



Public Disclosure
Quantitative Reporting
Templates

2019

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

2019

Assets	Solvency II value
Intangible assets	12
Deferred tax assets	397.057
Pension benefit surplus	0
Property, plant & equipment held for own use	471.544
Investments (other than assets held for index-linked and unit-linked contracts)	50.517.969
Property (other than for own use)	1.103.797
Holdings in related undertakings, including participations	1.017.177
Equities	1.340.980
Equities - listed	1.185.892
Equities - unlisted	155.088
Bonds	28.796.583
Government Bonds	13.711.798
Corporate Bonds	14.127.158
Structured notes	0
Collateralised securities	957.628
Collective Investments Undertakings	1.070.195
Derivatives	6.361.586
Deposits other than cash equivalents	841.871
Other investments	9.985.780
Assets held for index-linked and unit-linked contracts	9.100.778
Loans and mortgages	8.851.668
Loans on policies	12.562
Loans and mortgages to individuals	7.923.576
Other loans and mortgages	915.529
Reinsurance recoverables from:	561.994
Non-life and health similar to non-life	288.714
Non-life excluding health	286.750
Health similar to non-life	1.965
Life and health similar to life, excluding health and index-linked and unit-linked	273.280
Health similar to life	106.254
Life excluding health and index-linked and unit-linked	167.026
Life index-linked and unit-linked	0
Deposits to cedants	4.993
Insurance and intermediaries receivables	2.819.479
Reinsurance receivables	3.019
Receivables (trade, not insurance)	1.820.958
Own shares (held directly)	478.989
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	737.243
Any other assets, not elsewhere shown	276.466
Total assets	76.042.168

Liabilities	Solvency II value
Technical provisions – non-life	8.061.438
Technical provisions – non-life (excluding health)	3.307.378
TP calculated as a whole	0
Best Estimate	3.145.280
Risk margin	162.099
Technical provisions - health (similar to non-life)	4.754.060
TP calculated as a whole	0
Best Estimate	4.575.091
Risk margin	178.969
Technical provisions - life (excluding index-linked and unit-linked)	40.912.375
Technical provisions - health (similar to life)	2.912.068
TP calculated as a whole	0
Best Estimate	2.851.745
Risk margin	60.324
Technical provisions – life (excluding health and index-linked and unit-linked)	38.000.307
TP calculated as a whole	0
Best Estimate	36.462.652
Risk margin	1.537.655
Technical provisions – index-linked and unit-linked	8.558.474
TP calculated as a whole	0
Best Estimate	8.506.263
Risk margin	52.210
Contingent liabilities	0
Provisions other than technical provisions	112.328
Pension benefit obligations	951.926
Deposits from reinsurers	1.518
Deferred tax liabilities	37.128
Derivatives	1.453.202
Debts owed to credit institutions	45.719
Financial liabilities other than debts owed to credit institutions	945.674
Insurance & intermediaries payables	1.197.889
Reinsurance payables	65.974
Payables (trade, not insurance)	287.574
Subordinated liabilities	2.053.268
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	2.053.268
Any other liabilities, not elsewhere shown	2.444.977
Total liabilities	67.129.465
Excess of assets over liabilities	8.912.704

