|---|--|--|--|
| Technical provisions | 35.389 | 0 | 0 | 87 | 0 |
| Basic own funds | 183.694 | 0 | 0 | -49 | 0 |
| Eligible own funds to meet SCR | 183.694 | 0 | 0 | -49 | 0 |
| SCR | 43.887 | 0 | 0 | 89 | 0 |
| Eligible own funds to meet MCR | 183.694 | 0 | 0 | -49 | 0 |
| Minimum Capital Requirement | 10.972 | 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 | 178.586 | 178.586 | | | |
| 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 | 183.694 | 183.694 | 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 | 183.694 | 183.694 | 0 | 0 | 0 |
| Total available own funds to meet the MCR | 183.694 | 183.694 | 0 | 0 | |
| Total eligible own funds to meet the SCR | 183.694 | 183.694 | 0 | 0 | 0 |
| Total eligible own funds to meet the MCR | 183.694 | 183.694 | 0 | 0 | |
| SCR | 43.887 | | | | |
| MCR | 10.972 | | | | |
| Ratio of Eligible own funds to SCR | 419% | | | | |
| Ratio of Eligible own funds to MCR | 1674% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 183.694 | | | | |
| Own shares (held directly and indirectly) | 0 | | | | |
| Foreseeable dividends, distributions and charges | 0 | | | | |
| Other basic own fund items | 5.108 | | | | |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | 0 | | | | |
| Reconciliation reserve | 178.586 | | | | |
| Expected profits | | | | | |
| Expected profits included in future premiums (EPIFP) - Life business | 0 | | | | |
| Expected profits included in future premiums (EPIFP) - Non- life business | 2.382 | | | | |
| Total Expected profits included in future premiums (EPIFP) | 2.382 | | | | |

| Unique number of component | Components description | Calculation of the Solvency Capital Requirement | Amount modelled | USP | Simplifications |
|----------------------------|---|---|-----------------|------|-----------------|
| 1 | Market risk | 14.318 | 14.064 | | |
| 2 | Counterparty default risk | 5.402 | 0 | | |
| 3 | Life underwriting risk | 0 | 0 | None | |
| 4 | Health underwriting risk | 0 | 0 | None | |
| 5 | Non-life underwriting risk | 50.229 | 44.251 | None | |
| 6 | Intangible asset risk | 0 | 0 | | |
| 7 | Operational risk | 2.523 | 0 | | |
| 8 | Loss-absorbing capacity of technical provisions | 0 | 0 | | |
| 9 | Loss-absorbing capacity of deferred taxes | -14.341 | 0 | | |
| 10 | Loss-absorbing capacity of expected profits Underwriting Risk | -2.137 | 0 | | |
| 11 | Loss absorbing capacity of expected profits Market Risk | -696 | 0 | | |

Calculation of Solvency Capital Requirement

| | |
|---|---------|
| Total undiversified components | 55.298 |
| Diversification | -11.411 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0 |
| Solvency capital requirement excluding capital add-on | 43.887 |
| Capital add-ons already set | 0 |
| Solvency capital requirement | 43.887 |

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 | -14.341 |
| 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 6.622

| | 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 | 30.518 | 50.049 |
| 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 | 6.622 |
| SCR | 43.887 |
| MCR cap | 19.749 |
| MCR floor | 10.972 |
| Combined MCR | 10.972 |
| Absolute floor of the MCR | 2.500 |
| Minimum Capital Requirement | 10.972 |

Achmea Reinsurance Company N.V.

