Public Disclosure uantitative Reporting Templates

achmea 🕻

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PUBLIC DISCLOSURE QUANTITATIVE REPORTING TEMPLATES

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

Achmea B.V. (Achmea Group)

Public Disclosure Quantitative Reporting Templates

2018





S.02.01.02 - Balance sheet	€ 1.000

Assets	Solvency II value
Intangible assets	15
Deferred tax assets	541.502
Pension benefit surplus	C
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	C
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	C
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	(
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

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

€ 1.000

			Line of Business for: non	-life insurance and reinsu	rance obligations (direct l	ousiness and accepted pr	oportional 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)							
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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: l ife re		
	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	non-life insurance	Health reinsurance	Life-reinsurance	Total
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			written) - life obligations	Total Top 5 and home
	Home Country	Top 5 councies (by amount of gross premiums written) - me obligations				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

Achmea B.V. (Achmea Group)

	Amount with LTG measures	Impact of transitional on	Impact of transitional on	Impact of volatility	Impact of matching
	and transitionals	technical provisions	interest rate	adjustment set to zero	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

Achmea B.V. (Achmea Group)

Paris own funds before deduction for participations in other financial sector as foreseen in article 69 of Delegated Degulation (EU) 2015/25	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	410.820			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	10.590.446			0	
Subordinated mutual member accounts	0		0	0	
Non-available subordinated mutual member accounts at group level	0		0	0	
Surplus funds	0		•	0	
Non-available surplus funds at group level	0				
Preference shares	12.417		12.417	0	
Non-available preference shares at group level	0		0	0	
Share premium account related to preference shares	298.381		298.381	0	
Non-available share premium account related to preference shares at group level	0		0	0	
Reconciliation reserve	-4.058.388	-4.058.388			
Subordinated liabilities	2.075.545		728.874	1.346.671	
Non-available subordinated liabilities at group level	0		0	0	
An amount equal to the value of net deferred tax assets	516.269				516.26
The amount equal to the value of net deferred tax assets not available at the group level	8.171				8.17
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	
Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	
Non-available minority interests at group level	766	766	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	0				
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	
Deduction for participations included by using D&A when a combination of methods is used	0	0	0	0	
Total of non-available own fund items	8.937	766	0	0	8.17
Total basic own funds after deductions	8.895.334	6.000.893	1.039.672	1.346.671	508.09
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,	0			0	
callable on demand					
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Non available ancillary own funds at group level	0			0	
Other ancillary own funds	0			0	
Total ancillary own funds	0			0	
Own funds of other financial sectors					
Credit Institutions, investment firms, financial insitutions, 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	
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	
Own funds aggregated when using the D&A and a combination of method net of IGT	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	508.09
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	508.09
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	2.353.849				
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	508.09
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					
Evress of assets over liabilities	8 335 301				

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

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
Solvency capital requirement	4.497.410
Solvency capital requirement	4.497.410
Solvency capital requirement Other information on SCR	4.497.410
Other information on SCR	-32
Other information on SCR Amount/estimate of the overall loss-absorbing capacity of technical provisions	-32 -581.586
Other information on SCR Amount/estimate of the overall loss-absorbing capacity of technical provisions Amount/estimate of the overall loss-absorbing capacity of deferred taxes	-32 -581.586 0
Other information on SCR Amount/estimate of the overall loss-absorbing capacity of technical provisions Amount/estimate of the overall loss-absorbing capacity of deferred taxes Capital requirement for duration-based equity risk sub-module	-32
Other information on SCR Amount/estimate of the overall loss-absorbing capacity of technical provisions Amount/estimate of the overall loss-absorbing capacity of deferred taxes Capital requirement for duration-based equity risk sub-module Total amount of Notional Solvency Capital Requirements for remaining part Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business	-32 -581.586 0 0 0
Other information on SCR Amount/estimate of the overall loss-absorbing capacity of technical provisions Amount/estimate of the overall loss-absorbing capacity of deferred taxes Capital requirement for duration-based equity risk sub-module Total amount of Notional Solvency Capital Requirements for remaining part Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	-32 -581.586 0 0

Achmea B.V. (Achmea Group)

									_		_			Inclusion in the scope of group superv	vision	Group solvency calculation
ountry	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/nor mutual)	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	YES/NO	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
L	724500DD7JIRY93OK051	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	N	ethod 1: Full consolidation
L	72450067SU8C745IAV11 724500F454W07413KZ77	LEI	Achmea Schadeverzekeringen N.V. Achmea Interne Diensten N.V.	Non-Life undertakings	NV	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100% 100%		Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation ethod 1: Full consolidation
L	KCSNL10220	Specific code	Klant Contact Services B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision	_	ethod 1: Full consolidation
L	KCDNL10270	Specific code	Klant Contact Diensten B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	N	ethod 1: Full consolidation
L	7245007QUMI1FHIQV531	LEI	Achmea B.V.	Mixed financial holding company as defined in Art. 212§1 [h] of Directive 2009/138/EC	BV	Non-mutual		4.000/		4.000/				Included into scope of group supervision	_	ethod 1: Full consolidation
L	EEEHNL10450 724500CRDR8K9UWK5986	Specific code	Achmea Africa Holding B.V. N.V. Hagelunie	Other Non-Life undertakings	BV	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100% 100%	_	Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision	_	ethod 1: Adjusted equity method ethod 1: Full consolidation
L	SARNL20500	Specific code	Stichting Achmea Rechtsbijstand	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Foundation			100%	100%		_	Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
L	INSHHNL20900	Specific code	Inshared Holding B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
L	INSHNLNL20910 INSHSNL20920	Specific code Specific code	Inshared Nederland B.V. Inshared Services B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual Non-mutual		100%	100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Full consolidation ethod 1: Full consolidation
L	HISERVNL20930	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	_	ethod 1: Full consolidation
L	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%	0	Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
L 1	LGLSHARNL20950 OUTNL20960	Specific code Specific code	Legal Shared B.V. Outshared B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision	_	ethod 1: Full consolidation ethod 1: Full consolidation
L	724500VJ4IH43GZTU336	LEI	Achmea Pensioenservices N.V.	Other	NV	Non-mutual		100%	100%	100%	_	Dominant	100%	Included into scope of group supervision	_	ethod 1: Adjusted equity method
L	AGCVNL30500	Specific code	Achmea Grond 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	N	ethod 1: Full consolidation
L	AOCVNL30510 WWCVNL30520	Specific code Specific code	Achmea Ontwikkeling C.V. Woonalliantie Woerden C.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	CV CV	Non-mutual Non-mutual		100% 98%	100% 98%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision	_	ethod 1: Full consolidation ethod 1: Full consolidation
L	IPOGNL40400	Specific code	NV Interpolis Onroerend goed	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	_	ethod 1: Full consolidation
L	724500AFVHXP1A09F194	LEI	Syntrus 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	N	ethod 1: Sectoral rules
L	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	_	ethod 1: Full consolidation
L	AP&LNL41200 AP&LNL41300	Specific code Specific code	Achmea Woninghypotheken B.V. Achmea Woninghypotheken II B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual Non-mutual		100%	100%	100%	_	Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Full consolidation ethod 1: Full consolidation
L	AP&LNL41500	Specific code	Achmea Woninghypotheken III B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/55 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	_	ethod 1: Full consolidation
L	RESBVNL42000	Specific code	Residex B.V.	Other	BV	Non-mutual		100%	100%	100%	[Dominant	100%	Included into scope of group supervision	M	ethod 1: Adjusted equity method
L	ANLBNL46000	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	_	ethod 1: Full consolidation
L	WPLANNL46500 AP&LBNL47000	Specific code Specific code	Wagenplan B.V. AP&L Beleggingen B.V.	Other Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual Non-mutual		50% 100%	50% 100%	50% 100%	_	Significant Dominant	50% 100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Adjusted equity method ethod 1: Full consolidation
- L	724500LOB31IX0X2AQ31	LEI	Achmea Reinsurance Company N.V.	Reinsurance undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
L	724500HXH752UHDNCV31	LEI	Eureko Claims Centre B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
L	724500ZL4PEM4Q5XCL78	LEI Specifie ande	Achmea Investment Management B.V.	Credit institutions, investment firms and financial institutions	BV	Non-mutual	De Nederlandsche Bank	Head	100%	100%	_	Dominant	100%	Included into scope of group supervision		ethod 1: Sectoral rules
L	PMNL61330 LTCNL61360	Specific code Specific code	Pim Mulier B.V. Leefstijl Trainingscentrum N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV BV	Non-mutual Non-mutual		100%	100%	100%	_	Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Full consolidation ethod 1: Full consolidation
L	AVITNL613700	Specific code	Achmea Vitaliteit B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%	_	Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
L	FBAHNL64000	Specific code	Frexit Holding B.V.	Other	NV	Non-mutual		100%	100%	100%	0	Dominant	100%	Included into scope of group supervision		ethod 1: Adjusted equity method
L	FBASRTNL64010	Specific code	Frexit Assurantiën B.V.	Other Other	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		ethod 1: Adjusted equity method
	FBASRDNL64020 AHCNL70100	Specific code Specific code	Frexit Assuradeuren B.V. Achmea Health Centers B.V.	Other Other	BV	Non-mutual Non-mutual		100%	100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Adjusted equity method ethod 1: Adjusted equity method
	724500HIKX3QVUQF9G08	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		ethod 1: Full consolidation
	724500UF2OB0JOKVS184	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	N	ethod 1: Full consolidation
	724500NMBSMOP030HT48	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		ethod 1: Full consolidation
	7245001VYUJA2RVMCC47 724500ILQZD01FC0P082	LEI	Avéro Achmea Zorgverzekeringen N.V. Interpolis Zorgverzekeringen N.V.	Non-Life undertakings Non-Life undertakings	NV	Non-mutual Non-mutual	De Nederlandsche Bank De Nederlandsche Bank	100% 100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Full consolidation ethod 1: Full consolidation
-	AZKNL71100	Specific code	Zilveren Kruis Zorgkantoor N.V.	Other	NV	Non-mutual		100%	100%	100%	_	Dominant	100%	Included into scope of group supervision	_	ethod 1: Adjusted equity method
-	72450019GNBB3S8BY088	LEI	Eurocross Assistance Netherlands B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
:	3157004FT6UT730GHU62 EXIBNL71240	LEI Specific code	Eurocross International Central Europe SRO Eurocross International Bulgaria EOOD	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SRO EOOD	Non-mutual Non-mutual		100%	100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Full consolidation ethod 1: Full consolidation
	EXICENL71250	Specific code	Eurocross Assistance Suriname & Caribbean N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual		100%	100%	100%	_	Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
	AGISTRNL76120	Specific code	Eurocross Assistance Saglik Destek Hizmetleri Ticaret Limited Sirketi	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	LTD	Non-mutual		100%	100%	100%	_	Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
	ASERVNL71300	Specific code	Achmea Services N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual		100%	100%	100%	_	Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
	72450060NL5KFVXZN876 ZKFNL72300	LEI Specific code	De Friesland Zorgverzekeraar N.V. Zorgkantoor Friesland B.V.	Non-Life undertakings Other	NV BV	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100%	_	Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Full consolidation ethod 1: Adjusted equity method
_	DFZPZNL72400	Specific code	DFZ Participaties 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		ethod 1: Full consolidation
	DFZPERSNL72500	Specific code	DFZ Personeel 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	M	ethod 1: Full consolidation
	724500W371T10PQK6G51	LEI	De Friesland Verzekeringen B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual	De Nederlanderke Deele	100%	100%	100%		Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
	724500AH42V5X8BCPE49 AGISTNL76000	Specific code	Achmea Bank N.V. Zilveren Kruis Health Services N.V.	Credit institutions, investment firms and financial institutions Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Sectoral rules ethod 1: Full consolidation
	724500P5OBVGLX8Z1038	LEI	Achmea Zorgparticipaties 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		ethod 1: Full consolidation
	AGISMNL76110	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		ethod 1: Adjusted equity method
	724500BY10TKM05E5X57	LEI Specific code	Staal Beheer N.V.	Other	NV	Non-mutual	National Bank of Clouckie	100%	100%	100%	_	Dominant	100%	Included into scope of group supervision		ethod 1: Adjusted equity method
	UNIONZSK83100 097900BFCN0000010981	Specific code LEI	Union Zdravotna Poist'ovna A.S. Union Poist'ovna A.S.	Institutions for occupational retirement provision Composite insurer	AS	Non-mutual Non-mutual	National Bank of Slovakia National Bank of Slovakia	100% 100%	100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Sectoral rules ethod 1: Full consolidation
	789000AH2PGZNAVJFX53	LEI	Eureko Sigorta A.S.	Non-Life undertakings	AS	Non-mutual	Central Bank of the Republic of Turkey	100%	100%	100%		Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
	ACHCA87200	Specific code	Achmea Canada Holding Inc.	Other	INC	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		ethod 1: Adjusted equity method
	ACMCA87210 FFHIRL88000	Specific code Specific code	Onlia Holding Inc. AFFH DAC (in liquidation)	Other Other	INC DAC	Non-mutual Non-mutual		50% 100%	50%	50% 100%	_		50% 100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Adjusted equity method ethod 1: Adjusted equity method
	FFHIRL88000 FFHIRL88010	Specific code	AFFH DAC (in liquidation) AFFGS Ltd.	Other Other	LTD	Non-mutual		100%	100%	100%	_	Dominant Dominant	100%	Included into scope of group supervision		ethod 1: Adjusted equity method ethod 1: Adjusted equity method
	FFFIRL88100	Specific code	FFF Ltd. (in liquidation)	Other	LTD	Non-mutual		100%	100%	100%	_	Dominant	100%	Included into scope of group supervision	M	ethod 1: Adjusted equity method
	LWMIRL88600	Specific code	Liberty Wealth Management Ltd.	Other	LTD	Non-mutual	Dark of Course	100%	100%	100%	_	Dominant	100%	Included into scope of group supervision		ethod 1: Adjusted equity method
	213800SMTA431S515X40 2138005C31VSKC4ZEP91	LEI	Interamerican Hellenic Life Insurance Company S.A. Interamerican Assistance General Insurance Company S.A.	Life undertakings Non-Life undertakings	SA SA	Non-mutual Non-mutual	Bank of Greece Bank of Greece	100% 100%	100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Full consolidation ethod 1: Full consolidation
	IACCATGR89120	Specific code	Interassistance Compary 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		ethod 1: Full consolidation
	MENTORGR89130	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		ethod 1: Full consolidation
	2138003TXYKSI7QBRK66	LEI Specific code	Interamerican Property & Casualty Insurance Company S.A.	Non-Life undertakings	SA SA	Non-mutual	Bank of Greece	100%	100%	100%		Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
	AGCGR89500 MEDIFIRSTGR89700	Specific code Specific code	Athinaiki General Clinic S.A. Modern Private Medical Group Practice Medical Company S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual Non-mutual		100% 100%	100%	100% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Full consolidation ethod 1: Full consolidation
	IASSISTRAGR89900	Specific code	Interassistance Road Assistance Services S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%	_	Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
	SPRINTNL99018	Specific code	Sprint Invest B.V. (in liquidation)	Other	BV	Non-mutual		43%	43%	50%		Significant	43%	Included into scope of group supervision		ethod 1: Adjusted equity method
	ASERVNLA71300 DFZPZNLA72400	Specific code Specific code	Achmea Indicia Iselect B.V. Catventures Games B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Other	BV	Non-mutual Non-mutual		50% 52%	50% 52%	50% 52%		Significant	50% 52%	Included into scope of group supervision		ethod 1: Proportional consolidation ethod 1: Adjusted equity method
	ASERVNLB71300	Specific code	Dispatch Nederland B.V.	Other Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		63%	63%	63%	_	Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Adjusted equity method ethod 1: Full consolidation
	FFHIRLA88000	Specific code	Eureko Ireland Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		ethod 1: Adjusted equity method
	FFHIRLB88000		AFFC Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		ethod 1: Adjusted equity method
	AP&LNLA30100	Specific code	Life Sciences Partners B.V.	Other Other	BV	Non-mutual		80%	80%	80%		Dominant	80%	Included into scope of group supervision		ethod 1: Adjusted equity method
	LWMIRLA88600 LWMIRLB88600	Specific code Specific code	Allied Insurance Consultants Ltd. Liberty Mortgage Corporation Ltd.	Other Other	LTD	Non-mutual Non-mutual		100%	100%	100% 100%	_	Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		ethod 1: Adjusted equity method ethod 1: Adjusted equity method
	LWMIRLC88600	Specific code	Liberty Nonigage Corporation Ltd.	Other	LTD	Non-mutual		100%	100%	100%	_	Dominant	100%	Included into scope of group supervision		ethod 1: Adjusted equity method
	ASERVNLC71300	Specific code	Dispatch Systems B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		63%	63%	63%		Dominant	100%	Included into scope of group supervision		ethod 1: Full consolidation
	UNIONSKA83500	Specific code	Union Broker SRO	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	_	ethod 1: Full consolidation
		Specific code	LAM Real Estate Opportunities Ltd. (in liquidation)	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	N	ethod 1: Adjusted equity method
	LWMIRLD88600 724500JSF6J6NWIJK750	LEI	Stichting Achmea Zorgverzekeringen Beleggingen	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Foundation	Non-mutual		100%	100%	100%	Stichting D	Dominant	100%	Included into scope of group supervision	A.4	ethod 1: Full consolidation