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	14.197.705	345.154	0	884.472	611.568	44.246	1.132.143	300.693	3.845
Gross - Proportional reinsurance accepted	366	2	742	0	0	785	28.002	236	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.979	1.082	0	7.841	1.584	9.236	105.936	13.464	2.206
Net	14.196.091	344.073	742	876.631	609.984	35.794	1.054.210	287.465	1.638
Premiums earned									
Gross - Direct Business	14.200.650	342.364	0	834.180	584.991	45.299	1.132.157	297.707	3.573
Gross - Proportional reinsurance accepted	366	2	746	0	0	795	28.641	236	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.979	1.064	0	7.983	1.470	9.064	117.030	12.681	1.968
Net	14.199.037	341.301	746	826.196	583.521	37.030	1.043.768	285.262	1.605
Claims incurred									
Gross - Direct Business	13.617.056	229.307	0	636.037	349.764	25.749	552.984	199.805	367
Gross - Proportional reinsurance accepted	253	0	-99	-7	0	1.287	41.395	48	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	573	100	0	4.151	1.831	9.517	33.107	26.782	223
Net	13.616.736	229.207	-99	631.879	347.933	17.519	561.272	173.071	144
Changes in other technical provisions									
Gross - Direct Business	2.626	29	0	0	-679	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	2.626	29	0	0	-679	707	0	0	0
Expenses incurred	535.198	102.245	160	237.575	195.107	16.709	360.533	117.780	849
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	182.903	156.869	7.612					17.867.210
Gross - Proportional reinsurance accepted	0	25.120	5					55.258
Gross - Non-proportional reinsurance accepted				161	0	-231	6.213	6.143
Reinsurers' share	-142	717	1.289	10	4.342	1.007	66.469	217.022
Net	183.045	181.273	6.328	151	-4.342	-1.238	-60.256	17.711.589
Premiums earned								
Gross - Direct Business	181.473	154.893	7.674					17.784.961
Gross - Proportional reinsurance accepted	0	24.401	5					55.192
Gross - Non-proportional reinsurance accepted				161	-42	-231	3.445	3.333
Reinsurers' share	570	717	1.264	10	4.335	1.070	68.430	229.636
Net	180.903	178.578	6.415	151	-4.378	-1.301	-64.985	17.613.850
Claims incurred								
Gross - Direct Business	110.514	74.585	2.245					15.798.411
Gross - Proportional reinsurance accepted	0	279	0					43.157
Gross - Non-proportional reinsurance accepted				49	320	0	843	1.212
Reinsurers' share	-215	660	449	8	-25	-245	13.567	90.483
Net	110.729	74.204	1.796	40	345	245	-12.724	15.752.297
Changes in other technical provisions								
Gross - Direct Business	0	-50	0					2.632
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	-50	0	0	0	0	0	2.632
Expenses incurred	50.386	84.740	3.128	0	-229	-51	2.075	1.706.206
Other expenses								42.589
Total expenses								1.748.795

	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	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	Total
Premiums written									
Gross	366.479	86.750	522.280	608.025	0	0	21.728	63.020	1.668.282
Reinsurers' share	29.801	4.756	0	486	0	0	61.691	19.912	116.646
Net	336.678	81.994	522.280	607.539	0	0	-39.963	43.108	1.551.637
Premiums earned									
Gross	369.847	86.783	522.280	608.040	0	0	21.728	63.061	1.671.740
Reinsurers' share	29.834	4.756	0	486	0	0	61.691	19.912	116.679
Net	340.013	82.027	522.280	607.555	0	0	-39.963	43.149	1.555.061
Claims incurred									
Gross	288.753	678.574	1.429.565	1.199.947	0	0	66.339	41.003	3.704.181
Reinsurers' share	17.548	4.033	1	36.414	0	0	40.578	7.890	106.464
Net	271.205	674.541	1.429.564	1.163.534	0	0	25.761	33.113	3.597.717
Changes in other technical provisions									
Gross	501	-271.821	371.279	-414.132	0	0	0	0	-314.173
Reinsurers' share	0	-3.740	0	-35.122	0	0	0	0	-38.863
Net	501	-268.080	371.279	-379.009	0	0	0	0	-275.310
Expenses incurred	106.564	60.265	62.754	96.426	0	0	-2.541	31.480	354.948
Other expenses									14.848
Total expenses									369.796

	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	17.867.210				17.867.210
Gross - Proportional reinsurance accepted	55.258				55.258
Gross - Non-proportional reinsurance accepted	6.143				6.143
Reinsurers' share	217.022				217.022
Net	17.711.589				17.711.589
Premiums earned					
Gross - Direct Business	17.784.961				17.784.961
Gross - Proportional reinsurance accepted	55.192				55.192
Gross - Non-proportional reinsurance accepted	3.333				3.333
Reinsurers' share	229.636				229.636
Net	17.613.850				17.613.850
Claims incurred					
Gross - Direct Business	15.798.411				15.798.411
Gross - Proportional reinsurance accepted	43.157				43.157
Gross - Non-proportional reinsurance accepted	1.212				1.212
Reinsurers' share	90.483				90.483
Net	15.752.297				15.752.297
Changes in other technical provisions					
Gross - Direct Business	2.632				2.632
Gross - Proportional reinsurance accepted	0				0
Gross - Non-proportional reinsurance accepted	0				0
Reinsurers' share	2.632				2.632
Net	0				0
Expenses incurred	1.706.206				1.706.206
Other expenses					42.589
Total expenses					1.748.795