Public Disclosure Quantitative Reporting Templates

2018

| 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) | 851.990 |
| Property (other than for own use) | 0 |
| Holdings in related undertakings, including participations | 0 |
| Equities | 72.132 |
| Equities - listed | 72.132 |
| Equities - unlisted | 0 |
| Bonds | 261.397 |
| Government Bonds | 138.102 |
| Corporate Bonds | 123.295 |
| Structured notes | 0 |
| Collateralised securities | 0 |
| Collective Investments Undertakings | 60.728 |
| Derivatives | 591 |
| Deposits other than cash equivalents | 457.142 |
| 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: | 99.085 |
| Non-life and health similar to non-life | 98.049 |
| Non-life excluding health | 97.857 |
| Health similar to non-life | 192 |
| Life and health similar to life, excluding health and index-linked and unit-linked | 1.036 |
| Health similar to life | 866 |
| Life excluding health and index-linked and unit-linked | 171 |
| Life index-linked and unit-linked | 0 |
| Deposits to cedants | 5.409 |
| Insurance and intermediaries receivables | 112 |
| Reinsurance receivables | 764 |
| Receivables (trade, not insurance) | 4.778 |
| 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 | 15.682 |
| Any other assets, not elsewhere shown | 5.395 |
| Total assets | 983.217 |

| Liabilities | Solvency II value |
|---|-------------------|
| Technical provisions – non-life | 203.504 |
| Technical provisions – non-life (excluding health) | 202.318 |
| TP calculated as a whole | 0 |
| Best Estimate | 184.159 |
| Risk margin | 18.159 |
| Technical provisions - health (similar to non-life) | 1.186 |
| TP calculated as a whole | 0 |
| Best Estimate | 1.099 |
| Risk margin | 87 |
| Technical provisions - life (excluding index-linked and unit-linked) | 502.951 |
| Technical provisions - health (similar to life) | 42.408 |
| TP calculated as a whole | 0 |
| Best Estimate | 41.514 |
| Risk margin | 894 |
| Technical provisions – life (excluding health and index-linked and unit-linked) | 460.543 |
| TP calculated as a whole | 0 |
| Best Estimate | 455.604 |
| Risk margin | 4.939 |
| 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 | 1.460 |
| Deferred tax liabilities | 2.536 |
| Derivatives | 1.270 |
| Debts owed to credit institutions | 0 |
| Financial liabilities other than debts owed to credit institutions | 0 |
| Insurance & intermediaries payables | 14.101 |
| Reinsurance payables | 891 |
| Payables (trade, not insurance) | 67 |
| Subordinated liabilities | 0 |
| Subordinated liabilities not in BOF | 0 |
| Subordinated liabilities in BOF | 0 |
| Any other liabilities, not elsewhere shown | 6.909 |
| Total liabilities | 733.690 |
| Excess of assets over liabilities | 249.527 |

| | 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 | 732 | 0 | 0 | 903 | 23.150 | 185 | 0 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 9 | 0 |
| Net | 0 | 0 | 732 | 0 | 0 | 903 | 23.136 | 176 | 0 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 718 | 0 | 0 | 903 | 21.822 | 185 | 0 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 9 | 0 |
| Net | 0 | 0 | 718 | 0 | 0 | 903 | 21.809 | 176 | 0 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 189 | 118 | 0 | 375 | 18.425 | -15 | -11 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | |
| Reinsurers' share | 0 | 0 | 0 | -102 | 0 | 0 | 11 | -25 | 0 |
| Net | 0 | 0 | 189 | 220 | 0 | 375 | 18.414 | 10 | -11 |
| 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 | 122 | 0 | 0 | 312 | 6.510 | 51 | 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 | | | | | | 24.969 |
| Gross - Non-proportional reinsurance accepted | | | | 7 | 5.462 | 1.561 | 83.455 | | 90.485 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 4.290 | 1.243 | 67.404 | | 72.959 |
| Net | 0 | 0 | 0 | 7 | 1.172 | 318 | 16.051 | | 42.495 |
| Premiums earned | | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | | | | | | 23.627 |
| Gross - Non-proportional reinsurance accepted | | | | 7 | 5.693 | 1.717 | 82.274 | | 89.692 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 4.446 | 1.373 | 63.164 | | 69.006 |
| Net | 0 | 0 | 0 | 7 | 1.247 | 344 | 19.110 | | 44.314 |
| Claims incurred | | | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | | | | | | 0 |
| Gross - Proportional reinsurance accepted | 0 | 0 | 0 | | | | | | 19.081 |
| Gross - Non-proportional reinsurance accepted | | | | -357 | 14.622 | 181 | 53.112 | | 67.558 |
| Reinsurers' share | 0 | 0 | 0 | -71 | 12.670 | 72 | 18.237 | | 30.793 |
| Net | 0 | 0 | 0 | -285 | 1.952 | 108 | 34.874 | | 55.846 |
| 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 | -268 | -78 | 3.007 | | 9.655 |
| Other expenses | | | | | | | | | 0 |
| Total expenses | | | | | | | | | 9.655 |