Achmea Pensioen- en Levensverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2018



S.02.01.02 - Balance sheet	€ 1.00	00

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

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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

€ 1.000

Achmea Pensioen- en Levensverzekeringen N.V

S.05.01.02 - Premiums, claims and expenses by line of business

			Line of Business for: nor	-life insurance and reins	rance obligations (direct l	ousiness and accepted pr	roportional 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	C	0	C	0	0	
Gross - Proportional reinsurance accepted	0	0	0	C	0	C	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	C	0	C) 0	0	
Net	0	0	0	C	0	C	0	0	
Premiums earned									
Gross - Direct Business	0	0	0	C	0	C	0	0	
Gross - Proportional reinsurance accepted	0	0	0	C	0	C	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	C	0	C) 0	0	
Net	0	0	0	C	0	C	0	0	
Claims incurred									
Gross - Direct Business	0	0	0	C	0	C) 0	0	
Gross - Proportional reinsurance accepted	0	0	0	C	0	C	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	C	0	C	0	0	
Net	0	0	0	C	0	C	0	0	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	C	0	C	0	0	
Gross - Proportional reinsurance accepted	0	0	0	C	0	C	0	0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	C	0	C	0	0	
Net	0	0	0	C	0	C	0 0	0	
Expenses incurred	0	0	0	C	0	C	0	0	
Other expenses									
Total expenses									

	Line of Business for: non-lif business and a	e insurance and reinsur accepted proportional r						
	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								0
Total expenses								0

			Line of Business for: life	insurance obligations			Line of business for: life		
	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	non-life insurance	Health reinsurance	Life-reinsurance	Total
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

		Index-linked and unit-link	red insurance		Other life insurance			Annuities stemming from non-life insurance		
	Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
Technical provisions calculated as a whole	0	0			0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0			0	,		0	0	0
Technical provisions calculated as a sum of BE and RM										
Best Estimate										
Gross Best Estimate	13.613.718		6.457.900	1.191.645		21.111.879	0	0	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	0	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	0	0	42.213.259
Risk Margin	575.354	45.497			787.630	1		0	0	1.408.481
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	0	0			0	1		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	1		0	0	43.783.623

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

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	Amount with LTG measures	Impact of transitional on	Impact of transitional	Impact of volatility adjustment	Impact of matching adjustment
	and transitionals	technical provisions	on interest rate	set to zero	set to zero
Technical provisions	43.783.623	0	(912.084	0
Basic own funds	4.304.449	0	(-719.967	0
Eligible own funds to meet SCR	4.021.225	0	(-699.108	0
SCR	2.255.550	0	(1.411.109	0
Eligible own funds to meet MCR	3.682.892	0	(-910.775	0
Minimum Capital Requirement	1.014.997	0	(52.165	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted Tie	r 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	0				
as Solvency II own funds	U				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	4.304.449	3.682.892	0	0	621.556
Ancillary own funds	. 1				
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,	0			0	
callable on demand					
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 clisible over funde					
Available and eligible own funds Total available own funds to meet the SCR	4.304.449	3.682.892	0	0	621.556
	3.682.892	3.682.892	0	0	021.550
Total available own funds to meet the MCR Total eligible own funds to meet the SCR	4.021.225	3.682.892	0	0	338.332
-				-	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 SCR	363%				
	30370				
Reconciliation reserve					
Excess of assets over liabilities	4.304.449				
	4.304.449				
Own shares (held directly and indirectly)					
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 (EPIEP) - Life business	887.708				

expected profits included in future premiums (EPIFP) - Life business	887.708
expected profits included in future premiums (EPIFP) - Non- life business	0
otal Expected profits included in future premiums (EPIFP)	887.708

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S.25.02.21 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model

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	Pocult	

1.042.108

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

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\mathrm{MCR}_{\mathrm{L}} Result
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Net (of reinsurance/SPV)
best estimate and TP
calculated as a wholeNet (of reinsurance/SPV)
total capital at riskObligations with profit participation - guaranteed benefits13.415.189Obligations with profit participation - future discretionary benefits188.900Index-linked and unit-linked insurance obligations7.649.545Other life (re)insurance and health (re)insurance obligations20.959.625Total capital at risk for all life (re)insurance obligations88.385.880

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

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Public Disclosure Quantitative Reporting Templates

2018



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S.02.01.02 - Balance sheet		

AssetsSolvency II valueIntangible assets15Deferred tax assets0Pension benefit surplus0Property, plant & equipment held for own use46Investments (other than assets held for index-linked and unit-linked contracts)5.573.542Property (bther than for own use)0Holdings in related undertakings, including participations139.957Equities - listed201.356Equities - unlisted1.980Bonds4.864.703Government Bonds2.316.434Structured notes0Collective Investments Undertakings272.947Derivatives5.755Deposits other than cash equivalents14.930Other investments0.0Loans and mortgages842.468Reinsurance recoverables from:62.231Non-life and health similiar to non-life62.899Non-life excluding health60.231Ife and health similiar to non-life62.899Non-life excluding health60.721Health similiar to non-life62.899Non-life excluding health00.721Health similiar to non-life62.721Health similiar to non-life62.721Health similiar to non-life60.721Health similiar to non-life60.721<
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Property, plant & equipment held for own use46Investments (other than assets held for index-linked and unit-linked contracts)5.573.542Property (other than for own use)0Holdings in related undertakings, including participations139.957Equities203.336Equities - listed201.356Equities - unlisted1.980Bonds4.864.703Government Bonds2.358.928Corporate Bonds2.316.434Structured notes0Collateralised securities189.342Collective Investments Undertakings2.72.947Derivatives5.755Deposits other than cash equivalents0Loans and mortgages842.468Loans and mortgages0Other loans and mortgages0Non-life excluding health imiliar to non-life62.899Non-life excluding health imiliar to non-life62.721Health similar to non-life62.721
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Health similar to life 99.322
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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

€ 1.000

€ 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	(
Best Estimate	2.416.875
Risk margin	87.398
Technical provisions - health (similar to non-life)	325.738
TP calculated as a whole	(
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	(
Best Estimate	2.576.295
Risk margin	48.787
Technical provisions – life (excluding health and index-linked and unit-linked)	C
TP calculated as a whole	(
Best Estimate	(
Risk margin	(
Technical provisions – index-linked and unit-linked	(
TP calculated as a whole	(
Best Estimate	(
Risk margin	(
Contingent liabilities	(
Provisions other than technical provisions	17.26
Pension benefit obligations	
Deposits from reinsurers	200
Deferred tax liabilities	128.664
Derivatives	14.100
Debts owed to credit institutions	
Financial liabilities other than debts owed to credit institutions	15.100
Insurance & intermediaries payables	134.094
Reinsurance payables	10.21
Payables (trade, not insurance)	204.63
Subordinated liabilities	
Subordinated liabilities not in BOF	
Subordinated liabilities in BOF	(
Any other liabilities, not elsewhere shown	23.26
Total liabilities	6.002.622
Excess of assets over liabilities	1.083.505

					rance obligations (direct b				
	Medical expense	Income protection	Workers' compensation	Motor vehicle liability	Other motor insurance	Marine, aviation and	Fire and other damage to	General liability	Credit and suretyship
	insurance	insurance	insurance	insurance	other motor mourance	transport insurance	property insurance	insurance	insurance
Premiums written									
Gross - Direct Business	0	299.712	0	657.813	505.295	28.567	855.489	251.196	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	25.022	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	592	0	4.090	7.269	1.675	69.168	3.302	
Net	0	299.120	0	653.724	498.026	26.892	811.343	247.894	
Premiums earned									
Gross - Direct Business	0	300.520	0	651.650	498.352	28.296	852.998	248.175	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	25.022	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	636	0	4.202	7.348	1.799	69.421	3.367	
Net	0	299.884	0	647.449	491.004	26.497	808.599	244.808	
Claims incurred									
Gross - Direct Business	0	218.044	0	499.264	286.924	14.383	549.534	148.933	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	10.313	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	-358	0	6.765	3.406	173	45.413	13.023	
Net	0	218.402	0	492.499	283.518	14.211	514.434	135.910	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	0	0	0	
Net	0	0	0	0	0	0	0	0	
Expenses incurred	0	84.827	0	194.708	156.784	12.033	303.811	106.998	
Other expenses									
Total expenses									

	Line of Business for: non-lif e business and a	e insurance and reinsur ccepted proportional r			Line of bus accepted non-propo			
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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
Reinsurers' share	62	37	0	0	0	0	0	86.195
Net	180.427	145.016	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
Reinsurers' share	66	37	0	0	0	0	0	86.875
Net	178.281	139.803	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
Reinsurers' share	0	0	0	0	0	0	0	68.422
Net	105.211	73.343	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
Reinsurers'share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Expenses incurred	49.061	45.408	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	
	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	non-life insurance	Health reinsurance	Life-reinsurance	Total
Premiums written									
Gross	340.716	0	0	() 0	0	34.686	0	375.402
Reinsurers' share	17.130	0	0	() 0	0	0	0	17.130
Net	323.586	0	0	() 0	0	34.686	0	358.272
Premiums earned									
Gross	343.386	0	0	() 0	0	34.686	0	378.072
Reinsurers' share	17.130	0	0	() 0	0	0	0	17.130
Net	326.256	0	0	() 0	0	34.686	0	360.942
Claims incurred									
Gross	259.001	0	0	() 0	0	25.354	0	284.355
Reinsurers' share	19.083	0	0	() 0	0	0	0	19.083
Net	239.918	0	0	() 0	0	25.354	0	265.272
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	101.895	0	0	() 0	0	5.944	0	107.839
Other expenses									-1.266
Total expenses									106.572

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

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





				Direct busine	ss and accepted proportion	al 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	(
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	(
associated to TP as a whole									
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	(
Total recoverable from reinsurance/SPV and Finite Re after the	0	-233	0	-2.293	-1.827	-878	-19.249	-2.572	
adjustment for expected losses due to counterparty default	0	-233	0	-2.293	-1.827	-878	-19.249	-2.572	
Net Best Estimate of Premium Provisions	0	2.098	0	64.779	48.882	3.290	57.388	7.272	(
Claims provisions									
Gross	0	311.591	0	1.215.687	48.239	12.374	292.676	590.855	(
Total recoverable from reinsurance/SPV and Finite Re after the	0	411	0	35.155	2.080	566	26.455	25.286	(
adjustment for expected losses due to counterparty default	0								
Net Best Estimate of Claims Provisions	0	311.180		1.100.552	46.159	11.808		565.569	(
Total Best estimate - gross	0	313.456	0	112/011/0	95.295	14.787		595.556	(
Total Best estimate - net	0	313.278	0	1.245.311	95.041	15.099	323.609	572.842	(
Risk margin	0	12.282	0	38.659	5.403	449	15.709	22.176	(
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	325.738	0	1.316.832	100.697	15.236	346.524	617.732	(
Recoverable from reinsurance contract/SPV and Finite Re after the	0	470	0	22.052	252	24.2	7.200	22.744	
adjustment for expected losses due to counterparty default - total	0	178	0	32.862	253	-312	7.206	22.714	(
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	(

	Direct business a	nd accepted proportion	al reinsurance		Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
associated to TP as a whole								
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	-2	-1	0	0	0	0	0	-27.054
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	0	0	0	0	0	0	0	89.953
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	65.555
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								
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

_	Development year												
	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumul
											49.218	49.218	
	895.186	353.532	109.582	73.384	43.280	30.232	28.036	16.149	12.867	11.204		11.204	
	902.144	367.947	128.490	55.042	37.985	29.296	20.905	13.665	12.351			12.351	
	852.189	360.660	98.498	57.543	42.827	32.345	17.202	20.945				20.945	
	901.394	399.085	114.581	70.363	38.818	29.674	20.563					20.563	
	975.331	485.783	117.635	71.052	40.433	30.683						30.683	
	886.943	405.566	114.484	58.912	41.686							41.686	
	939.408	416.445	101.701	73.679								73.679	
	1.057.344	421.867	119.138									119.138	
	929.728	419.805										419.805	
	1.078.030											1.078.030	
											Total	1.877.302	14

Gross undiscounted Best Estimate Claims Provisions (absolute amount)

						Development year						Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior											218.486	214.584
N-9	0	0	0	0	0	0	0	64.022	59.015	47.647		46.774
N-8	0	0	0	0	0	0	59.607	63.567	49.685			48.823
N-7	0	0	0	0	0	109.305	87.130	88.727				86.901
N-6	0	0	0	0	121.112	89.154	70.558					69.343
N-5	0	0	0	183.293	130.219	106.722						104.916
N-4	0	0	276.202	214.406	169.624							166.586
N-3	0	373.374	291.492	240.299								236.558
N-2	886.899	432.705	290.271									285.896
N-1	903.064	434.975										429.000
N	888.931											881.728
											Tota	l 2.571.108

Underwriting year

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

Gross undiscounted Best Estimate Claims Provisions

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

	Amount with LTG measures	Impact of transitional on	Impact of transitional	Impact of volatility adjustment	Impact of matching adjustment
	and transitionals	technical provisions	on interest rate	set to zero	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

Ordinary share capital (gross of own shares)	681	681		0
Share premium account related to ordinary share capital	165.775	165.775		0
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0
Subordinated mutual member accounts	0		0	0
Surplus funds	0	0	-	
Preference shares	0		0	0
Share premium account related to preference shares	0		0	0
Reconciliation reserve	917.049	917.049	-	_
Subordinated liabilities	0		0	0
An amount equal to the value of net deferred tax assets	0		-	
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be				
classified as Solvency II own funds				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	12.800			
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
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,	0			0
callable on demand	0			U
Unpaid and uncalled preference shares callable on demand	0			0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Other ancillary own funds	0			0
Total ancillary own funds	0			0
Available and eligible own funds				
Total available own funds to meet the SCR	1.070.705	1.070.705	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
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			
E second de la Charte de data (Charte e seconda de la Charte e la	co 075			

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

S.25.02.21 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model

€ 1.000

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

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
Amount/estimate of the overall loss-absorbing capacity of technical provisions Amount/estimate of the overall loss-absorbing capacity of deferred taxes	0 -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

0

0

Linear formula component for non-life insurance and reinsurance obligations

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	C
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	(
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	(
Non-proportional health reinsurance		0	(
Non-proportional casualty reinsurance		0	(
Non-proportional marine, aviation and transport reinsurance		0	C

Linear formula component for life insurance and reinsurance obligations

 MCR_L Result

Non-proportional property reinsurance

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
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Achmea Zorgverzekeringen N.V. (consolidated)

Public Disclosure Quantitative Reporting Templates

2018



S.02.01.02 - Balance sheet

€ 1.000

€ 1.000

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

	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

1

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)							
	Medical expense	Income protection	Workers' compensation	Motor vehicle liability	Other motor insurance	Marine, aviation and	Fire and other damage to	General liability	Credit and suretyship
Premiums written	insurance	insurance	insurance	insurance		transport insurance	property insurance	insurance	insurance
Gross - Direct Business	13.942.309	0	0	0	0	C	0	0	
Gross - Proportional reinsurance accepted	13.942.309	0		0	0	C	-	0	
· · · · ·	U	U	U	U	U	L	U	U	
Gross - Non-proportional reinsurance accepted	700	•	•	•	0	~	•	•	
Reinsurers' share	-789	0	-	0	0	0		0	
Net	13.943.098	0	0	0	0	C	0	0	
Premiums earned									
Gross - Direct Business	14.029.746	0		0	0	С	-	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-789	0	0	0	0	C	0	0	
Net	14.030.535	0	0	0	0	C	0	0	
Claims incurred									
Gross - Direct Business	13.348.652	0	0	0	0	C	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	894	0	0	0	0	C	0	0	
Net	13.347.759	0	0	0	0	C	0	0	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	C	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C	0	0	
Gross - Non- proportional reinsurance accepted		-		-		-		-	
Reinsurers'share	0	0	0	0	0	C	0	0	
Net	0	0	0	0	0	C	0	0	
Expenses incurred	503.381	0		0	0	C		0	
Other expenses		-	•	-		-		-	
Total expenses									