	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations			Total Top 5 and home country
Premiums written					
Gross	1.668.282				1.668.282
Reinsurers' share	116.646				116.646
Net	1.551.637				1.551.637
Premiums earned					
Gross	1.671.740				1.671.740
Reinsurers' share	116.679				116.679
Net	1.555.061				1.555.061
Claims incurred					
Gross	3.704.181				3.704.181
Reinsurers' share	106.464				106.464
Net	3.597.717				3.597.717
Changes in other technical provisions					
Gross	-314.173				-314.173
Reinsurers' share	-38.863				-38.863
Net	-275.310				-275.310
Expenses incurred	354.948				354.948
Other expenses					14.848
Total expenses					369.796

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	57.532.287	0	0	308.685	0
Basic own funds	9.505.658	0	0	-240.526	0
Eligible own funds to meet SCR	9.535.307	0	0	-240.526	0
SCR	4.351.724	0	0	1.293.474	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	410.820	410.820		0	
Non-available called but not paid in ordinary share capital at group level	0			0	
Share premium account related to ordinary share capital	10.590.446	10.590.446		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Non-available subordinated mutual member accounts at group level	0		0	0	0
Surplus funds	0	0			
Non-available surplus funds at group level	0	0			
Preference shares	12.417		12.417	0	0
Non-available preference shares at group level	0		0	0	0
Share premium account related to preference shares	298.381		298.381	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	-3.297.183	-3.297.183			
Subordinated liabilities	2.053.268		473.447	1.579.821	0
Non-available subordinated liabilities at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	397.057				397.057
The amount equal to the value of net deferred tax assets not available at the group level	9.030				9.030
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	0
Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	0
Non-available minority interests at group level	816	816	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	949.704	949.704	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	0	0	0	0	0
Deduction for participations included by using D&A when a combination of methods is used	0	0	0	0	0
Total of non-available own fund items	9.846	816	0	0	9.030
Total basic own funds after deductions	9.505.658	6.753.564	784.245	1.579.821	388.027
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Non available ancillary own funds at group level	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Own funds of other financial sectors					
Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	0	0	0	0	
Institutions for occupational retirement provision	29.649	29.649	0	0	
Non regulated entities carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	29.649	29.649	0	0	
Own funds when using the D&A, exclusively or in combination of method 1					
Own funds aggregated when using the D&A and combination of method	0	0	0	0	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0
Available and eligible own funds					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	9.505.658	6.753.564	784.245	1.579.821	388.027
Total available own funds to meet the minimum consolidated group SCR	9.117.630	6.753.564	784.245	1.579.821	
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)	9.505.658	6.753.564	784.245	1.579.821	388.027
Total eligible own funds to meet the minimum consolidated group SCR	8.012.601	6.753.564	784.245	474.792	
Minimum consolidated Group SCR (Article 230)	2.373.958				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	338%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	9.535.307	6.783.213	784.245	1.579.821	388.027
Group SCR	4.351.724				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	219%				
Reconciliation reserve					
Excess of assets over liabilities	8.912.704				
Own shares (held directly and indirectly)	478.989				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	11.709.122				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Other non available own funds	21.775				
Reconciliation reserve	-3.297.183				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	748.117	748.117			
Expected profits included in future premiums (EPIFP) - Non- life business	182.253	182.253			
Total Expected profits included in future premiums (EPIFP)	930.370	930.370			

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	2.365.441	2.325.334		
2	Counterparty default risk	273.244	0		
3	Life underwriting risk	1.791.025	0	None	Catastrophe risk
4	Health underwriting risk	1.773.403	309.718	None	
5	Non-life underwriting risk	892.218	726.432	None	
6	Intangible asset risk	10	0		
7	Operational risk	599.477	0		
8	Loss-absorbing capacity of technical provisions	-39	0		
9	Loss-absorbing capacity of deferred taxes	-618.602	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-73.270	-73.270		
11	Loss absorbing capacity of expected profits Market Risk	-147.963	-147.963		

Calculation of Solvency Capital Requirement

Total undiversified components	6.854.945
Diversification	-2.542.116
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	4.312.829
Capital add-ons already set	0
Solvency capital requirement for undertakings under consolidated method	4.351.724

Information on other entities

Capital requirement for other financial sectors (Non-insurance capital requirements)	16.600
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	0
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	16.600
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	0
Capital requirement for non-controlled participation requirements	0
Capital requirement for residual undertakings	22.294

Overall SCR

SCR for undertakings included via D and A	0
Solvency capital requirement	4.351.724