| | 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 | -529 | 89.629 | 89.100 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | -529 | 20.175 | 19.646 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 69.454 | 69.454 |
| Premiums earned | | | | | | | | | |
| Gross | 0 | 0 | 0 | 0 | 0 | 0 | -529 | 89.257 | 88.729 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | -529 | 20.175 | 19.646 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 69.082 | 69.082 |
| Claims incurred | | | | | | | | | |
| Gross | 0 | 0 | 0 | 0 | 0 | 0 | -499 | 25.317 | 24.818 |
| Reinsurers' share | 0 | 0 | 0 | 0 | 0 | 0 | -499 | 8.542 | 8.043 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 16.775 | 16.775 |
| 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 | 45.679 | 45.679 |
| Other expenses | | | | | | | | | 122 |
| Total expenses | | | | | | | | | 45.801 |

| | 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 | 297 | 7.488 | 6.298 | 0 | 3.956 | 4.814 | 22.852 |
| Gross - Non-proportional reinsurance accepted | 83.131 | 159 | 0 | 2.284 | 360 | 0 | 85.933 |
| Reinsurers' share | 40 | 15.939 | 16.611 | 18.114 | 1.181 | 5.227 | 57.113 |
| Net | 83.387 | -8.292 | -10.314 | -15.831 | 3.134 | -413 | 51.671 |
| Premiums earned | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Proportional reinsurance accepted | 297 | 7.593 | 6.262 | 0 | 3.956 | 3.417 | 21.525 |
| Gross - Non-proportional reinsurance accepted | 83.463 | 159 | 0 | 2.284 | 336 | 0 | 86.241 |
| Reinsurers' share | 40 | 15.782 | 13.917 | 16.279 | 1.206 | 5.255 | 52.479 |
| Net | 83.721 | -8.031 | -7.655 | -13.995 | 3.086 | -1.838 | 55.287 |
| Claims incurred | | | | | | | |
| Gross - Direct Business | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross - Proportional reinsurance accepted | -519 | 6.553 | 5.735 | 0 | 2.824 | 3.272 | 17.864 |
| Gross - Non-proportional reinsurance accepted | 68.789 | -9 | 0 | 652 | 461 | 0 | 69.894 |
| Reinsurers' share | 675 | 3.973 | 5.993 | 6.305 | 132 | 1.473 | 18.551 |
| Net | 67.595 | 2.571 | -258 | -5.653 | 3.153 | 1.798 | 69.207 |
| 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 | 6.763 | 232 | 326 | -1.543 | 1.072 | 264 | 7.114 |
| Other expenses | | | | | | | 0 |
| Total expenses | | | | | | | 7.114 |