	Line of Business for: non-lif business and a	ie insurance and reinsu accepted proportional r		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					13.942.309
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	-789
Net	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
Reinsurers' share	0	0	0	0	0	0	0	-789
Net	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
Reinsurers' share	0	0	0	0	0	0	0	894
Net	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
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	503.381
Other expenses								44.009
Total expenses								547.390

Achmea Zorgverzekeringen N.V. (Consolidated)



	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	0 672.503	672.503		0	
Share premium account related to ordinary share capital Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	072.503	0/2.503		0	
Subordinated mutual member accounts	0	0	0	0	(
Non-available subordinated mutual member accounts at group level	0		0	0	(
Surplus funds	0	0			
Non-available surplus funds at group level	0	0			
Preference shares	0		0	0	
Non-available preference shares at group level	0		0	0	
Share premium account related to preference shares	0		0	0	
Non-available share premium account related to preference shares at group level Reconciliation reserve	00	2.459.913	0	0	
Subordinated liabilities	2.459.913	2.459.913	0	0	
Non-available subordinated liabilities at group level	0		0	0	
An amount equal to the value of net deferred tax assets	0				
The amount equal to the value of net deferred tax assets not available at the group level	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	
Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	
Non-available minority interests at group level	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				600 M	
as Solvency II own funds	6.587	6.587			
Deductions		600		10000	
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	
Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items	0	0	0	0	
Total basic own funds after deductions	3.185.450	3.185.450	0	0	
	5.165.450	5.105.450	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,	0			0	
callable on demand Unpaid and uncalled preference shares callable on demand					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Non available ancillary own funds at group level	0			0	
Other ancillary own funds	0			0	
Total ancillary own funds	0			0	
Own funds of other financial sectors				200000	
Credit Institutions, investment firms, financial insitutions, 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	U	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		
	0	0	0	0	
Own funds aggregated when using the D&A and a combination of method net of IGT				0	
Own funds aggregated when using the D&A and a combination of method net of IGT 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				0	
Own funds aggregated when using the D&A and a combination of method net of IGT 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)	0	0	0		
Own funds aggregated when using the D&A and a combination of method net of IGT 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) Total available own funds to meet the minimum consolidated group SCR	0 3.185.450 3.185.450	0 3.185.450 3.185.450	0	0 0	
Own funds aggregated when using the D&A and a combination of method net of IGT 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) Total available own funds to meet the minimum consolidated group SCR 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)	0 3.185.450 3.185.450 3.185.450	0 3.185.450 3.185.450 3.185.450	0	0 0 0	
Own funds aggregated when using the D&A and a combination of method net of IGT 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) Total available own funds to meet the minimum consolidated group SCR 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)	0 3.185.450 3.185.450	0 3.185.450 3.185.450	0	0 0	
Own funds aggregated when using the D&A and a combination of method net of IGT 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) Total available own funds to meet the minimum consolidated group SCR 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) Total eligible own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the minimum consolidated group SCR	0 3.185.450 3.185.450 3.185.450	0 3.185.450 3.185.450 3.185.450	0	0 0 0	
Own funds aggregated when using the D&A and a combination of method net of IGT 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) Total available own funds to meet the minimum consolidated group SCR 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) Total eligible own funds to meet the minimum consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR	0 3.185.450 3.185.450 3.185.450 3.185.450	0 3.185.450 3.185.450 3.185.450	0	0 0 0	
Own funds aggregated when using the D&A and a combination of method net of IGT 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) Total available own funds to meet the minimum consolidated group SCR 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) Total eligible own funds to meet the minimum consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR (Article 230)	0 3.185.450 3.185.450 3.185.450 3.185.450 860.042	0 3.185.450 3.185.450 3.185.450	0	0 0 0	
Own funds aggregated when using the D&A and a combination of method net of IGT 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) Total available own funds to meet the minimum consolidated group SCR 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) Total eligible own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR (Article 230) Ratio of Eligible own funds to Minimum Consolidated Group SCR	0 3.185.450 3.185.450 3.185.450 3.185.450 860.042 370,38%	0 3.185.450 3.185.450 3.185.450 3.185.450	0 0 0 0 0 0 0 0	0 0 0 0 0	

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 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	0
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	0
retirement provisions	8
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-	0
regulated entities carrying out financial activities	6
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

								Criteria of influence			Inclusion in the scope of group supervision		Group solvency calculation			
Coun try	n Identification code of the undertaking	Type of code of the ID of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	% capital share	% used for the establishment of accounting consolidated accounts	% voting rights	Other criteria		Proportional share used for group solvency calculation	YES/NO	Date of decisio n if art. 214 is applied	Method used and under method 1, treatment of the undertaking
NL	724500HIKX3QVUQF9G08	LEI	Achmea Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant		Included in the scope		Method 1: Full consolidation
NL	724500UF2OB0JOKVS184	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	7245001VYUJA2RVMCC47	LEI	Avéro 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	724500ILQZD01FC0P082	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	FBIZZNL77400	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	FBIZVNL77500	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	724500NMBSMOP030HT48	LEI	FBTO Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	72450060NL5KFVXZN876	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	DFZPZNL72400	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 Zorgverzekeringen N.V. (Consolidated)

Achmea Zorgverzekeringen N.V. (solo)

Public Disclosure Quantitative Reporting Templates

2018



S.02.01.02	_	Palanco	choot
5.02.01.02	-	Dalance	Sneet

€ 1.000

€ 1.000

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

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: no	n-life insurance and reins	urance obligations (direct l	business and accepted pr	oportional 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	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	988	0	0	0	0	0	0	0	
Net	1.319.797	0	0	0	0	0	0	0	
Premiums earned									
Gross - Direct Business	1.322.239	0	0	0	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	988	0	0	0	0	0	0	0	
Net	1.321.251	0	0	0	0	0	0	0	
Claims incurred									
Gross - Direct Business	1.066.793	0	0	0	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.199	0	0	0	0	0	0	0	
Net	1.065.594	0	0	0	0	0	0	0	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	0	0	0	
Net	0	0	0	0	0	0	0	0	
Expenses incurred	155.377	0	0	0	0	0	0	0	
Other expenses									
Total expenses									

	Line of Business for: non-life business and a	insurance and reinsu ccepted proportional r			Line of bus accepted non-propo			
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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 busines	s and accepted proportion	al 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	0	0	0	0	0	0	0	0	0
associated to TP as a whole									
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 proportion	al reinsurance		Accepted non-propo	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	C	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	C	0 0	0	0	0	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	С	00	0	0	0	57.998
Total recoverable from reinsurance/SPV and Finite Re after the	0	0				0		0
adjustment for expected losses due to counterparty default	0	0	C	0 0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	57.998
Claims provisions	0	0		0	0	0	0	57.558
Gross	0	0	C	0	0	0	0	85.692
	0	0		0	0	0	0	65.052
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	C	0	0	0	0	0
adjustment for expected losses due to counterparty default	·	·		, i i i i i i i i i i i i i i i i i i i	· ·	·	·	· ·
Net Best Estimate of Claims Provisions	0	0	C	0	0	0	0	85.692
Total Best estimate - gross	0	0	C	0	0	0	0	143.689
Total Best estimate - net	0	0	C	0	0	0	0	143.689
Risk margin	0	0	C	0	0	0	0	15.708
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	C	0	0	0	0	0
Best estimate	0	0	C	0	0	0	0	0
Risk margin	0	0	C	0	0	0	0	0
Technical provisions - total								
Technical provisions - total	0	0	C	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	C	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and	0	0	C	0	0	0	0	159.397
Finite Re - total		-						

Achmea Zorgverzekeringen N.V. (solo)

Total Non-Life Business

Accident year

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

						Development year						In Current voor	Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
Prior												0 0	
N-9	0	0	0	0	0	-9	-5	556	-4	-25		-25	512
N-8	0	0	0	0	679	89	-740	82	-26			-26	83
N-7	0	0	0	1.552	229	-503	-37	66				66	1.307
N-6	0	0	7.724	1.295	36	15	-75					-75	8.994
N-5	0	101.723	4.311	2.279	-35	-164						-164	108.114
N-4	1.037.271	99.824	4.973	578	-102							-102	1.142.544
N-3	1.104.048	89.543	3.367	2.964								2.964	1.199.922
N-2	1.027.861	78.729	1.840									1.840	1.108.430
N-1	1.043.641	70.551										70.551	1.114.192
N	1.013.681											1.013.681	1.013.681
											Т	otal 1.088.711	5.697.780

Gross undiscounted Best Estimate Claims Provisions

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

Underwriting year

osolute amou					Develo	pment year						In Current year	Sum of years (cumulative)
r	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
											() 0	
	0	0	0	0	0	0	0	0	0	0		0	
	0	0	0	0	0	0	0	0	0			0	
	0	0	0	0	0	0	0	0				0	
	0	0	0	0	0	0	0					0	
	0	0	0	0	0	0						0	
	0	0	0	0	0							0	
	0	0	0	0								0	
	0	0	0									0	
	0	0										0	
	0											0	

Gross undiscounted Best Estimate Claims Provisions

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

N 0

______0 Total _____0





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
Surplus funds	0	0		
Preference shares	0		0	0
Share premium account related to preference shares	0		0	0
Reconciliation reserve	2.459.913	2.459.913		
Subordinated liabilities	0		0	0
An amount equal to the value of net deferred tax assets	0			
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be				
classified as Solvency II own funds				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	6.859			
as Solvency II own funds	0.000			
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
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,	0			0
callable on demand	0			Ű
Unpaid and uncalled preference shares callable on demand	0			0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Other ancillary own funds	0			0
Total ancillary own funds	0			0

Available and eligible own funds

Total available own funds to meet the SCR	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

 Total
 Tier 1 - unrestricted
 Tier 1 - restricted
 Tier 2
 Tier 3

Achmea Zorgverzekeringen N.V. (solo)

	Gross solvency capital	USP	Simplifications	
	requirement			
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

Net (of reinsurance/SPV)
best estimate and TP
calculated as a wholeNet (of reinsurance/SPV)
total capital at riskObligations with profit participation - guaranteed benefitsObligations with profit participation - future discretionary benefitsIndex-linked and unit-linked insurance obligationsOther life (re)insurance and health (re)insurance obligationsTotal capital at risk for all life (re)insurance obligationsOtal capital at risk for all life (re)insurance obligations

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



S.02.01.02	' - Ba	lance	sheet
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€ 1.000

Assets	Solvency II value
Intangible assets	
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 - instea	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
Cash and cash equivalents Any other assets, not elsewhere shown	13