Other information on SCR

Amount/estimate of the overall loss-absorbing capacity of technical provisions	-39
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	-618.602
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0
Minimum consolidated group solvency capital requirement	2.373.958

Achmea Pensioen- en Levensverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2019

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	714.873
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	37.083.303
Property (other than for own use)	1.027.342
Holdings in related undertakings, including participations	1.436.655
Equities	471.659
Equities - listed	412.197
Equities - unlisted	59.462
Bonds	17.692.413
Government Bonds	9.563.110
Corporate Bonds	7.767.409
Structured notes	0
Collateralised securities	361.895
Collective Investments Undertakings	510.762
Derivatives	6.094.885
Deposits other than cash equivalents	0
Other investments	9.849.587
Assets held for index-linked and unit-linked contracts	8.869.966
Loans and mortgages	7.612.739
Loans on policies	9
Loans and mortgages to individuals	422.617
Other loans and mortgages	7.190.113
Reinsurance recoverables from:	126.011
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	126.011
Health similar to life	0
Life excluding health and index-linked and unit-linked	126.011
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	41.435
Reinsurance receivables	0
Receivables (trade, not insurance)	156.336
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	199.439
Any other assets, not elsewhere shown	6.391
Total assets	54.810.491

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)	38.126.079
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)	38.126.079
TP calculated as a whole	0
Best Estimate	36.608.388
Risk margin	1.517.691
Technical provisions – index-linked and unit-linked	8.320.747
TP calculated as a whole	0
Best Estimate	8.270.701
Risk margin	50.046
Contingent liabilities	0
Provisions other than technical provisions	4.501
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	1.362.742
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	2.258
Insurance & intermediaries payables	699.478
Reinsurance payables	1.612
Payables (trade, not insurance)	79.188
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	2.063.618
Total liabilities	50.660.224
Excess of assets over liabilities	4.150.267

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

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

	Line of Business for: life insurance obligations					Line of business for: life reinsurance obligations			Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Lifereinsurance	
Premiums written									
Gross	0	70.285	497.234	597.765	0	0	0	0	1.165.284
Reinsurers' share	0	7.105	1.632	16.614	0	0	0	0	25.351
Net	0	63.180	495.602	581.151	0	0	0	0	1.139.933
Premiums earned									
Gross	0	70.285	497.234	597.765	0	0	0	0	1.165.284
Reinsurers' share	0	7.105	1.632	16.614	0	0	0	0	25.351
Net	0	63.180	495.602	581.151	0	0	0	0	1.139.933
Claims incurred									
Gross	0	634.863	1.388.045	1.198.016	0	0	0	0	3.220.923
Reinsurers' share	0	4.970	592	40.790	0	0	0	0	46.352
Net	0	629.893	1.387.452	1.157.225	0	0	0	0	3.174.571
Changes in other technical provisions									
Gross	0	-255.999	379.446	-413.498	0	0	0	0	-290.051
Reinsurers' share	0	-3.740	0	-35.122	0	0	0	0	-38.863
Net	0	-252.258	379.446	-378.375	0	0	0	0	-251.188
Expenses incurred									
Other expenses	0	54.815	55.480	83.246	0	0	0	0	193.541
Total expenses									12.714
									206.254

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0		0		0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0		0		0	0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	14.616.071		7.060.446	1.210.255		21.992.317	0	44.879.089
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	6.169		0	0		119.842	0	126.011
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	14.609.902		7.060.446	1.210.255		21.872.475	0	44.753.079
Risk Margin	670.342	50.046		847.349			0	1.567.737
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	0	0
Technical provisions - total	15.286.413	8.320.747		22.839.666			0	46.446.826
Health insurance (direct business)								
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)		
Technical provisions calculated as a whole	0			0	0	0		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0			0	0	0		
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate		0	0	0	0	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	0		
Risk margin	0			0	0	0		
Technical provisions - total	0			0	0	0		