| | Home Country | Top 5 countries (by amount of gross premiums written) - life obligations | | | | | Total Top 5 and home country |
|---------------------------------------|--------------|--|-------|-------|--------|-------|------------------------------|
| | | BB | FR | DE | IE | US | |
| Premiums written | | | | | | | |
| Gross | 26.268 | 54.220 | 1.146 | 6.687 | -1.385 | 1.247 | 88.183 |
| Reinsurers' share | 0 | 23.000 | 0 | 1.512 | -3.807 | 0 | 20.705 |
| Net | 26.268 | 31.220 | 1.146 | 5.174 | 2.422 | 1.247 | 67.478 |
| Premiums earned | | | | | | | |
| Gross | 26.268 | 54.220 | 1.146 | 6.687 | -1.385 | 1.247 | 88.183 |
| Reinsurers' share | 0 | 23.000 | 0 | 1.512 | -3.807 | 0 | 20.705 |
| Net | 26.268 | 31.220 | 1.146 | 5.174 | 2.422 | 1.247 | 67.478 |
| Claims incurred | | | | | | | |
| Gross | 8.374 | 11.938 | 260 | 6.202 | 813 | 0 | 27.587 |
| Reinsurers' share | 0 | 8.109 | 0 | 310 | 308 | 0 | 8.727 |
| Net | 8.374 | 3.829 | 260 | 5.892 | 505 | 0 | 18.860 |
| Changes in other technical provisions | | | | | | | |
| Gross | 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 | 17.703 | 25.219 | 0 | 1.820 | 19 | 0 | 44.759 |
| Other expenses | | | | | | | 122 |
| Total expenses | | | | | | | 44.881 |

| | 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 | 0 | | | | | | | | |
| Gross Best Estimate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 455.604 | 455.604 |
| 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 | 171 | 171 |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re - total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 455.434 | 455.434 |
| Risk Margin | 0 | 0 | | | 0 | | 0 | 4.939 | 4.939 |
| 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 | 0 |
| Risk margin | 0 | 0 | | | 0 | | 0 | 0 | 0 |
| Technical provisions - total | 0 | 0 | | | 0 | | 0 | 460.543 | 460.543 |

| | 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 | 41.514 | 41.514 |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | 0 | 0 | 0 | 0 | 866 | 866 |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re - total | 0 | 0 | 0 | 0 | 40.648 | 40.648 |
| Risk Margin | 0 | | | 0 | 894 | 894 |
| 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 | 42.408 | 42.408 |

| | 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 | 41 | 0 | 0 | 0 | 0 | 410 | 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 | 41 | 0 | 0 | 0 | 0 | 410 | 0 | 0 |
| Claims provisions | | | | | | | | | |
| Gross | 0 | 0 | 0 | 0 | 0 | 0 | 1.324 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 1.324 | 0 | 0 |
| Total Best estimate - gross | 0 | 41 | 0 | 0 | 0 | 0 | 1.734 | 0 | 0 |
| Total Best estimate - net | 0 | 41 | 0 | 0 | 0 | 0 | 1.734 | 0 | 0 |
| Risk margin | 0 | 0 | 0 | 0 | 0 | 0 | 118 | 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 | 41 | 0 | 0 | 0 | 0 | 1.853 | 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 | 0 | 41 | 0 | 0 | 0 | 0 | 1.853 | 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 | 428 | 1.318 | 343 | 26.773 | 29.313 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | 0 | 0 | 0 | 0 | 722 | -20 | 24.164 | 24.865 |
| Net Best Estimate of Premium Provisions | 0 | 0 | 0 | 428 | 596 | 364 | 2.609 | 4.448 |
| Claims provisions | | | | | | | | |
| Gross | 0 | 0 | 0 | 630 | 69.332 | 1.339 | 83.320 | 155.945 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | 0 | 0 | 0 | 192 | 35.210 | 342 | 37.440 | 73.184 |
| Net Best Estimate of Claims Provisions | 0 | 0 | 0 | 438 | 34.122 | 997 | 45.881 | 82.761 |
| Total Best estimate - gross | 0 | 0 | 0 | 1.058 | 70.650 | 1.682 | 110.093 | 185.258 |
| Total Best estimate - net | 0 | 0 | 0 | 866 | 34.718 | 1.360 | 48.490 | 87.209 |
| Risk margin | 0 | 0 | 0 | 87 | 7.559 | 246 | 10.236 | 18.246 |
| 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 | 1.145 | 78.208 | 1.928 | 120.329 | 203.504 |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | 0 | 0 | 0 | 192 | 35.932 | 322 | 61.603 | 98.049 |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total | 0 | 0 | 0 | 953 | 42.276 | 1.606 | 58.725 | 105.455 |