S.02.01.02 - Balance sheet

Technical provisions - non-life 131.732 Technical provisions - non-life (excluding health) C Per calculated as a whole C Bisk margin C Technical provisions - health (similar to non-life) 131.732 TP calculated as a whole C Best Estimate C Best Estimate C Best Estimate C Technical provisions - health (similar to non-life) 131.732 Technical provisions - health (similar to non-life) C Technical provisions - health (similar to life) C Technical provisions - health (similar to life) C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions - life (excluding health and index-linked and unit-linked) C Technical provisions - life (excluding health and index-linked and unit-linked) C Technical provisions - life (excluding health and index-linked and unit-linked) C Technical provisions - life (excluding health and index-linked and unit-linked) C Technical provisions - life (excluding health and index-linked and unit-linked) C Technical provisions - life (exclud	Liabilities	Solvency II value
TP calculated as a whole C Best Estimate C Technical provisions - health (similar to non-life) 131.732 TP calculated as a whole C Best Estimate 126.172 Risk margin C Technical provisions - health (similar to life) C Technical provisions - health (similar to life) C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions - life (excluding index-linked and unit-linked) C TP calculated as a whole C Best Estimate C Risk margin C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions - life (excluding health and index-linked and unit-linked) C TP calculated as a whole C Best Estimate C Risk margin C Contingent liabilities C Deferred tax liabilities C Deferred tax liabilities C Deferred tax liabilities C <tr< td=""><td>Technical provisions – non-life</td><td>131.732</td></tr<>	Technical provisions – non-life	131.732
Best Estimate C Risk margin C Technical provisions - health (similar to non-life) 131.733 TP calculated as a whole C Best Estimate 126.177 Risk margin 5.563 Technical provisions - health (similar to life) C Technical provisions - health (similar to life) C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions - health (similar to life) C TP calculated as a whole C Best Estimate C Risk margin C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions - index-linked and unit-linked and unit-linked C TP calculated as a whole C Best Estimate C C Risk margin C C Contingent liabilities C C Provisions other than technical provisions C C Deformed tax liabilities C C Der	Technical provisions – non-life (excluding health)	0
Risk margin C Technical provisions - health (similar to non-life) 131.732 TP calculated as a whole C Best Estimate 126.177 Risk margin 5.562 Technical provisions - health (similar to life) C TP calculated as a whole C Best Estimate C Risk margin C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions - life (excluding health and index-linked and unit-linked) C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions - life (excluding health and index-linked and unit-linked) C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions - index-linked and unit-linked C TP calculated as a whole C Best Estimate C Risk margin C Contingent liabilities C Provisions other than technical provisions C </td <td>TP calculated as a whole</td> <td>0</td>	TP calculated as a whole	0
Technical provisions - health (similar to non-life) 131.732 TP calculated as a whole 0 0 Best Estimate 126.17 Risk margin 5.565 Technical provisions - health (similar to life) 0 0 Technical provisions - health (similar to life) 0 0 TP calculated as a whole 0 0 Risk margin 0 0 C Ri	Best Estimate	0
TP calculated as a whole 0 Best Estimate 126.17C Risk margin 5.562 Technical provisions - life (excluding index-linked and unit-linked) 0 Technical provisions - health (similar to life) 0 Prechnical 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 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions other than technical provisions 0 Provisions other than technical provisions 0 Person benefit obligations 0 Deferred tax liabilities 0 Insurance & inte	Risk margin	0
Best Estimate 126.17C Risk margin 5.562 Technical provisions - life (excluding index-linked and unit-linked) C Technical provisions - health (similar to life) C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions - life (excluding health and index-linked and unit-linked) C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions - life (excluding health and index-linked and unit-linked) C TP calculated as a whole C Best Estimate C Risk margin C Contingent labilities C Provisions other than technical provisions C Provisions other than technical provisions C Deposits from reinsurers C Deferred tax liabilities C Deferred tax liabilities other than debts owed to credit institutions C Insurance & intermediaries payables C Payables (trade, not insurance) C Subordinated liabilities ont in BOF C	Technical provisions - health (similar to non-life)	131.732
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 Risk margin 0 Te calculated as a whole 0 Best Estimate 0 Risk margin 0 Te calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions other than technical provisions 0 Provisions other than technical provisions 0 Deformed tabilities 0 Deformed tabilities 0 Deformed tabilities 0 Deformed tabilities other than debts owed to credit institutions 0 Insurance & intermediarie	TP calculated as a whole	0
Technical provisions - life (excluding index-linked and unit-linked) C Technical provisions - health (similar to life) C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions - life (excluding health and index-linked and unit-linked) C Technical provisions - life (excluding health and index-linked and unit-linked) C Technical provisions - life (excluding health and index-linked and unit-linked) C Technical provisions - index-linked and unit-linked C Best Estimate C Risk margin C Technical provisions - index-linked and unit-linked C Decivations a whole C	Best Estimate	126.170
Technical provisions - health (similar to life) C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions – life (excluding health and index-linked and unit-linked) C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions – index-linked and unit-linked and unit-linked C TP calculated as a whole C Best Estimate C Risk margin C Contingent liabilities C Provisions – index-linked and unit-linked C TP calculated as a whole C Best Estimate C Contingent liabilities C Provisions other than technical provisions C Persion benefit obligations C Deferred tax liabilities C Detrivatives C Debts owed to credit institutions C Financial liabilities other than debts owed to credit institutions C Insurance & intermediaries payables C Payables (trude, not insurance) C <	Risk margin	5.562
TP calculated as a whole C Best Estimate C Risk margin C Technical provisions – life (excluding health and index-linked and unit-linked) C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions – index-linked and unit-linked C TP calculated as a whole C Best Estimate C TP calculated as a whole C Best Estimate C TP calculated as a whole C Best Estimate C Risk margin C Contingent liabilities C Provisions other than technical provisions C Provisions other than technical provisions C Deformed tax liabilities C Deformed tax liabilities C Deformed tax liabilities C Detix owed to credit institutions C Financial liabilities other than debts owed to credit institutions C Continated liabilities C Debts owed to credit institutions C Continated liabilities <	Technical provisions - life (excluding index-linked and unit-linked)	0
Best Estimate C Risk margin C Technical provisions – life (excluding health and index-linked and unit-linked) C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions – index-linked and unit-linked C Best Estimate C Best Estimate C Contingent liabilities C Contingent liabilities C Pension benefit obligations C Deferred tax liabilities C Deferred tax liabilities C Deferred tax liabilities C Insurance & intermediaries payables C Reinsurance M intermediaries payables C Payables (trade, not insurance) S.7668 Subordinated liabilities not in BOF C <t< td=""><td>Technical provisions - health (similar to life)</td><td>0</td></t<>	Technical provisions - health (similar to life)	0
Risk margin C Technical provisions – life (excluding health and index-linked and unit-linked) C Best Estimate C Risk margin C Technical provisions – index-linked and unit-linked C Risk margin C Technical provisions – index-linked and unit-linked C TP calculated as a whole C Best Estimate C Risk margin C Contingent liabilities C Provisions other than technical provisions C Provisions other than technical provisions C Pension benefit obligations C Deposits from reinsurers C Deferred tax liabilities C Debts owed to credit institutions C Financel al liabilities other than debts owed to credit institutions C Insurance & intermediaries payables C Payables (trade, not insurance) S.768 Subordinated liabilities not in BOF C Subordinated liabilities not on BOF C Any other liabilities, not elsewhere shown 307 Total liabilities 153.67C	TP calculated as a whole	0
Technical provisions – life (excluding health and index-linked and unit-linked) C TP calculated as a whole C Best Estimate C Risk margin C Technical provisions – index-linked and unit-linked C Best Estimate C Risk margin C Contingent liabilities C Provisions other than technical provisions C Pension benefit obligations C Deposits from reinsurers C Deprivatives C Detrivatives C Detrivatives C Insurance & intermediaries payables 15.865 Reinsurance payables C Insurance & intermediaries payables C Quodrianted liabilities C Subordinated liabilities in BOF C Any other	Best Estimate	0
TP calculated as a whole C Best Estimate C Risk margin C Technical provisions – index-linked and unit-linked C TP calculated as a whole C Best Estimate C Risk margin C Contingent liabilities C Provisions other than technical provisions C Provisions other than technical provisions C Pension benefit obligations C Deposits from reinsurers C Deferred tax liabilities C Derivatives C Debts owed to credit institutions C Financial liabilities other than debts owed to credit institutions C Insurance & intermediaries payables C Payables (trade, not insurance) S.768 Subordinated liabilities on tin BOF C Subordinated liabilities in BOF C Any other liabilities, not elsewhere shown 307 Total liabilities 153.670	Risk margin	0
TP calculated as a whole C Best Estimate C Risk margin C Technical provisions – index-linked and unit-linked C TP calculated as a whole C Best Estimate C Risk margin C Contingent liabilities C Provisions other than technical provisions C Provisions other than technical provisions C Pension benefit obligations C Deposits from reinsurers C Deferred tax liabilities C Derivatives C Debts owed to credit institutions C Financial liabilities other than debts owed to credit institutions C Insurance & intermediaries payables C Payables (trade, not insurance) S.768 Subordinated liabilities on tin BOF C Subordinated liabilities in BOF C Any other liabilities, not elsewhere shown 307 Total liabilities 153.670	Technical provisions – life (excluding health and index-linked and unit-linked)	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 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 not in BOF 0 Any other liabilities, not elsewhere shown 307 Total liabilities 153.670		0
Technical provisions – index-linked and unit-linkedOTP calculated as a wholeOBest EstimateORisk marginOContingent liabilitiesOProvisions other than technical provisionsOPension benefit obligationsODeposits from reinsurersODeferred tax liabilitiesODerivativesOInsurance & intermediaries payables15.863Reinsurance & intermediaries payablesOPayables (trade, not insurance)OSubordinated liabilities in BOFOAny other liabilities, not elsewhere shown307Total liabilitiesO	Best Estimate	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 Debits owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 0 Insurance & intermediaries payables 15.863 Reinsurance payables 0 Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 307 Total liabilities 153.670	Risk margin	0
Best Estimate0Risk margin0Contingent liabilities0Provisions other than technical provisions0Pension benefit obligations0Deposits from reinsurers0Deferred tax liabilities0Derivatives0Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables15.863Reinsurance payables0Subordinated liabilities0Subordinated liabilities in BOF0Any other liabilities0Total liabilities0Insulties0Subordinated liabilities0Subordinated liabilities0Subordinated liabilities0Subordinated liabilities0Subordinated liabilities0Subordinated liabilities0Subordinated liabilities0Construction0Subordinated liabilities0Subordinated liabilities0Subordinated liabilities0Subordinated liabilities0Subordinated liabilities0Subordinated liabilities0Context0Subordinated liabilities0Subordinated liabilities0Context0Context0Context0Context0Context0Context0Context0Context0 </td <td>Technical provisions – index-linked and unit-linked</td> <td>0</td>	Technical provisions – index-linked and unit-linked	0
Risk marginOContingent liabilitiesOProvisions other than technical provisionsOPension benefit obligationsODeposits from reinsurersODeferred tax liabilitiesODerivativesODebts owed to credit institutionsOFinancial liabilities other than debts owed to credit institutionsOInsurance & intermediaries payables15.863Reinsurance payablesOSubordinated liabilitiesOSubordinated liabilitiesOSubordinated liabilities in BOFOAny other liabilitiesOTotal liabilities007Total liabilities153.670	TP calculated as a whole	0
Contingent liabilitiesContingent liabilitiesProvisions other than technical provisionsContingent liabilitiesPension benefit obligationsContingent liabilitiesDeposits from reinsurersContingent liabilitiesDeferred tax liabilitiesContingent liabilitiesDerivativesControlDets owed to credit institutionsControlFinancial liabilities other than debts owed to credit institutionsControlInsurance & intermediaries payablesControlReinsurance payablesControlSubordinated liabilitiesControlSubordinated liabilities in BOFControlAny other liabilitiesControlTotal liabilities153.670ControlC	Best Estimate	0
Provisions other than technical provisionsCPension benefit obligationsCDeposits from reinsurersCDeferred tax liabilitiesCDerivativesCDebts owed to credit institutionsCFinancial liabilities other than debts owed to credit institutionsCInsurance & intermediaries payablesCPayables (trade, not insurance)5.768Subordinated liabilitiesCSubordinated liabilities in BOFCAny other liabilities, not elsewhere shown307Total liabilities153.670	Risk margin	0
Pension benefit obligationsODeposits from reinsurersODeferred tax liabilitiesODerivativesODebts owed to credit institutionsOFinancial liabilities other than debts owed to credit institutionsOInsurance & intermediaries payables15.863Reinsurance payablesOSubordinated liabilitiesOSubordinated liabilities not in BOFOAny other liabilities, not elsewhere shown307Total liabilities153.670	Contingent liabilities	0
Deposits from reinsurers0Deferred tax liabilities0Derivatives0Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables15.863Reinsurance payables0Payables (trade, not insurance)5.768Subordinated liabilities0Subordinated liabilities not in BOF0Any other liabilities, not elsewhere shown307Total liabilities153.670	Provisions other than technical provisions	0
Deferred tax liabilities0Derivatives0Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables15.863Reinsurance payables0Payables (trade, not insurance)5.768Subordinated liabilities0Subordinated liabilities not in BOF0Any other liabilities, not elsewhere shown307Total liabilities153.670	Pension benefit obligations	0
Derivatives0Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables15.863Reinsurance payables0Payables (trade, not insurance)5.768Subordinated liabilities0Subordinated liabilities not in BOF0Subordinated liabilities, not elsewhere shown307Total liabilities153.670	Deposits from reinsurers	0
Debts owed to credit institutions00Financial liabilities other than debts owed to credit institutions00Insurance & intermediaries payables15.863Reinsurance payables00Payables (trade, not insurance)5.768Subordinated liabilities00Subordinated liabilities not in BOF00Subordinated liabilities, not elsewhere shown307Total liabilities153.670	Deferred tax liabilities	0
Financial liabilities other than debts owed to credit institutionsOInsurance & intermediaries payables15.863Reinsurance payablesOPayables (trade, not insurance)5.768Subordinated liabilitiesOSubordinated liabilities not in BOFOSubordinated liabilities, not elsewhere shown307Total liabilities153.670	Derivatives	0
Insurance & intermediaries payables15.863Reinsurance payables0Payables (trade, not insurance)5.768Subordinated liabilities0Subordinated liabilities not in BOF0Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown307Total liabilities153.670	Debts owed to credit institutions	0
Reinsurance payablesCPayables (trade, not insurance)5.768Subordinated liabilitiesCSubordinated liabilities not in BOFCSubordinated liabilities in BOFCAny other liabilities, not elsewhere shown307Total liabilities153.670	Financial liabilities other than debts owed to credit institutions	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	Insurance & intermediaries payables	15.863
Subordinated liabilities0Subordinated liabilities not in BOF0Subordinated liabilities not in BOF0Any other liabilities, not elsewhere shown307Total liabilities153.670	Reinsurance payables	0
Subordinated liabilities not in BOFCSubordinated liabilities in BOFCAny other liabilities, not elsewhere shown307Total liabilities153.670	Payables (trade, not insurance)	5.768
Subordinated liabilities in BOF00Any other liabilities, not elsewhere shown307Total liabilities153.670	Subordinated liabilities	0
Any other liabilities, not elsewhere shown 307 Total liabilities 153.670	Subordinated liabilities not in BOF	0
Total liabilities 153.670	Subordinated liabilities in BOF	0
	Any other liabilities, not elsewhere shown	307
Excess of assets over liabilities 136.779	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	C) 0	()
Gross - Proportional reinsurance accepted	0	0	0	0	0	C) 0	()
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-35	0	0	0	0	C) 0	()
Net	467.973	0	0	0	0	() 0	()
Premiums earned									
Gross - Direct Business	467.938	0	0	0	0	C	0	()
Gross - Proportional reinsurance accepted	0	0	0	0	0	() 0	()
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-35	0	0	0	0	() 0	()
Net	467.973	0	0	0	0	() 0	()
Claims incurred									
Gross - Direct Business	444.452	0	0	0	0	C	0	()
Gross - Proportional reinsurance accepted	0	0	0	0	0	() 0	()
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-2	0	0	0	0	() 0	()
Net	444.453	0	0	0	0	() 0	()
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	C	0	()
Gross - Proportional reinsurance accepted	0	0	0	0	0	() 0	()
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	() 0	()
Net	0	0	0	0	0	() 0	()
Expenses incurred	16.319	0	0	0	0	() 0	()
Other expenses									
Total expenses									

	Line of Business for: non- (direct business an	ife insurance and rei d accepted proportio		ns 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					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 busines	ss and accepted proportion	al 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	C	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	C	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	C	0	0	0
Net Best Estimate of Premium Provisions	6.372	0	0	0	0	C	0	0	0
Claims provisions Gross	119.798	0	0	0	0	C	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	C	0	0	0
Net Best Estimate of Claims Provisions	119.798	0	0	0	0	C	0	0	0
Total Best estimate - gross	126.170	0	0	0	0	C	0	0	0
Total Best estimate - net	126.170	0	0	0	0	C	0	0	0
Risk margin	5.562	0	0	0	0	C	0	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	C	0	0	0
Best estimate	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	C	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 proportion	al reinsurance		Accepted non-prope	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	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	C	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

Interpolis Zorgverzekeringen N.V.

Total Non-Life Business

Year

Prior

N-9

N-8

N-7

N-6

N-5

Accident year

Gross Claims Paid (non-cumulative) (absolute amount) Development year 0 2 4 5 6 7 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 349 0 0 0 0 0 0 -12.714 0 0 13.548 0 0 -46 125.342 17.721 941 1.569 269 0

173

12.500

1.480

-15.200

-9.481

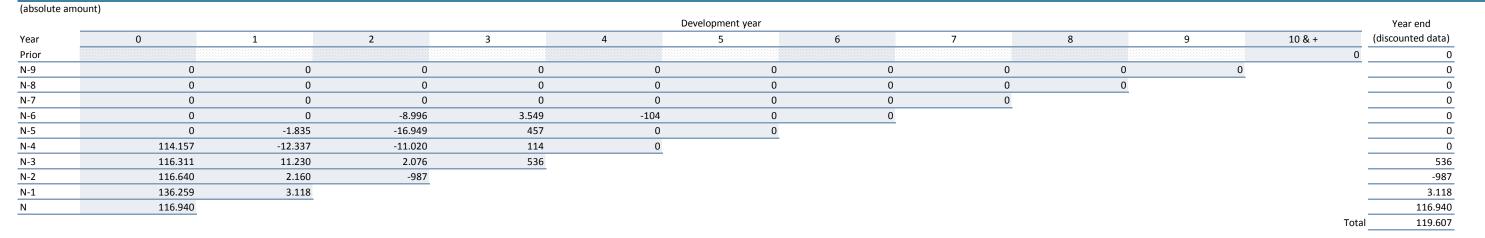
2.388

N-4 223.016 126.020 N-3 111.589 251.943 N-2 289.160 109.864 132.854

N-1 302.117 331.234

Ν

Gross undiscounted Best Estimate Claims Provisions



Underwriting year

					Develo	pment year						In Comment or an	Sum of year
r	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	Sum of year (cumulative
r											(0 0	
	0	0	0	0	0	0	0	0	0	0		0	
	0	0	0	0	0	0	0	0	0			0	
	0	0	0	0	0	0	0	0				0	
	0	0	0	0	0	0	0					0	
	0	0	0	0	0	0						0	
	0	0	0	0	0							0	
	0	0	0	0								0	
	0	0	0									0	
_	0	0										0	

Gross undiscounted Best Estimate Claims Provisions (absolute amount)

_	Development year										Year end	
'ear	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
or												0 0
)	0	0	0	0	0	0	0	0	0	0		0
3	0	0	0	0	0	0	0	0	0			0
7	0	0	0	0	0	0	0	0				0
j	0	0	0	0	0	0	0					0
5	0	0	0	0	0	0						0
1	0	0	0	0	0							0
3	0	0	0	0								0
	0	0	0									0
1	0	0										0

Sum of years

(cumulative)

0

0

349

788

145.843

346.509

355.531

401.413

434.971

331.234

2.016.639

In Current year

0

0

0

0

-46

269

173

1.480

2.388

132.854

331.234

468.353

10 & +

0

Total

8

0

0

9

0

0 Ν

_____0 _____0 Total _____0





	. o tui	iner i anneotriotea		
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
Surplus funds	0	0		
Preference shares	0		0	0
Share premium account related to preference shares	0		0	0
Reconciliation reserve	78.534	78.534		
Subordinated liabilities	0		0	0
An amount equal to the value of net deferred tax assets	0			
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be				
classified as Solvency II own funds				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	0			
as Solvency II own funds				
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
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,	0			0
callable on demand	0			0
Unpaid and uncalled preference shares callable on demand	0			0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Other ancillary own funds	0			0

Total

Tier 1 - unrestricted

Tier 1 - restricted

Tier 2

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

Tier 3

Interpolis Zorgverzekeringen N.V.