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	46.446.826	0	0	293.809	0
Basic own funds	4.150.267	0	0	-231.194	0
Eligible own funds to meet SCR	3.779.077	0	0	-145.114	0
SCR	2.291.219	0	0	989.274	0
Eligible own funds to meet MCR	3.435.394	0	0	-293.505	0
Minimum Capital Requirement	1.031.048	0	0	81.102	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	455	455		0	
Share premium account related to ordinary share capital	1.835.896	1.835.896		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	1.599.043	1.599.043			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	714.873				714.873
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	4.150.267	3.435.394	0	0	714.873
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0				0
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	4.150.267	3.435.394	0	0	714.873
Total available own funds to meet the MCR	3.435.394	3.435.394	0	0	
Total eligible own funds to meet the SCR	3.779.077	3.435.394	0	0	343.683
Total eligible own funds to meet the MCR	3.435.394	3.435.394	0	0	
SCR					
SCR	2.291.219				
MCR	1.031.048				
Ratio of Eligible own funds to SCR	165%				
Ratio of Eligible own funds to MCR	333%				
Reconciliation reserve					
Excess of assets over liabilities	4.150.267				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	2.551.224				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	1.599.043				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	698.278				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	698.278				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	1.608.291	1.597.815		
2	Counterparty default risk	112.994	0		
3	Life underwriting risk	1.809.987	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	175.888	0		
8	Loss-absorbing capacity of technical provisions	-57	0		
9	Loss-absorbing capacity of deferred taxes	-542.889	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	0	0		
11	Loss absorbing capacity of expected profits market risk	-84.720	0		

Calculation of Solvency Capital Requirement

Total undiversified components	3.079.493
Diversification	-788.274
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	2.291.219
Capital add-ons already set	0
Solvency capital requirement	2.291.219

Other information on SCR

Amount/estimate of the overall loss-absorbing capacity of technical provisions	-57
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	-542.889
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0

Linear formula component for non-life insurance and reinsurance obligations

MCR_{NL} Result 0

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

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 1.104.019

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	14.467.348	
Obligations with profit participation - future discretionary benefits	142.555	
Index-linked and unit-linked insurance obligations	8.270.701	
Other life (re)insurance and health (re)insurance obligations	21.872.475	
Total capital at risk for all life (re)insurance obligations		84.176.475

Overall MCR calculation

Linear MCR	1.104.019
SCR	2.291.219
MCR cap	1.031.048
MCR floor	572.805
Combined MCR	1.031.048
Absolute floor of the MCR	3.700
Minimum Capital Requirement	1.031.048

Achmea Schade- verzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2019

Assets	Solvency II value
Intangible assets	12
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	1.017
Investments (other than assets held for index-linked and unit-linked contracts)	5.836.670
Property (other than for own use)	0
Holdings in related undertakings, including participations	152.504
Equities	255.326
Equities - listed	253.346
Equities - unlisted	1.980
Bonds	5.014.836
Government Bonds	2.323.772
Corporate Bonds	2.496.612
Structured notes	0
Collateralised securities	194.453
Collective Investments Undertakings	316.626
Derivatives	7.263
Deposits other than cash equivalents	23.955
Other investments	66.160
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	928.348
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	928.348
Reinsurance recoverables from:	239.446
Non-life and health similar to non-life	92.266
Non-life excluding health	91.787
Health similar to non-life	479
Life and health similar to life, excluding health and index-linked and unit-linked	147.180
Health similar to life	147.180
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	155
Insurance and intermediaries receivables	123.326
Reinsurance receivables	0
Receivables (trade, not insurance)	38.463
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	111.375
Any other assets, not elsewhere shown	119.887
Total assets	7.398.698

Liabilities	Solvency II value
Technical provisions – non-life	2.951.266
Technical provisions – non-life (excluding health)	2.607.370
TP calculated as a whole	0
Best Estimate	2.520.225
Risk margin	87.145
Technical provisions - health (similar to non-life)	343.896
TP calculated as a whole	0
Best Estimate	332.345
Risk margin	11.551
Technical provisions - life (excluding index-linked and unit-linked)	2.757.372
Technical provisions - health (similar to life)	2.757.372
TP calculated as a whole	0
Best Estimate	2.710.329
Risk margin	47.043
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	8.130
Pension benefit obligations	0
Deposits from reinsurers	155
Deferred tax liabilities	159.322
Derivatives	12.246
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	982
Insurance & intermediaries payables	136.954
Reinsurance payables	56.781
Payables (trade, not insurance)	99.490
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	82.853
Total liabilities	6.265.552
Excess of assets over liabilities	1.133.146