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 |

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

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

Underwriting year

Gross Claims Paid (non-cumulative)

(absolute amount)

| Year | Development year | | | | | | | | | | In Current year | Sum of years (cumulative) | |
|-------|------------------|--------|--------|--------|-------|-------|-------|-------|-----|---|-----------------|---------------------------|---------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | | 10 & + |
| Prior | | | | | | | | | | | | 10.202 | 10.202 |
| N-9 | 9.780 | 13.988 | 3.935 | 886 | 3.717 | 154 | 316 | 94 | 154 | 0 | 0 | 0 | 33.024 |
| N-8 | 26.176 | 24.263 | 5.399 | -2.343 | 2.816 | 7 | 1.457 | 331 | -83 | 0 | 0 | -83 | 58.023 |
| N-7 | 3.519 | 3.013 | 2.459 | 384 | 1.179 | 2.914 | 150 | 1.468 | 0 | 0 | 0 | 1.468 | 15.086 |
| N-6 | 2.042 | 2.407 | 325 | 554 | 546 | 149 | 456 | 0 | 0 | 0 | 0 | 456 | 6.479 |
| N-5 | 35.150 | 27.679 | 1.300 | 2 | 0 | -13 | 0 | 0 | 0 | 0 | 0 | -13 | 64.118 |
| N-4 | 28 | 256 | 404 | 11 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 702 |
| N-3 | 3.403 | 10.222 | 397 | 148 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 148 | 14.171 |
| N-2 | 69.414 | 93.935 | 10.566 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10.566 | 173.915 |
| N-1 | 1.855 | 23.620 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 23.620 | 25.475 |
| N | 39.932 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 39.932 | 39.932 |
| | | | | | | | | | | | | Total | 86.298 |

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

| Year | Development year | | | | | | | | | | Year end (discounted data) | | |
|-------|------------------|--------|--------|--------|-------|-------|-------|-------|-----|-----|----------------------------|--------|---------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | 10 & + | |
| Prior | | | | | | | | | | | | 56.885 | |
| N-9 | 15.378 | 12.097 | 11.204 | 7.486 | 7.440 | 1.291 | 69 | 765 | 555 | 571 | 0 | 573 | |
| N-8 | 4.171.462 | 10.023 | 7.925 | 3.779 | 1.704 | 1.204 | 193 | 172 | 371 | 0 | 0 | 334 | |
| N-7 | 13.490 | 9.804 | 8.296 | 6.445 | 3.987 | 1.743 | 1.889 | 4.059 | 0 | 0 | 0 | 3.523 | |
| N-6 | 3.917 | 4.026 | 2.362 | 2.827 | 2.803 | 2.786 | 2.388 | 0 | 0 | 0 | 0 | 2.140 | |
| N-5 | 19.725 | 2.553 | 270 | 1.066 | 943 | 1.062 | 0 | 0 | 0 | 0 | 0 | 926 | |
| N-4 | 2.993 | 321 | 1.041 | 980 | 1.295 | 0 | 0 | 0 | 0 | 0 | 0 | 1.040 | |
| N-3 | 17.267 | 2.192 | 1.499 | 11.003 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8.660 | |
| N-2 | 105.866 | 21.859 | 6.907 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6.940 | |
| N-1 | 68.164 | 29.697 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 29.768 | |
| N | 47.987 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 48.172 | |
| | | | | | | | | | | | | Total | 155.945 |