	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		

0

0

0

0

Calculation of Solvency Capital Requirement 14.038 Operational risk Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Solvency capital requirement excluding capital add-on 67.804 Capital add-on already set 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

|--|

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

	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



S.02.01.02 - Balance	e sheet
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€ 1.000

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	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
Receivables (trade, not insurance) Own shares (held directly) Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown	11(

S.02.01.02 - Balance sheet

Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life)	lvency II value 3.187.058 0 0 0 0 3.187.058 0 3.074.032 113.026 0 0 0 0 0 0 0 0 0 0 0 0 0
TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked)	0 0 3.187.058 0 3.074.032 113.026 0 0 0
Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked)	0 3.187.058 0 3.074.032 113.026 0 0 0
Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked)	0 3.187.058 0 3.074.032 113.026 0 0 0
Technical provisions - health (similar to non-life) TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked)	3.187.058 0 3.074.032 113.026 0 0 0
TP calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked)	0 3.074.032 113.026 0 0 0
Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked)	3.074.032 113.026 0 0 0
Risk margin Technical provisions - life (excluding index-linked and unit-linked)	113.026 0 0 0
Technical provisions - life (excluding index-linked and unit-linked)	0 0 0
	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	
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 in	nsurance and reinsura	nce obligations (direct	business and accepted	d proportional reinsurand	ce)	
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	9.222.373	C	0	C	0	C	0	0	
Gross - Proportional reinsurance accepted	0	C) 0	C	0	C	0	0	1
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-1.807	C) 0	C	0	C	0	0	
Net	9.224.180	C) 0	C	0	C	0	0	
Premiums earned									
Gross - Direct Business	9.289.300	C	0	C	0	C	0	0	
Gross - Proportional reinsurance accepted	0	C) 0	C	0	C	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-1.807	C) 0	C	0	C	0	0	
Net	9.291.107	C) 0	C	0	C	0	0	
Claims incurred									
Gross - Direct Business	8.988.825	C	0	C	0	C	0	0	
Gross - Proportional reinsurance accepted	0	C) 0	C	0	C	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-59	C) 0	C	0	C	0	0	
Net	8.988.884	C) 0	C	0	C	0	0	
Changes in other technical provisions									
Gross - Direct Business	0	C	0	C	0	C	0	0	
Gross - Proportional reinsurance accepted	0	C) 0	C	0	C	0	0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	C) 0	C	0	C	0	0	
Net	0	C) 0	C	0	C	0	0	1
Expenses incurred	225.814	C) 0	C	0	C	0	0	1
Other expenses		-		-				-	
Total expenses									

	Line of Business for: non-lif (direct business and				Line of bus accepted non-propo			
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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 busines	s and accepted proportion	al 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	C	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	C	0	0	0
associated to TP as a whole									
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	C	0	0	0
Net Best Estimate of Premium Provisions	389.632	0	0	0	0	C	0	0	0
Claims provisions									
Gross	2.684.400	0	0	0	0	C	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	C	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	C	0	0	0
Total Best estimate - net	3.074.032	0	0	0	0	C	0	0	0
Risk margin	113.026	0	0	0	0	C	0	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	C	0	0	0
Best estimate	0	0	0	0	0	C	0	0	0
Risk margin	0	0	0	0	0	C	0	0	0
Technical provisions - total Technical provisions - total	3.187.058	0	0	0	0	C	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	C	0	0	0

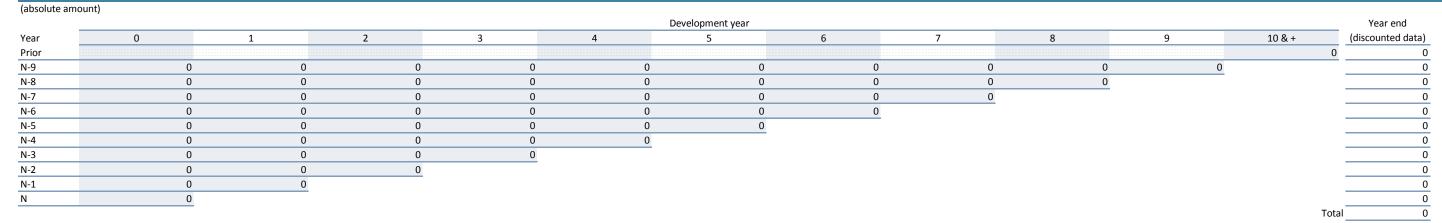
	Direct business a	nd accepted proportion	al reinsurance		Accepted non-propo	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	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 Claim	s Paid (non-cumulative)												
(absolute ar	nount)												
						Development year						In Current year	Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +		(cumulative)
Prior											C) 0	
N-9	0	0	0	0	0	-3	-30	-5	3 0	0		0	-37
N-8	0	0	0	0	-57	-24	-1	() 0			0	-82
N-7	0	0	0	10.790	-133	-110	0	()			0	10.547
N-6	0	0	383.918	-212.924	350	0	-1.034					-1.034	170.310
N-5	0	2.918.133	410.164	-4.300	22.686	6.084						6.084	3.352.767
N-4	5.176.392	2.983.692	-62.185	230.287	9.189							9.189	8.337.376
N-3	5.420.625	2.987.733	-1.984	72.615								72.615	8.478.988
N-2	6.144.267	2.474.894	21.428									21.428	8.640.589
N-1	6.248.435	2.612.450										2.612.450	8.860.885
N	6.699.576											6.699.576	6.699.576
											Tot	al 9.420.307	44.550.918

Gross undiscounted Best Estimate Claims Provisions



Underwriting year

Gross Claims Paid (non-cumulative) (absolute amount) Development year Sum of years In Current year (cumulative) Year 10 & + Prior N-9 N-8 N-7 N-6 N-5 N-4 N-3 N-2 N-1 Ν Total

Gross undiscounted Best Estimate Claims Provisions

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



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
Surplus funds	0	0		
Preference shares	0		0	0
Share premium account related to preference shares	0		0	0
Reconciliation reserve	149.093	149.093		
Subordinated liabilities	0		0	0
An amount equal to the value of net deferred tax assets	0			
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0
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
Ancillary own funds				
Unpaid and uncalled ordinary share capital callable on demand	0			0
				0
	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 Unpaid and uncalled preference shares callable on demand	0			0
Callable on demand Unpaid and uncalled preference shares callable on demand	0 0 0			0 0 0
Callable on demand Callable on d	•			0
callable on demand Control Jnpaid and uncalled preference shares callable on demand Control A legally binding commitment to subscribe and pay for subordinated liabilities on demand Control Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC Control	•			0
callable on demand	0 0			0
callable on demand Control Jpaid and uncalled preference shares callable on demand Image: Control A legally binding commitment to subscribe and pay for subordinated liabilities on demand Image: Control Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC Image: Control Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC Image: Control	0 0 0			0 0 0

Total

0

Tier 1 - unrestricted

Tier 1 - restricted

Tier 2

0

Available and eligible own funds

Total ancillary 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

0

Tier 3

	Gross solvency capital	USP	Simplifications
	requirement		
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		

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

0

0

0

0

0

0

0

0

0

0

0

0

0

0

0

Linear formula component for non-life insurance and reinsurance obligations

 MCR_{NL} Result 577.880 Net (of reinsurance/SPV) Net (of reinsurance) written premiums in the best estimate and TP calculated as a whole last 12 months 9.221.293 Medical expense insurance and proportional reinsurance 3.074.032 Income protection insurance and proportional reinsurance 0 Workers' compensation insurance and proportional reinsurance 0 Motor vehicle liability insurance and proportional reinsurance 0 0 Other motor insurance and proportional reinsurance 0 Marine, aviation and transport insurance and proportional reinsurance Fire and other damage to property insurance and proportional reinsurance 0 General liability insurance and proportional reinsurance 0 0 Credit and suretyship insurance and proportional reinsurance 0 Legal expenses insurance and proportional reinsurance Assistance and proportional reinsurance 0 Miscellaneous financial loss insurance and proportional reinsurance 0 0 Non-proportional health reinsurance 0 Non-proportional casualty reinsurance Non-proportional marine, aviation and transport reinsurance 0 Non-proportional property reinsurance 0

Linear formula component for life insurance and reinsurance obligations

 MCR_L Result

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	• •
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

over an inter 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



S.02.01.02 - Balance sheet		
J.UE.UI.UE - Dalance Sheet		

€ 1.000

Assets	
Intangible assets	Solvency II value 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

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

Avéro Achmea Zorgverzekeringen N.V.

		Lir	ne of Business for: non-life	insurance and reinsura	ince obligations (direct b	ousiness 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	
Gross - Proportional reinsurance accepted	0	0	0	0	0	(0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-87	0	0	0	0	(0	0	
Net	920.172	0	0	0	0	(0 0	0	
Premiums earned									
Gross - Direct Business	936.318	0	0	0	0	(0 0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	(0 0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-87	0	0	0	0	(0	0	
Net	936.405	0	0	0	0	(0	0	
Claims incurred									
Gross - Direct Business	896.903	0	0	0	0	(0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	(0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-3	0	0	0	0	(0	0	
Net	896.906	0	0	0	0	(0	0	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	(0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	(0	0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	(0	0	
Net	0	0	0	0	0	(0	0	
Expenses incurred	36.386	0	0	0	0	(0	0	
Other expenses									
Total expenses									

	Line of Business for: non-lit (direct business and					usiness for: ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	(0 0					920.085
Gross - Proportional reinsurance accepted	0	(0 0					0
Gross - Non-proportional reinsurance accepted				0	C) 0	0	0
Reinsurers' share	0	(0 0	0	C	0	0	-87
Net	0	(0 0	0	C) 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	C) 0	0	0
Reinsurers' share	0	(0 0	0	C) 0	0	-87
Net	0	(0 0	0	C) 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	C) 0	0	0
Reinsurers' share	0	(0 0	0	C) 0	0	-3
Net	0	(0 0	0	C) 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	C) 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





InstructionTechnical provisions calculated as a wholeTotal Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a wholeTechnical provisions calculated as a sum of BE and RM Best estimatePremium provisions GrossTotal recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty defaultNet Best Estimate of Premium ProvisionsClaims provisionsGrossTotal recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty defaultNet Best Estimate of Premium ProvisionsClaims provisionsGrossTotal recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty defaultNet Best Estimate of Premium ProvisionsClaims provisionsGrossTotal recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty defaultNet Best Estimate of Claims ProvisionsTotal Best estimate - grossTotal Best estimate - netRisk margin	cal expense surance 0 0 10.896 283.815 0	Income protection insurance (((((((((((((((((((Motor vehicle liability insurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0	General liability insurance 0 0 0 0 0 0 0	
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Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions Gross Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Premium Provisions Claims provisions Gross Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Premium Provisions Claims provisions Gross Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Claims Provisions Total Best estimate - gross Total Best estimate - net Risk margin	0 10.896 0 10.896 283.815	(0	0	0	0	
adjustment for expected losses due to counterparty default associated to TP as a wholeTechnical provisions calculated as a sum of BE and RM Best estimatePremium provisions GrossTotal recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty defaultNet Best Estimate of Premium ProvisionsClaims provisions GrossGrossTotal recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty defaultNet Best Estimate of Premium ProvisionsClaims provisionsGrossTotal recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty defaultNet Best Estimate of Claims ProvisionsTotal Recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty defaultNet Best Estimate of Claims ProvisionsTotal Best estimate - grossTotal Best estimate - netRisk margin	0 10.896 283.815				0	0	0	0	
associated to TP as a wholeImage: Constraint of the sector of	0 10.896 283.815				0	0	0	0	
Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions Gross Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Premium Provisions Claims provisions Gross Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Premisurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Claims Provisions Total Best estimate - gross Total Best estimate - net Risk margin	0 10.896 283.815				0	0	0	0	
Best estimate Premium provisions Gross Gross Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Premium Provisions Claims provisions Gross Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Claims Provisions Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Claims Provisions Total Best estimate - gross Total Best estimate - net Risk margin Image: Claims Provision Provisi Provision Provis	0 10.896 283.815				0	0	0	0 0 0	
Premium provisions Image: Construct of the second seco	0 10.896 283.815				0	0	0	0 0 0	
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Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Premium Provisions Claims provisions Gross Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Claims Provisions Total Best estimate - gross Total Best estimate - net Risk margin	0 10.896 283.815				0	0	0	0 0 0	
adjustment for expected losses due to counterparty defaultNet Best Estimate of Premium ProvisionsClaims provisionsGrossTotal recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty defaultNet Best Estimate of Claims ProvisionsTotal Best estimate - grossTotal Best estimate - netRisk margin	283.815			0			Ũ	0	
Net Best Estimate of Premium Provisions Image: Claims provisions Claims provisions Image: Claims provisions Gross Image: Claims provisions Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Image: Claims provisions Net Best Estimate of Claims Provisions Image: Claims provisions Image: Claims provisions Total Best estimate - gross Image: Claims provisions Image: Claims provisions Total Best estimate - net Image: Claims provisions Image: Claims provisions Risk margin Image: Claims provisions Image: Claims provisions	283.815			0			Ũ	0	
Claims provisions Gross Gross Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Claims Provisions Total Best estimate - gross Total Best estimate - net Risk margin	283.815				0	0	0	0	
Gross Image: Constraint of the second se		(D C	0					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Claims Provisions Total Best estimate - gross Total Best estimate - net Risk margin			D C	0					
adjustment for expected losses due to counterparty default Net Best Estimate of Claims Provisions Total Best estimate - gross Total Best estimate - net Risk margin	0				0	0	0	0	
Net Best Estimate of Claims Provisions Total Best estimate - gross Total Best estimate - net Risk margin		(O	0	0	0	0	
Total Best estimate - gross Total Best estimate - net Risk margin					0	0	0	0	
Total Best estimate - net Risk margin	283.815	(D C	0	0	0	0	0	
Risk margin	294.711	(0 0	0	0	0	0	0	
	294.711	(0 0	0	0	0	0	0	
	10.758	() C	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	
Best estimate	0	(0 0	0	0	0	0	0	
Risk margin	0	(D C	C	0	0	0	0	
Technical provisions - total									
Technical provisions - total	305.469	(0 0	00	0	0	0	0	
Recoverable from reinsurance contract/SPV and Finite Re after the									
adjustment for expected losses due to counterparty default - total	0	C	C	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	

	Direct business	and accepted proportion	al reinsurance		Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	C	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	C	0	0	0	0	0	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	C	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	C	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	C	0	0	0	0	0	10.896
Claims provisions								
Gross	0	C	0	0	0	0	0	283.815
Total recoverable from reinsurance/SPV and Finite Re after the	2			0	0	0	2	0
adjustment for expected losses due to counterparty default	0	C	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	C	0	0	0	0	0	283.815
Total Best estimate - gross	0	C	0	0	0	0	0	294.711
Total Best estimate - net	0	C	0	0	0	0	0	294.711
Risk margin	0	C	0	0	0	0	0	10.758
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	C	0	0	0	0	0	0
Best estimate	0	0		0	0	0	0	0
Risk margin	0	0			0		0	0
Nov Hot But	0		0		0		0	0
Technical provisions - total								
Technical provisions - total	0	C	0	0	0	0	0	305.469
	U		0	0	0	0	0	505.409
Recoverable from reinsurance contract/SPV and Finite Re after the	0	C	0	٥	0	0	0	0
adjustment for expected losses due to counterparty default - total	0		0	Ū	0	U	0	0
Technical provisions minus recoverables from reinsurance/SPV and								207 100
Finite Re - total	0	C	0	0	0	0	0	305.469

Avéro Achmea Zorgverzekeringen N.V.

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

(absolut	e amount)
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						Development year						In Current year	Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
Prior												0 0	
N-9	0	0	0	0	0	0	0	0	0		0	0	0
N-8	0	0	0	0	0	0	0	0	0			0	0
N-7	0	0	0	1.568	0	0	0	0				0	1.568
N-6	0	0	47.542	-32.762	0	0	-61					-61	14.719
N-5	0	287.479	46.616	-3.543	9.208	566						566	340.326
N-4	435.391	285.929	-13.702	21.606	330							330	729.553
N-3	463.026	271.400	-2.128	22.831								22.831	755.128
N-2	477.756	220.971	-14.476									-14.476	684.251
N-1	532.437	273.703										273.703	806.139
N	633.505											633.505	633.505
											-	Fotal 916.397	3.965.190

Gross undiscounted Best Estimate Claims Provisions (absolute amount)

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

Underwriting year

osolute amo	unty				Devel	opment year							Sum of years
ar	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative
or												0 0	
	0	0	0	0	0	0	0	0	0	0		0	
	0	0	0	0	0	0	0	0	0			0	
	0	0	0	0	0	0	0	0				0	
	0	0	0	0	0	0	0					0	
	0	0	0	0	0	0						0	
	0	0	0	0	0							0	
	0	0	0	0								0	
	0	0	0									0	
	0	0										0	
	0											0	
											т	otal 0	

Gross undiscounted Best Estimate Claims Provisions

					Develop	ment year						Year end
ear	0	1	2	3	4	5 6		7	8	9	10 & +	(discounted data)
or												0 (
)	0	0	0	0	0	0	0	0	0	0		(
8	0	0	0	0	0	0	0	0	0			(
7	0	0	0	0	0	0	0	0				(
5	0	0	0	0	0	0	0					(
5	0	0	0	0	0	0						(
4	0	0	0	0	0							(
3	0	0	0	0								(
	0	0	0									(
1	0	0										

N 0

______0 Total _____0





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
Surplus funds	0	0		
Preference shares	0		0	0
Share premium account related to preference shares	0		0	0
Reconciliation reserve	56.128	56.128		
Subordinated liabilities	0		0	0
An amount equal to the value of net deferred tax assets	0			
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0			
Deductions				
Deductions for participations in financial and credit institutions	0	0	0	0
Total basic own funds after deductions	245.373	245.373	0	0
Ancillary own funds				
Unpaid and uncalled ordinary share capital callable on demand	0			0
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0
Unpaid and uncalled preference shares callable on demand	0			0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Other ancillary own funds	0			0

Total

Tier 1 - unrestricted

Tier 1 - restricted

Tier 2

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 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

Tier 3

Avéro Achmea Zorgverzekeringen N.V.