	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	329.465	0	753.287	539.240	30.264	872.548	274.769	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	26.325	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	196	0	7.201	7.726	1.776	71.158	3.653	0
Net	0	329.270	0	746.086	531.514	28.489	827.715	271.116	0
Premiums earned									
Gross - Direct Business	0	327.806	0	706.029	517.060	30.018	866.015	272.804	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	26.325	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	194	0	6.681	7.650	1.774	70.460	3.648	0
Net	0	327.611	0	699.347	509.410	28.245	821.880	269.156	0
Claims incurred									
Gross - Direct Business	0	226.014	0	563.935	294.832	9.755	469.841	166.590	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	14.397	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	12	0	2.402	144	-187	3.915	-1.100	0
Net	0	226.002	0	561.533	294.688	9.942	480.323	167.691	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	94.315	0	202.803	178.195	12.779	298.531	108.885	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	177.787	143.388	0					3.120.749
Gross - Proportional reinsurance accepted	0	0	0					26.325
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	54	41	0	0	0	0	0	91.804
Net	177.733	143.348	0	0	0	0	0	3.055.270
Premiums earned								
Gross - Direct Business	176.399	141.175	0					3.037.306
Gross - Proportional reinsurance accepted	0	0	0					26.325
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	54	41	0	0	0	0	0	90.502
Net	176.345	141.134	0	0	0	0	0	2.973.129
Claims incurred								
Gross - Direct Business	110.967	70.890	0					1.912.824
Gross - Proportional reinsurance accepted	0	0	0					14.397
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	5.185
Net	110.967	70.890	0	0	0	0	0	1.922.036
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	49.055	48.279	0	0	0	0	0	992.841
Other expenses								4.119
Total expenses								996.961

	Line of Business for: life insurance obligations					Line of business for: life reinsurance obligations			Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
Premiums written									
Gross	357.241	0	0	0	0	0	21.728	0	378.969
Reinsurers' share	87.178	0	0	0	0	0	4.264	0	91.442
Net	270.064	0	0	0	0	0	17.464	0	287.528
Premiums earned									
Gross	360.414	0	0	0	0	0	21.728	0	382.142
Reinsurers' share	87.178	0	0	0	0	0	4.264	0	91.442
Net	273.236	0	0	0	0	0	17.464	0	290.700
Claims incurred									
Gross	277.368	0	0	0	0	0	25.761	0	303.128
Reinsurers' share	58.112	0	0	0	0	0	0	0	58.112
Net	219.256	0	0	0	0	0	25.761	0	245.016
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	89.716	0	0	0	0	0	11.852	0	101.568
Other expenses									1.626
Total expenses									103.193

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-linked)
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate	0	0	0	0	0	0	0	0
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	0	0
Amount of the transitional on Technical Provisions	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0
Health insurance (direct business)								
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)		
Technical provisions calculated as a whole	0			0	0	0		0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0			0	0	0		0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate		2.726.448	0	0	-16.120	2.710.329		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		147.180	0	0	0	147.180		
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		2.579.268	0	0	-16.120	2.563.149		
Risk Margin	47.043			0	0	47.043		
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0			0	0	0		0
Best estimate	0	0	0	0	0	0		0
Risk margin	0			0	0	0		0
Technical provisions - total	2.773.492			0	-16.120	2.757.372		

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	158	0	75.544	28.955	1.224	60.575	376	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	44	0	1.940	2.322	497	21.968	952	0
Net Best Estimate of Premium Provisions	0	115	0	73.604	26.633	726	38.607	-576	0
Claims provisions									
Gross	0	332.187	0	1.302.197	47.043	9.605	282.917	607.538	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	436	0	30.410	1.491	268	10.194	21.712	0
Net Best Estimate of Claims Provisions	0	331.751	0	1.271.787	45.552	9.337	272.722	585.826	0
Total Best estimate - gross	0	332.345	0	1.377.741	75.998	10.829	343.491	607.914	0
Total Best estimate - net	0	331.866	0	1.345.390	72.185	10.063	311.329	585.250	0
Risk margin	0	11.551	0	42.037	4.019	374	14.813	21.843	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	343.896	0	1.419.777	80.018	11.203	358.305	629.757	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	479	0	32.350	3.813	765	32.162	22.664	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	343.417	0	1.387.427	76.205	10.438	326.142	607.093	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	986	4.533	0	0	0	0	0	172.350
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	18	13	0	0	0	0	0	27.754
Net Best Estimate of Premium Provisions	967	4.520	0	0	0	0	0	144.596
Claims provisions								
Gross	90.325	8.408	0	0	0	0	0	2.680.220
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	64.512
Net Best Estimate of Claims Provisions	90.325	8.408	0	0	0	0	0	2.615.708
Total Best estimate - gross	91.311	12.941	0	0	0	0	0	2.852.570
Total Best estimate - net	91.292	12.928	0	0	0	0	0	2.760.304
Risk margin	3.348	711	0	0	0	0	0	98.696
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	94.659	13.652	0	0	0	0	0	2.951.266
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	18	13	0	0	0	0	0	92.266
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	94.640	13.638	0	0	0	0	0	2.859.000