| | 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 | 706.455 | 0 | 0 | 0 | 0 |
| Basic own funds | 249.527 | 0 | 0 | 0 | 0 |
| Eligible own funds to meet SCR | 249.527 | 0 | 0 | 0 | 0 |
| SCR | 134.594 | 0 | 0 | 0 | 0 |
| Eligible own funds to meet MCR | 249.527 | 0 | 0 | 0 | 0 |
| Minimum Capital Requirement | 33.648 | 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 | 109.508 | 109.508 | | | |
| 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 | 249.527 | 249.527 | 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 | 249.527 | 249.527 | 0 | 0 | 0 |
| Total available own funds to meet the MCR | 249.527 | 249.527 | 0 | 0 | |
| Total eligible own funds to meet the SCR | 249.527 | 249.527 | 0 | 0 | 0 |
| Total eligible own funds to meet the MCR | 249.527 | 249.527 | 0 | 0 | |
| SCR | | | | | |
| SCR | 134.594 | | | | |
| MCR | 33.648 | | | | |
| Ratio of Eligible own funds to SCR | 185% | | | | |
| Ratio of Eligible own funds to MCR | 742% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 249.527 | | | | |
| 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 | 109.508 | | | | |
| Expected profits | | | | | |
| Expected profits included in future premiums (EPIFP) - Life business | 8.065 | | | | |
| Expected profits included in future premiums (EPIFP) - Non- life business | 4.380 | | | | |
| Total Expected profits included in future premiums (EPIFP) | 12.446 | | | | |

| Unique number of component | Components description | Calculation of the Solvency Capital Requirement | Amount modelled | USP | Simplifications |
|----------------------------|---|---|-----------------|------|-----------------|
| 1 | Market risk | 83.333 | 82.666 | | |
| 2 | Counterparty default risk | 10.990 | 0 | | |
| 3 | Life underwriting risk | 40.770 | 0 | None | |
| 4 | Health underwriting risk | 11.134 | 0 | None | |
| 5 | Non-life underwriting risk | 94.403 | 119.090 | None | |
| 6 | Intangible asset risk | 0 | 0 | | |
| 7 | Operational risk | 7.795 | 0 | | |
| 8 | Loss-absorbing capacity of technical provisions | 0 | 0 | | |
| 9 | Loss-absorbing capacity of deferred taxes | -29.481 | 0 | | |
| 10 | Loss-absorbing capacity of expected profits Underwriting Risk | 0 | 0 | | |
| 11 | Loss absorbing capacity of expected profits market risk | -4.552 | | | |

Calculation of Solvency Capital Requirement

| | |
|---|---------|
| Total undiversified components | 214.391 |
| Diversification | -79.798 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0 |
| Solvency capital requirement excluding capital add-on | 134.594 |
| Capital add-ons already set | 0 |
| Solvency capital requirement | 134.594 |

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 | -29.481 |
| 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 | 22.545 |
|--------------------------|--------|

| | 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 | 41 | 0 |
| Workers' compensation insurance and proportional reinsurance | 0 | 732 |
| 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 | 1.734 | 2.491 |
| 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 | 866 | 7 |
| Non-proportional casualty reinsurance | 34.718 | 1.348 |
| Non-proportional marine, aviation and transport reinsurance | 1.360 | 1.221 |
| Non-proportional property reinsurance | 48.490 | 36.696 |

Linear formula component for life insurance and reinsurance obligations

| | |
|-------------------------|--------|
| MCR _L Result | 10.418 |
|-------------------------|--------|

| | 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 | 496.082 | |
| Total capital at risk for all life (re)insurance obligations | | 0 |

Overall MCR calculation

| | |
|---------------------------|---------|
| Linear MCR | 32.963 |
| SCR | 134.594 |
| MCR cap | 60.567 |
| MCR floor | 33.648 |
| Combined MCR | 33.648 |
| Absolute floor of the MCR | 7.300 |

| | |
|-----------------------------|--------|
| Minimum Capital Requirement | 33.648 |
|-----------------------------|--------|