	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		

0

Calculation of Solvency Capital Requirement 27.603 Operational risk 0 Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes 0 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC 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

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

Net (of reinsurance/SPV)
best estimate and TP
calculated as a wholeNet (of reinsurance/SPV)
total capital at riskObligations with profit participation - guaranteed benefits0Obligations with profit participation - future discretionary benefits0Index-linked and unit-linked insurance obligations0Other life (re)insurance and health (re)insurance obligations0Total capital at risk for all life (re)insurance obligations000

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



€ 1.000

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

Technical provisions – non-life 237.097 Technical provisions – non-life (excluding health) 0 Best Estimate 0 Risk margin 0 Dest Estimate 237.097 Technical provisions - health (similar to non-life) 237.097 Technical provisions - health (similar to indife) 237.097 Technical provisions - health (similar to indife) 237.097 Technical provisions - health (similar to infe) 7.528 Sisk margin 7.528 Technical provisions - health (similar to life) 0 Technical provisions - health (similar to life) 0 Technical provisions - health (similar to life) 0 Technical provisions - hife (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Techolical provisions - life (excluding health an	Liabilities	Solvency II value
TP calculated as a whole 0 Best Estimate 0 Technical provisions - health (similar to non-life) 237.097 Tr 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 - life (excluding index-linked and unit-linked) 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 Technical provisions - life (excluding health and index-linked and unit-linked) 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 O 0 Provisions - index-linked and unit-linked 0 Risk margin 0 Defiext tastimate	Technical provisions – non-life	•
Best Estimate 0 Risk margin 0 Tcchnical provisions - health (similar to non-life) 237.097 Tr calculated as a whole 0 Best Estimate 229.568 Risk margin 7.528 Tcchnical provisions - life (excluding index-linked and unit-linked) 0 Tc calculated as a whole 0 Best Estimate 0 Risk margin 0 Tc calculated as a whole 0 Best Estimate 0 Risk margin 0 Te chnical provisions - life (excluding health and index-linked and unit-linked) 0 Te chnical provisions - index-linked and unit-linked and unit-linked 0 Risk margin 0 0 Technical provisions - index-linked and unit-linked 0 TP calculated as a whole 0 0 Best Estimate 0 0 TP calculated as a whole 0 0 Dest Estimate 0 0 TP calculated as a whole 0 0 Dest Estimate 0 0 Technical provisions - index-linked and unit-linked 0	Technical provisions – non-life (excluding health)	0
Risk margin0Technical provisions - health (similar to non-life)237.097TP calculated as a whole0Best Estimate229.568Risk margin7.528Technical provisions - life (excluding index-linked and unit-linked)0TP calculated as a whole0Best Estimate0TP calculated as a whole0Best Estimate0Risk margin0TP calculated as a whole0Best Estimate0Risk margin0TP calculated as a whole0Best Estimate0Risk margin0Technical provisions – life (excluding health and index-linked and unit-linked)0TP calculated as a whole0Best Estimate0Risk margin0Technical provisions – index-linked and unit-linked0TP calculated as a whole0Best Estimate0Risk margin0TP calculated as a whole0Best Estimate0Risk margin0Deferred tax liabilities0Provisions other than technical provisions0Provisions other than technical provisions0Deformed tax liabilities0Defored tax liabilities0Defored tax liabilities0Defored tax liabilities0Defored tax liabilities0Defored tax liabilities0Subordinated liabilities not in BOF0Subordinated liabilities not in BOF	TP calculated as a whole	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 Dest Estimate 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 - 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 Previsions other than technical provisions 0 Provisions other than technical provisions 0 Provisions other than technical provisions 0 Deposits from reinsurers 0 Detrivatives 0 Detrivatives 0 Detrivatives	Best Estimate	0
TP calculated as a whole 0 Best Estimate 229.568 Risk margin 7.528 Risk margin 7.528 Technical provisions - health (similar to life) 0 Technical provisions - health (similar to life) 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Te chnical provisions - life (excluding health and index-linked and unit-linked) 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Te chnical provisions - life (excluding health and index-linked and unit-linked) 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions on thext-linked and unit-linked 0 Rest Estimate 0 Row margin 0 Deformate 0 Persion benefit obligations 0 Deformate than techni	Risk margin	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 - 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 Provisions benefit obligations 0 Deferred tax liabilities 0 Deferred tax liabilities other than debts owed to credit institutions 0 Insurance & intermediaries pay	Technical provisions - health (similar to non-life)	237.097
Risk margin 7.528 Technical provisions - life (excluding index-linked and unit-linked) 0 Technical provisions - health (similar to life) 0 Dest Estimate 0 Best Estimate 0 Risk margin 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Te calculated as a whole 0 Best Estimate 0 Risk margin 0 Technical provisions - index-linked and unit-linked 0 Best Estimate 0 0 Risk margin 0 0 Detrical table of the stimate 0 0 Risk margin 0 0 Dest Estimate 0 0 Provisions other than technical provisions 0 0 Deforetat kaibilities<	TP calculated as a whole	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 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Risk margin 0 Technical provisions - index-linked and unit-linked 0 Risk margin 0 0 Contingent liabilities 0 0 Provisions other than technical provisions 0 0 Pension benefit obligations 0 0 Deforter tax liabilities 0 0 Defract at liabilities other than debts owed to credit institutions 0 0 <	Best Estimate	229.568
Technical provisions - health (similar to life)0TP calculated as a whole0Best Estimate0Risk margin0Technical provisions - life (excluding health and index-linked and unit-linked)0TP calculated as a whole0Best Estimate0Risk margin0Technical provisions - index-linked and unit-linked)0Technical provisions - index-linked and unit-linked0Risk margin0Technical provisions - index-linked and unit-linked0Technical provisions - index-linked and unit-linked0Dest Estimate0Risk margin0Contingent liabilities0Provisions other than technical provisions0Provisions other than technical provisions0Deposits from reinsurers0Deferred tax liabilities0Detrivatives0Detrivatives0Insurance & intermediaries payables21.679Reinsurance payables0Payables (trade, not insurance)13.840Subordinated liabilities in BOF0Subordinated liabilities, not in BOF0Subordinated liabilities, not elsewhere shown1.601Total liabilities, not elsewhere shown1.601Total liabilities294.905	Risk margin	7.528
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 – lidex-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 Provisions other than technical provisions 0 Deformed tax liabilities 0 Derivatives 0 Detrivatives 0 Detrivatives 0 Detrivatives 0 Financial liabilities other than debts owed to credit institutions 0 Insurance & intermediaries payables 21.679 Reinsurance payables 0 Dyayables (trade, not insurance) 3.04 Subordinated liabilities in BOF 0 Subordinated liabilities in BOF 0 Subordinated liabilities, not elsewhere s	Technical provisions - life (excluding index-linked and unit-linked)	0
Best Estimate0Risk margin0Technical provisions – life (excluding health and index-linked and unit-linked)0TP calculated as a whole0Best Estimate0Risk margin0Technical provisions – index-linked and unit-linked0Technical provisions – index-linked and unit-linked0Technical provisions – index-linked and unit-linked0Best Estimate0Best Estimate0Risk margin0Contingent liabilities0Provisions other than technical provisions0Pension benefit obligations0Defored tax liabilities0Defrivatives0Defrivatives0Insurance & intermediaries payables21.679Reinsurance Bayles20.689Subordinated liabilities0Subordinated liabilities0Subordinated liabilities0Total liabilities not in BOF20.689Subordinated liabilities, not elsewhere shown1.601Total liabilities0Subordinated liabilities, not elsewhere shown1.601Total liabilities294.906	Technical provisions - health (similar to life)	0
Risk margin0Technical provisions – life (excluding health and index-linked and unit-linked)0TP calculated as a whole0Best Estimate0Risk margin0Technical provisions – index-linked and unit-linked0Technical provisions – index-linked and unit-linked0Technical provisions – index-linked and unit-linked0Risk margin0Contingent liabilities0Risk margin0Contingent liabilities0Provisions other than technical provisions0Pension benefit obligations0Deferred tax liabilities0Derivatives0Detrivatives0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables21.679Reinsurance payables0Subordinated liabilities not in BOF0Subordinated liabilities, not elsewhere shown1.601Total liabilities, not elsewhere shown1.601Total liabilities294.906	TP calculated as a whole	0
Technical provisions – life (excluding health and index-linked and unit-linked)0TP calculated as a whole0Best Estimate0Risk margin0Technical provisions – index-linked and unit-linked0TP calculated as a whole0Best Estimate0Risk margin0Risk margin0Contingent liabilities0Provisions other than technical provisions0Provisions benefit obligations0Deposits from reinsurers0Deferred tax liabilities0Derivatives0Financial liabilities other than debts owed to credit institutions0Derivatives0Destinate intermediaries payables21.679Reinsurance payables0Subordinated liabilities not in BOF0Subordinated liabilities not or blisting0Subordinated liabilities, not elsewhere shown1.601Total liabilities, not elsewhere shown1.601Total liabilities294.906	Best Estimate	0
TP calculated as a whole0Best Estimate0Risk margin0Technical provisions – index-linked and unit-linked0TP calculated as a whole0Best Estimate0Risk margin0Contingent liabilities0Provisions other than technical provisions0Provisions other than technical provisions0Pension benefit obligations0Deposits from reinsurers0Deferred tax liabilities0Detrivatives0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables0Payables (trade, not insurance)3Subordinated liabilities in BOF0Subordinated liabilities not elsewhere shown1.601Total liabilities20.689Any other liabilities20.	Risk margin	0
TP calculated as a whole0Best Estimate0Risk margin0Technical provisions – index-linked and unit-linked0TP calculated as a whole0Best Estimate0Risk margin0Contingent liabilities0Provisions other than technical provisions0Provisions other than technical provisions0Pension benefit obligations0Deposits from reinsurers0Deferred tax liabilities0Detrivatives0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables21.679Reinsurance payables0Subordinated liabilities no tin BOF0Subordinated liabilities no telsewhere shown1.601Total liabilities20.689Any other liabilities20.68	Technical provisions – life (excluding health and index-linked and unit-linked)	0
Risk margin0Technical provisions – index-linked and unit-linked0Te calculated as a whole0Best Estimate0Risk margin0Contingent liabilities0Provisions other than technical provisions0Provisions other than technical provisions0Pension benefit obligations0Deposits from reinsurers0Deferred tax liabilities0Detitives0Detitives0Ibitives0Insurance & intermediaries payables21.679Reinsurance payables0Subordinated liabilities not in BOF0Subordinated liabilities not in BOF0Subordinated liabilities, not elsewhere shown1.601Total liabilities20.689Any other liabilities20.689Any other liabilities20.689Any other liabilities20.689Any other liabilities not in BOF20.689Any other liabilities not in BOF20.689Any other liabilities not in BOF20.689Contal liabilities not in BOF20.689Any other lia		0
Technical provisions – index-linked and unit-linked0TP calculated as a whole0Best Estimate0Risk margin0Contingent liabilities0Provisions other than technical provisions0Pension benefit obligations0Deposits from reinsurers0Deferred tax liabilities0Derivatives0Detix owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables0Payables (trade, not insurance)13.840Subordinated liabilities not in BOF0Subordinated liabilities, not elsewhere shown0Total liabilities, not elsewhere shown1.601Total liabilities20.689Any other liabilities20.689Any other liabilities20.689	Best Estimate	0
TP calculated as a whole0Best Estimate0Risk margin0Contingent liabilities0Provisions other than technical provisions0Pension benefit obligations0Deposits from reinsurers0Deferred tax liabilities0Derivatives0Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables0Payables (trade, not insurance)13.840Subordinated liabilities in BOF0Subordinated liabilities in BOF0Any other liabilities20.689Any other liabilities294.906	Risk margin	0
Best Estimate0Risk margin0Contingent liabilities0Provisions other than technical provisions0Pension benefit obligations0Deposits from reinsurers0Deferred tax liabilities0Derivatives0Derivatives0Financial liabilities other than debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Reinsurance payables21.679Reinsurance payables0Subordinated liabilities20.689Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown1.601Total liabilities294.906	Technical provisions – index-linked and unit-linked	0
Risk margin0Contingent liabilities0Provisions other than technical provisions0Pension benefit obligations0Deposits from reinsurers0Deferred tax liabilities0Derivatives0Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables21.679Reinsurance payables0Subordinated liabilities0Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown1.601Total liabilities294.906	TP calculated as a whole	0
Contingent liabilities0Provisions other than technical provisions0Pension benefit obligations0Deposits from reinsurers0Deferred tax liabilities0Derivatives0Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables0Payables (trade, not insurance)13.840Subordinated liabilities0Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown1.601Total liabilities294.906	Best Estimate	0
Provisions other than technical provisions0Pension benefit obligations0Deposits from reinsurers0Deferred tax liabilities0Derivatives0Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables21.679Reinsurance payables0Payables (trade, not insurance)13.840Subordinated liabilities oth in BOF0Subordinated liabilities in BOF0Total liabilities20.689Any other liabilities20.689Laborationated liabilities20.689Any other liabilities20.689Laborationated liabilities	Risk margin	0
Pension benefit obligations0Deposits from reinsurers0Deferred tax liabilities0Derivatives0Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables21.679Reinsurance payables0Payables (trade, not insurance)13.840Subordinated liabilities not in BOF0Subordinated liabilities not in BOF0Total liabilities, not elsewhere shown1.601Total liabilities294.906	Contingent liabilities	0
Deposits from reinsurers0Deformed tax liabilities0Derivatives0Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables21.679Reinsurance payables0Payables (trade, not insurance)13.840Subordinated liabilities not in BOF0Subordinated liabilities in BOF0Any other liabilities, not elsewhere shown1.601Total liabilities294.906	Provisions other than technical provisions	0
Deferred tax liabilities0Derivatives0Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables21.679Reinsurance payables0Payables (trade, not insurance)13.840Subordinated liabilities20.689Subordinated liabilities not in BOF0Subordinated liabilities, not elsewhere shown1.601Total liabilities294.906	Pension benefit obligations	0
Derivatives0Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables21.679Reinsurance payables0Payables (trade, not insurance)13.840Subordinated liabilities20.689Subordinated liabilities not in BOF0Subordinated liabilities, not elsewhere shown1.601Total liabilities294.906	Deposits from reinsurers	0
Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables21.679Reinsurance payables0Payables (trade, not insurance)13.840Subordinated liabilities20.689Subordinated liabilities not in BOF0Subordinated liabilities, not elsewhere shown1.601Total liabilities294.906	Deferred tax liabilities	0
Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables21.679Reinsurance payables0Payables (trade, not insurance)13.840Subordinated liabilities20.689Subordinated liabilities not in BOF0Subordinated liabilities, not elsewhere shown1.601Total liabilities294.906	Derivatives	0
Insurance & intermediaries payables21.679Reinsurance payables0Payables (trade, not insurance)13.840Subordinated liabilities20.689Subordinated liabilities not in BOF0Subordinated liabilities in BOF0Subordinated liabilities, not elsewhere shown1.601Total liabilities294.906	Debts owed to credit institutions	0
Reinsurance payables0Payables (trade, not insurance)13.840Subordinated liabilities20.689Subordinated liabilities not in BOF0Subordinated liabilities in BOF20.689Any other liabilities, not elsewhere shown1.601Total liabilities294.906	Financial liabilities other than debts owed to credit institutions	0
Payables (trade, not insurance)13.840Subordinated liabilities20.689Subordinated liabilities not in BOF0Subordinated liabilities in BOF20.689Any other liabilities, not elsewhere shown1.601Total liabilities294.906	Insurance & intermediaries payables	21.679
Subordinated liabilities20.689Subordinated liabilities not in BOF0Subordinated liabilities in BOF20.689Any other liabilities, not elsewhere shown1.601Total liabilities294.906	Reinsurance payables	0
Subordinated liabilities not in BOF0Subordinated liabilities in BOF20.689Any other liabilities, not elsewhere shown1.601Total liabilities294.906	Payables (trade, not insurance)	13.840
Subordinated liabilities in BOF20.689Any other liabilities, not elsewhere shown1.601Total liabilities294.906	Subordinated liabilities	20.689
Any other liabilities, not elsewhere shown 1.601 Total liabilities 294.906	Subordinated liabilities not in BOF	0
Total liabilities 294.906	Subordinated liabilities in BOF	20.689
	Any other liabilities, not elsewhere shown	1.601
Excess of assets over liabilities 100.981	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	Income protection	Workers' compensation	Motor vehicle liability	Other motor insurance	Marine, aviation and	Fire and other damage to	General liability	Credit and suretyship
Premiums written	insurance	insurance	insurance	insurance		transport insurance	property insurance	insurance	insurance
Gross - Direct Business	622.030	0	0	0	0	ſ	0	0	
Gross - Proportional reinsurance accepted	022.030	0		0	0	C		0	
Gross - Non-proportional reinsurance accepted		U	U	U	U	L	U U	U	
· · ·	-29	•	•	0	0			0	
Reinsurers' share		0		0	0	0		0	
Net	622.059	0	0	0	0	C	0 0	0	
Premiums earned		_						_	
Gross - Direct Business	612.090	0		0	0	C		0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C) 0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-29	0	0	0	0	C	0	0	
Net	612.119	0	0	0	0	C	0	0	
Claims incurred									
Gross - Direct Business	628.902	0	0	0	0	C	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C) 0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-242	0	0	0	0	C) 0	0	
Net	629.145	0	0	0	0	C) 0	0	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	C	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C	0	0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	C	0	0	
Net	0	0	0	0	0	C	0	0	
Expenses incurred	23.349	0		0	0	C		0	
Other expenses		-		-	-	-		-	
Total expenses									

	Line of Business for: non-life (direct business and a		d reinsurance obligations ortional 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					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			





ſ				Direct busine	ss and accepted proportion	al reinsurance			
	Medical expense	Income protection	Workers' compensation	Motor vehicle liability			Fire and other damage to	General liability	Credit and suretyship
	insurance	insurance	insurance	insurance	Other motor insurance	transport insurance	property insurance	insurance	insurance
Technical provisions calculated as a whole	0	C	0	0	0	C	0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the									
adjustment for expected losses due to counterparty default	0	C	0	0	0	C	0	0	
associated to TP as a whole									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	38.965	C	0	0	0	C	0	0	
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	0	
adjustment for expected losses due to counterparty default	0	L	0	U	U	U	U	0	
Net Best Estimate of Premium Provisions	38.965	C	0	0	0	0	0	0	
Claims provisions									
Gross	190.603	C	0	0	0	0	0	0	
Total recoverable from reinsurance/SPV and Finite Re after the	0	ſ	0	C	0	0	0	0	
adjustment for expected losses due to counterparty default	5		0	0	0		0	0	
Net Best Estimate of Claims Provisions	190.603	C	0	0	0	0	0	0	
Total Best estimate - gross	229.568	C	0	0	0	C	0	0	
Total Best estimate - net	229.568	C	0	0	0	C	0	0	
Risk margin	7.528	C	0	0	0	C	0	0	
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	C	0	0	0	C	0	0	
Best estimate	0	C	0	0	0	0	0	0	
Risk margin	0	C	0	C	0	C	0	0	
Technical provisions - total									
Technical provisions - total	237.097	C	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	C	0	0	0	C	0	0	
Technical provisions minus recoverables from reinsurance/SPV and	237.097	C	0	0	0	C	0	0	
Finite Re - total			0		5		°,		

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

FBTO Zorgverzekeringen N.V.

Total Non-Life Business

Year

Prior

N-9

N-8

N-7

N-6

N-5

N-4

N-3

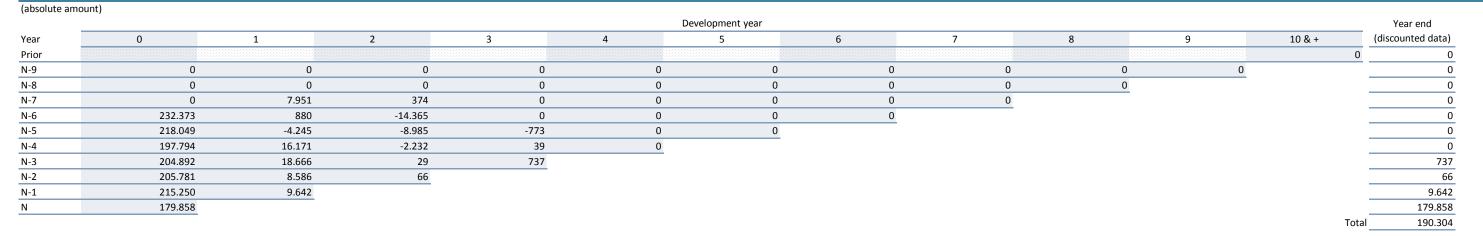
Accident year

Gross Claims Paid (non-cumulative) (absolute amount) Development year 0 2 3 4 5 6 7 8 9 10 & + 1 11.156 612 -390 -87 119 0 0 0 5 0 112.188 602 -488 7.546 16 -75 -17 0 0 181.496 115.831 8.534 476 455 86 244 0 192.807 199.844 18.082 -15.083 1.740 -316 -58 260.660 209.469 14.951 -11.543 -1.255 341 296.299 195.214 11.090 1.628 224 205.062 14.262 255 327.456 186.790 10.424

N-2 422.997 N-1 408.724 219.500

Ν 436.895

Gross undiscounted Best Estimate Claims Provisions



Underwriting year

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

Gross undiscounted Best Estimate Claims Provisions

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

Sum of years

(cumulative)

11.415

119.770

307.122

397.016

472.623

504.455

547.035

620.210

628.224

436.895

4.044.766

In Current year

0

Total

0

0

0

0 -58

341

224

255

10.424

219.500

436.895

667.582

0 Ν

_____0 _____0 Total _____0





Ordinary share capital (gross of own shares)	45	45		0
Share premium account related to ordinary share capital	88.700	88.700		0
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0
Subordinated mutual member accounts	0		0	0
Surplus funds	0	0		
Preference shares	0		0	0
Share premium account related to preference shares	0		0	0
Reconciliation reserve	12.236	12.236		
Subordinated liabilities	20.689		0	20.689
An amount equal to the value of net deferred tax assets	0			
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified is 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
Ancillary own funds				
Unpaid and uncalled ordinary share capital callable on demand	0			0
Jnpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0
callable on demand 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
etters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0
etters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Other ancillary own funds	0			0
Total ancillary own funds	0			0

Total

Tier 1 - unrestricted

Tier 1 - restricted

Tier 2

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 include

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

Tier 3

FBTO Zorgverzekeringen N.V.

	Gross solvency capital	USP	Simplifications
	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		

18.661

92.223

92.223

0

0

0

0

Calculation of Solvency Capital RequirementOperational riskImage: Calculation of Solvency Capital RequirementLoss-absorbing capacity of technical provisionsImage: Calculation of Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/ECCapital requirement for business operated in accordance with Art. 4 of Directive 2003/41/ECImage: Capital requirement excluding capital add-onCapital add-on already setImage: Capital requirementSolvency capital requirementImage: Capital requirement

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
```

Net (of reinsurance/SPV)
best estimate and TP
calculated as a wholeNet (of reinsurance/SPV)
total capital at riskObligations with profit participation - guaranteed benefits0Obligations with profit participation - future discretionary benefits0Index-linked and unit-linked insurance obligations0Other life (re)insurance and health (re)insurance obligations0Total capital at risk for all life (re)insurance obligations000

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



S.02.01.02	2	Balance	sheet
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€ 1.000

€ 1.000

Assets	Solvency II value
Intangible assets	
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
10(01 0350(5	889.536

S.02.01.02 - Balance sheet

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				ince obligations (direct			General liability	Constitution of a state of the state		
	insurance	Income protection insurance	Workers' compensation insurance	insurance	Other motor insurance	transport insurance	Fire and other damage to property insurance	insurance	Credit and suretyship insurance		
Premiums written	Insurance	Insurance	lisuidice	linsurance			property insurance	linsurance	Insurance		
Gross - Direct Business	1.389.098	0	0	(0	C	0	0			
Gross - Proportional reinsurance accepted	0	0	0	(0	C	0	0			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	182	0	0	(0	C	0	0			
Net	1.388.916	0	0	(0	C	0	0			
Premiums earned											
Gross - Direct Business	1.401.861	0	0	(0	C	0	0			
Gross - Proportional reinsurance accepted	0	0	0	(0	C	0	0			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	182	0	0	(0	C	0	0			
Net	1.401.679	0	0	(0	C	0	0			
Claims incurred											
Gross - Direct Business	1.322.777	0	0	(0	C	0	0			
Gross - Proportional reinsurance accepted	0	0	0	(0	C	0	0			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	0	0	0	(0	C	0	0			
Net	1.322.777	0	0	(0	C	0	0			
Changes in other technical provisions											
Gross - Direct Business	0	0	0	C	0	C	0	0			
Gross - Proportional reinsurance accepted	0	0	0	(0	C	0	0			
Gross - Non- proportional reinsurance accepted											
Reinsurers'share	0	0	0	(0	C	0	0			
Net	0	0	0	(0	C	0	0			
Expenses incurred	46.136	0	0	(0	C	0	0			
Other expenses											
Total expenses											

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)							
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	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

I	Direct business and accepted proportional reinsurance								
	Medical expense	Income protection insurance	Workers' compensation	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and	Fire and other damage to	General liability insurance	Credit and suretyship
Technical provisions calculated as a whole	insurance 0	Insurance	insurance 0		0	transport insurance	property insurance	Insurance0	insurance
Total Recoverables from reinsurance/SPV and Finite Re after the	Ū								
adjustment for expected losses due to counterparty default	0	C	0	0	0	C	0	0	
associated to TP as a whole	0	C C	0	Ŭ	0		0	0	
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	44.454	C	0	C	0	C	0	0	
Total recoverable from reinsurance/SPV and Finite Re after the								-	
adjustment for expected losses due to counterparty default	0	C	0	0	0	C	0	0	
Net Best Estimate of Premium Provisions	44.454	C	0	0	0	C	0	0	
Claims provisions									
Gross	446.400	C	0	0	0	C	0	0	
Total recoverable from reinsurance/SPV and Finite Re after the	0	ſ	0	0	0	ſ	0	0	
adjustment for expected losses due to counterparty default	0	U	U	0	U	ι	0	0	
Net Best Estimate of Claims Provisions	446.400	C	0	C	0	C	0	0	
Total Best estimate - gross	490.853	C	0	0	0	C	0	0	
Total Best estimate - net	490.853	C	0	C	0	C	0	0	
Risk margin	17.396	C	0	0	0	C	0	0	
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	C	0	0	0	C	0	0	
Best estimate	0	C	0	C	0	C	0	0	
Risk margin	0	C	0	0	0	C	0	0	
Technical provisions - total Technical provisions - total	508.249	C	0	0	0	C	0	0	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	C	0	0	0	C	0	0	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	508.249	C	0	0	0	C	0	0	

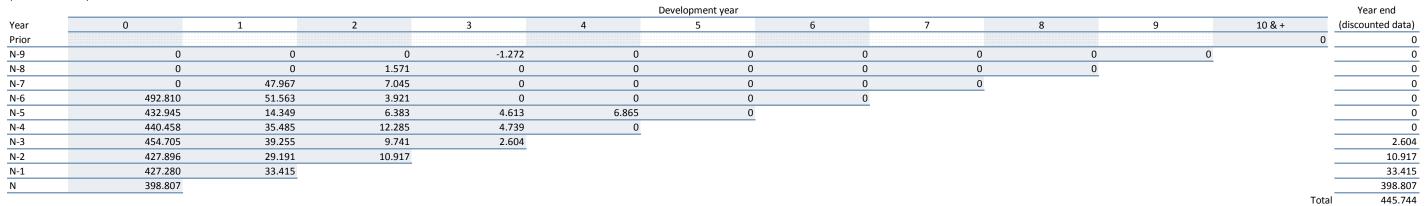
	Direct business and accepted proportional reinsurance Accepted non-proportional reinsurance							
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	44.454
Total recoverable from reinsurance/SPV and Finite Re after the	0				0	0	0	0
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	2	0	0	0	0	0	0	0
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	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

						Development year							Sum of years
ear	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
rior												0 0	
-9	0	0	0	-10.294	-2.188	5	-226	12	1	0		0	-12.69
-8	0	0	15.831	-917	1.129	-327	-25	12	0			0	15.70
-7	0	322.372	28.034	604	-437	-11.799	-47	19				19	338.74
I-6	470.502	428.969	24.503	-3.280	2.153	390	1					1	923.23
I-5	548.177	396.901	14.486	-20.392	305	2.095						2.095	941.57
I-4	630.231	388.503	17.459	-2.370	2.321							2.321	1.036.14
I-3	752.992	395.528	18.354	11.402								11.402	1.178.27
I-2	877.367	396.371	14.943									14.943	1.288.68
-1	896.582	395.784										395.784	1.292.36
1	977.891											977.891	977.89
											٦	Total 1.404.455	7.979.92

(absolute amount)



Underwriting year

imount)													
					Deve	lopment year						In Current year	Sum of ye
	0	1	2	3	4	5	6	7	8	9	10 & +		(cumulat
												0 0	
	0	0	0	0	0	0	0	0	0	0		0	
	0	0	0	0	0	0	0	0	0			0	
	0	0	0	0	0	0	0	0				0	
	0	0	0	0	0	0	0					0	
	0	0	0	0	0	0						0	
	0	0	0	0	0							0	
	0	0	0	0								0	
	0	0	0									0	
	0	0										0	
	0											0	

Gross undiscounted Best Estimate Claims Provisions (absolute amount)

Development year										Year end		
'ear	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data
rior												0
-9	0	0	0	0	0	0	0	0	0	0		
-8	0	0	0	0	0	0	0	0	0			
-7	0	0	0	0	0	0	0	0				
6	0	0	0	0	0	0	0					
-5	0	0	0	0	0	0						
-4	0	0	0	0	0							
-3	0	0	0	0								
2	0	0	0									
-1	0	0										
	0											
											т	otal

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
Surplus funds	0	0		
Preference shares	0		0	0
Share premium account related to preference shares	0		0	0
Reconciliation reserve	242.774	242.774		
Subordinated liabilities	0		0	0
An amount equal to the value of net deferred tax assets	0			
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified				
as Solvency II own funds	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
Ancillary own funds				
Unpaid and uncalled ordinary share capital callable on demand	0			0
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0
Unpaid and uncalled preference shares callable on demand	0			0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Other ancillary own funds	0			0

Total

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%

0 0

0

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

Tier 3

Tier 1 - restricted

Tier 2

Tier 1 - unrestricted

	Gross solvency capital	USP	Simplifications
	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		

0

0

0

0

Calculation of Solvency Capital Requirement 41.673 Operational risk Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Solvency capital requirement excluding capital add-on 213.940 Capital add-on already set 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

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

Net (of reinsurance/SPV)
best estimate and TP
calculated as a wholeNet (of reinsurance/SPV)
total capital at riskObligations with profit participation - guaranteed benefits0Obligations with profit participation - future discretionary benefits0Index-linked and unit-linked insurance obligations0Other life (re)insurance and health (re)insurance obligations0Total capital at risk for all life (re)insurance obligations000

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



S.02.01.02	_	Balance	sheet
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Assets	Calvanay II yoluo
	Solvency II value 0
Intangible assets	0
Pension benefit surplus	0
	0
Property, plant & equipment held for own use	
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	
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

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

					nce obligations (direct		d proportional reinsuranc		
	Medical expense	Income protection	Workers' compensation		Other motor insurance		Fire and other damage to	-	Credit and suretyship
	insurance	insurance	insurance	insurance		transport insurance	property insurance	insurance	insurance
Premiums written		_				_			
Gross - Direct Business	0	(00	(0	(C	
Gross - Proportional reinsurance accepted	0	() 0	(00	() 0	C	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	(0 0	(0	(35.460	C	
Net	0	() 0	(0	(49.931	C	
Premiums earned									
Gross - Direct Business	0	() 0	(0	(84.086	C	
Gross - Proportional reinsurance accepted	0	() 0	(0	() 0	C)
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	() 0	(0	(35.342	C)
Net	0	(0 0	(0	() 48.744	C	
Claims incurred									
Gross - Direct Business	0	(0 0	(0	(53.639	C)
Gross - Proportional reinsurance accepted	0	(0 0	(0	() 0	C)
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	(0 0	(0	(13.038	C	
Net	0	(0 0	(0	(40.601	C	
Changes in other technical provisions									
Gross - Direct Business	0	(0 0	(0	(0	C)
Gross - Proportional reinsurance accepted	0	() 0	(0	() 0	C	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	() 0	(0	() 0	C	
Net	0	() 0	(0	() 0	C	
Expenses incurred	0	() 0	(0	() 12.924	C	
Other expenses									
Total expenses									

	Line of Business for: non-lif (direct business and				Line of bus accepted non-propor			
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	0					85.391
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	35.460
Net	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
Reinsurers' share	0	0	0	0	0	0	0	35.342
Net	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
Reinsurers' share	0	0	0	0	0	0	0	13.038
Net	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
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	12.924
Other expenses								496
Total expenses								13.419

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

	Home Country		Top 5 countries (by amou	nt of gross premiums writt	en) - 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 am	nount of gross premiums w	ritten) - 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

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				Direct busines	ss and accepted proportion	al 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	C	C	0	C
Total Recoverables from reinsurance/SPV and Finite Re after the									
adjustment for expected losses due to counterparty default	0	0	0	0	0	C	C	0	C
associated to TP as a whole									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	0	0	0	0	0	2.909	0	C
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	C	-14.644	. 0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0		17.554	0	0
Claims provisions	0	0	0	0	0	(17.554	0	0
	0	0	0	0	0		29.449	0	0
Gross	0	0	U	0	0	ιι	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	C	16.484	. 0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	C	12.964	. 0	0
Total Best estimate - gross	0	0	0	0	0	C	32.358	0	0
Total Best estimate - net	0	0	0	0	0	C	30.518	0	C
Risk margin	0	0	0	0	0	C	3.031	. 0	C
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	C	C	0	C
Best estimate	0	0	0	0	0	C	C	0	C
Risk margin	0	0	0	0	0	C	C	0	0
Technical provisions - total Technical provisions - total	0	0	0	0	0	C	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	C	1.840	0	C
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	C	33.550	0	C

	Direct business	and accepted proportion	al reinsurance		Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	(00	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
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM Best estimate								
Premium provisions								
•	0	0	<i>.</i>		0	0	0	2.909
Gross	0	0	l	0	0	0	0	2.909
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	ſ	0	0	0	0	-14.644
adjustment for expected losses due to counterparty default	0	0	(0	0	0	0	-14.044
Net Best Estimate of Premium Provisions	0	0	(0	0	0	0	17.554
Claims provisions								
Gross	0	0	C	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	C	0 0	0	0	0	16.484
· · · · ·								
Net Best Estimate of Claims Provisions	0	0		,	0		0	
Total Best estimate - gross	0	0		,	0	-	0	
Total Best estimate - net	0	0		00	0	0	0	
Risk margin	0	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	C) 0	0	0	0	0
Risk margin	0	0	C) 0	0	0	0	0
Technical provisions - total								
Technical provisions - total	0	0	0	00	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	C	0	0	0	0	1.840
Technical provisions minus recoverables from reinsurance/SPV and								
Finite Re - total	0	0	C	0 0	0	0	0	33.550

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Total Non-Life Business

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Accident year

Gross Claims Paid (non-cumulative) (absolute amount) Development year Sum of years In Current year 10 & + (cumulative) Year 0 1 2 3 4 5 6 7 8 9 Prior 37 37 7.395 144 137 23.600 327 160 -28 0 31.736 N-9 0 0 0 5.817 440 25.536 N-8 18.882 217 165 10 0 6 0 0 N-7 18.419 6.974 1.595 -383 69 -30 0 26.645 0 0 27.581 N-6 19.612 7.122 650 110 87 0 0 0 N-5 6.679 11.273 1.660 186 19.809 8 3 3 46 31.433 N-4 20.995 9.527 557 308 46 N-3 10.969 850 484 484 42.356 30.052 N-2 79.404 56.649 2.401 2.401 138.454 5.020 5.020 19.424 N-1 14.403 36.287 36.287 36.287 Total 44.278 399.260

Gross undiscounted Best Estimate Claims Provisions (absolute amount)

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

Underwriting year

osolute amou	Development year												
r	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	Sum of years (cumulative)
											() 0	
	0	0	0	0	0	0	0	0	0	0		0	
	0	0	0	0	0	0	0	0	0			0	
	0	0	0	0	0	0	0	0				0	
	0	0	0	0	0	0	0					0	
	0	0	0	0	0	0						0	
	0	0	0	0	0							0	
	0	0	0	0								0	
	0	0	0									0	
	0	0										0	
	0											0	

Gross undiscounted Best Estimate Claims Provisions

Development year							Year end					
/ear	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
rior												0 0
-9	0	0	0	0	0	0	0	0	0	0		C
-8	0	0	0	0	0	0	0	0	0			C
-7	0	0	0	0	0	0	0	0				C
-6	0	0	0	0	0	0	0					C
5	0	0	0	0	0	0						(
-4	0	0	0	0	0							C
-3	0	0	0	0								0
2	0	0	0									(
1	0	0										(

0 Ν

______0 _____0 Total _____0





	Amount with LTG measures	Impact of transitional on	Impact of transitional	Impact of volatility adjustment	Impact of matching adjustment
	and transitionals	technical provisions	on interest rate	set to zero	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

Ordinary share capital (gross of own shares)	5.108	5.108		0
Share premium account related to ordinary share capital	0	0		0
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0
Subordinated mutual member accounts	0		0	0
Surplus funds	0	0		
Preference shares	0		0	0
Share premium account related to preference shares	0		0	0
Reconciliation reserve	178.586	178.586		
Subordinated liabilities	0		0	0
An amount equal to the value of net deferred tax assets	0			
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds				
Dwn 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
Ancillary own funds				
Jnpaid and uncalled ordinary share capital callable on demand	0			0
Jnpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0
allable on demand Jnpaid and uncalled preference shares callable on demand	0			0
	0			0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0
etters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0
etters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0
Dther ancillary own funds	0			0
Fotal ancillary own funds	0			0

Total

Tier 1 - unrestricted

Tier 1 - restricted

Tier 2

Available and eligible own funds

183.694	183.694	0	0 0
183.694	183.694	0	0
183.694	183.694	0	0 0
183.694	183.694	0	0
_	183.694 183.694	183.694 183.694 183.694 183.694 183.694 183.694	183.694 183.694 0 183.694 183.694 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

Tier 3

N.V. Hagelunie

S.25.02.21 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model

€ 1.000

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		

0

0

0

Calculation of Solvency Capital Requirement

operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))

Diversification effects due to RFF nSCR aggregation for article 304

Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios

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	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

Net (of reinsurance/SPV)
best estimate and TP
calculated as a wholeNet (of reinsurance/SPV)
total capital at riskObligations with profit participation - guaranteed benefits0Obligations with profit participation - future discretionary benefits0Index-linked and unit-linked insurance obligations0Other life (re)insurance and health (re)insurance obligations0Total capital at risk for all life (re)insurance obligations0

0

Overall MCR calculationLinear MCR6.622SCR43.887MCR cap19.749MCR floor10.972Combined MCR10.972Absolute floor of the MCR2.500Minimum Capital Requirement10.972

Achmea Reinsurance Company N.V.

Public Disclosure Quantitative Reporting Templates

2018



S.02.01.02	' - Ba	lance	sheet
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€ 1.000

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A	
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 vet paid in	0
	15.682
	5.395
Total assets	983.217
Life excluding health and index-linked and unit-linked Life index-linked and unit-linked Deposits to cedants Insurance and intermediaries receivables Reinsurance receivables Receivables (trade, not insurance) Own shares (held directly) Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown	1

S.02.01.02 - Balance sheet

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	C	0	0			
Gross - Proportional reinsurance accepted	0	0	732	0	0	903	23.150	185			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	0	0	0	0	0	C	13	9			
Net	0	0	732	0	0	903	23.136	176			
Premiums earned											
Gross - Direct Business	0	0	0	0	0	C	0	0			
Gross - Proportional reinsurance accepted	0	0	718	0	0	903	21.822	185			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	0	0	0	0	0	C	13	9			
Net	0	0	718	0	0	903	21.809	176			
Claims incurred											
Gross - Direct Business	0	0	0	0	0	C	0	0			
Gross - Proportional reinsurance accepted	0	0	189	118	0	375	18.425	-15	-1		
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	0	0	0	-102	0	C	11	-25			
Net	0	0	189	220	0	375	18.414	10	-1		
Changes in other technical provisions											
Gross - Direct Business	0	0	0	0	0	C	0	0			
Gross - Proportional reinsurance accepted	0	0	0	0	0	C	0	0			
Gross - Non- proportional reinsurance accepted											
Reinsurers'share	0	0	0	0	0	C	0	0			
Net	0	0	0	0	0	C	0	0			
Expenses incurred	0	0	122	0	0	312	6.510	51			
Other expenses											
Total expenses											

	Line of Business for: non-l (direct business ar	ife insurance and rei Id accepted proportion	-		Line of busi accepted non-propor			
	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					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: l ife r	einsurance obligations	
	Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	non-life insurance	Health reinsurance	Life-reinsurance	Total
Premiums written									
Gross	0	0	0	C) 0	0	-529	89.629	89.100
Reinsurers' share	0	0	0	C) 0	0	-529	20.175	19.646
Net	0	0	0	C) 0	0	0	69.454	69.454
Premiums earned									
Gross	0	0	0	C) 0	0	-529	89.257	88.729
Reinsurers' share	0	0	0	C) 0	0	-529	20.175	19.646
Net	0	0	0	C) 0	0	0	69.082	69.082
Claims incurred									
Gross	0	0	0	C) 0	0	-499	25.317	24.818
Reinsurers' share	0	0	0	C) 0	0	-499	8.542	8.043
Net	0	0	0	C) 0	0	0	16.775	16.775
Changes in other technical provisions									
Gross	0	0	0	C) 0	0	0	0	0
Reinsurers' share	0	0	0	C) 0	0	0	0	0
Net	0	0	0	C) 0	0	0	0	0
Expenses incurred	0	0	0	C) 0	0	0	45.679	45.679
Other expenses									122
Total expenses									45.801

	Home Country		Fop 5 countries (by amour	nt of gross premiums writt	en) - non-life obligations		Total Top 5 and home
		СН	BM	DE	ES	FR	country
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 amo	ount of gross premiums wi	itten) - 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

		Index-linked and unit-lin	ked insurance		Other life insurance			Annuities stemming		
	Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
Technical provisions calculated as a whole	0) ()		0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	C) ()		0			0	0	0
Technical provisions calculated as a sum of BE and RM Best Estimate Gross Best Estimate						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	C		0	0		0	0	0	455.004	455.004
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	C		0	C		0	0	0	455.434	455.434
Risk Margin	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
Best estimate	C	1	0	C		0	0	0	0	0
Risk margin	C	()		0			0	0	0
Technical provisions - total	C) ()		0			0	460.543	460.543

	Health insurance (direct b	ousiness)		Appuition stamming		
		Contracts without options and guarantees	Contracts with options or guarantees	 Annuities stemming from non-life insurance contracts and relating to health insurance obligations 	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
Technical provisions calculated as a whole	0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0			0	0	0
Technical provisions calculated as a sum of BE and RM Best Estimate						
Gross Best Estimate		0	0	0	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	866	866
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		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
Risk margin	0			0	0	0
Technical provisions - total	0			0	42.408	42.408





				Direct busines	ss and accepted proportion	al 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	0	0	0	0	0	0	0	0	0
associated to TP as a whole									
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 proportion	al reinsurance		Accepted non-prope	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
associated to TP as a whole								
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	0	0	0	0	722	-20	24.164	24.865
adjustment for expected losses due to counterparty default								
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	0			1.145	70 200	1.029	120 220	202.504
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

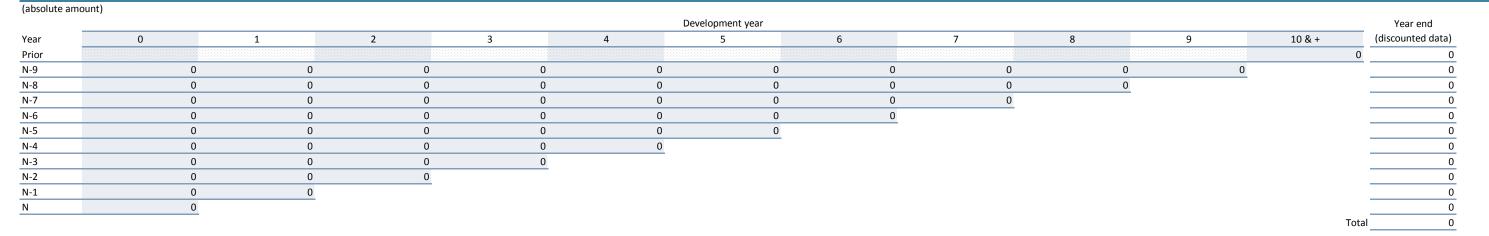
Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

ear	0					opment year						In Current year	Sumoryears
	0	1	2	3	4	5	6	7	8	9	10 & +		Sum of years (cumulative)
rior												0 0	
-9	0	0	0	0	0	0	0	0	0	0		0	
-8	0	0	0	0	0	0	0	0	0			0	
-7	0	0	0	0	0	0	0	0				0	
-6	0	0	0	0	0	0	0					0	
-5	0	0	0	0	0	0						0	
-4	0	0	0	0	0							0	
-3	0	0	0	0								0	
-2	0	0	0									0	
-1	0	0										0	
	0											0	

Gross undiscounted Best Estimate Claims Provisions



Underwriting year

Gross Claims Paid (non-cumulative) (absolute amount) Development year Sum of years In Current year Year 0 1 2 3 4 5 6 7 8 9 10 & + (cumulative) 10.202 10.202 Prior 13.988 N-9 9.780 3.935 886 3.717 154 316 94 154 0 0 33.024 N-8 24.263 5.399 -2.343 2.816 1.457 -83 -83 58.023 26.176 7 331 N-7 3.519 3.013 2.459 384 1.179 2.914 150 1.468 1.468 15.086 456 N-6 2.042 2.407 325 554 546 149 456 6.479 N-5 35.150 27.679 1.300 2 -13 64.118 0 -13 N-4 28 256 404 11 3 702 3 10.222 14.171 N-3 3.403 397 148 148 10.566 N-2 69.414 93.935 10.566 173.915 N-1 1.855 23.620 23.620 25.475 Ν 39.932 39.932 39.932 Total 86.298 430.925

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

					[Development year						Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
rior											56.885	53.869
-9	15.378	12.097	11.204	7.486	7.440	1.291	69	765	555	571		573
-8	4.171.462	10.023	7.925	3.779	1.704	1.204	193	172	371			334
-7	13.490	9.804	8.296	6.445	3.987	1.743	1.889	4.059				3.523
-6	3.917	4.026	2.362	2.827	2.803	2.786	2.388					2.140
-5	19.725	2.553	270	1.066	943	1.062						926
-4	2.993	321	1.041	980	1.295							1.040
3	17.267	2.192	1.499	11.003								8.660
2	105.866	21.859	6.907									6.940
-1	68.164	29.697										29.768

N 47.987

48.172 Total 155.945



	Amount with LTG measures	Impact of transitional on	Impact of transitional	Impact of volatility adjustment	Impact of matching adjustment
	and transitionals	technical provisions	on interest rate	set to zero	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	
Surplus funds	0	0	<u> </u>	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	
Preference shares	0	~	0	0	
Share premium account related to preference shares	0		0	0	
Reconciliation reserve	109.508	109.508		~	
Subordinated liabilities	0		0	0	
An amount equal to the value of net deferred tax assets	0		.	~ ~	
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	0				
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	
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,	0			0	
callable on demand				Ū	
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds	0			0	
Total ancillary own funds	0			0	
Available and eligible own funds					
Total available own funds to meet the SCR	249.527	249.527	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	
Total eligible own funds to meet the MCR	249.527	249.527	0	0	
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				
	0				
Foreseeable dividends, distributions and charges	-				
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				
	12.446				

S.25.02.21 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model

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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

€ 1.000

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result

	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

SCR	134.594
MCR cap	60.567
MCR floor	33.648
Combined MCR	33.648
Absolute floor of the MCR	7.300