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												44.593	44.593
N-9	902.144	367.947	128.490	55.042	37.985	29.296	20.905	13.665	12.351	10.092		10.092	1.577.918
N-8	852.189	360.660	98.498	57.543	42.827	32.345	17.202	20.945	16.971			16.971	1.499.179
N-7	901.394	399.085	114.581	70.363	38.818	29.674	20.563	18.193				18.193	1.592.671
N-6	975.331	485.783	117.635	71.052	40.433	30.683	23.246					23.246	1.744.163
N-5	886.943	405.566	114.484	58.912	41.686	36.831						36.831	1.544.422
N-4	939.408	416.445	101.701	73.679	47.483							47.483	1.578.715
N-3	1.057.344	421.867	119.138	73.580								73.580	1.671.929
N-2	929.728	419.805	103.260									103.260	1.452.793
N-1	1.078.030	435.452										435.452	1.513.482
N	1.015.964											1.015.964	1.015.964
Total												1.825.665	15.191.235

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												223.021	223.424
N-9	0	0	0	0	0	0	59.607	63.567	49.685	33.933		33.977	33.977
N-8	0	0	0	0	0	109.305	87.130	88.727	72.990			72.965	72.965
N-7	0	0	0	0	121.112	89.154	70.558	65.377				65.374	65.374
N-6	0	0	0	183.293	130.219	106.722	79.290					79.264	79.264
N-5	0	0	276.202	214.406	169.604	128.940						128.914	128.914
N-4	0	373.374	291.492	240.299	191.367							191.470	191.470
N-3	886.899	432.705	290.271	234.023								234.157	234.157
N-2	903.064	434.975	300.426									300.606	300.606
N-1	888.931	429.104										429.444	429.444
N	919.157											920.625	920.625
Total												2.680.220	2.680.220

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	5.708.638	0	0	20.349	0
Basic own funds	1.126.046	0	0	-14.906	0
Eligible own funds to meet SCR	1.126.046	0	0	-14.906	0
SCR	763.204	0	0	142.388	0
Eligible own funds to meet MCR	1.126.046	0	0	-19.182	0
Minimum Capital Requirement	343.442	0	0	64.075	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	681	681		0	
Share premium account related to ordinary share capital	165.775	165.775		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	966.691	966.691			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	7.100				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	1.126.046	1.126.046	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	1.126.046	1.126.046	0	0	0
Total available own funds to meet the MCR	1.126.046	1.126.046	0	0	
Total eligible own funds to meet the SCR	1.126.046	1.126.046	0	0	0
Total eligible own funds to meet the MCR	1.126.046	1.126.046	0	0	
SCR	763.204				
MCR	343.442				
Ratio of Eligible own funds to SCR	148%				
Ratio of Eligible own funds to MCR	328%				
Reconciliation reserve					
Excess of assets over liabilities	1.133.146				
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	966.691				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	4.037				
Expected profits included in future premiums (EPIFP) - Non- life business	83.305				
Total Expected profits included in future premiums (EPIFP)	87.342				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	495.082	489.848		
2	Counterparty default risk	62.138	0		
3	Life underwriting risk	0	0	None	
4	Health underwriting risk	270.387	289.090	None	
5	Non-life underwriting risk	605.426	557.720	None	
6	Intangible asset risk	10	0		
7	Operational risk	107.217	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-234.145	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-66.995	0		
11	Loss absorbing capacity of expected profits market risk	-26.152	0		

Calculation of Solvency Capital Requirement

Total undiversified components	1.212.968
Diversification	-449.763
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	763.204
Capital add-ons already set	0
Solvency capital requirement	763.204

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	-234.145
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	530.110		
		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		331.866	329.267
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		1.345.390	745.561
Other motor insurance and proportional reinsurance		72.185	531.493
Marine, aviation and transport insurance and proportional reinsurance		10.063	28.491
Fire and other damage to property insurance and proportional reinsurance		311.329	828.470
General liability insurance and proportional reinsurance		585.250	271.677
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		91.292	177.733
Assistance and proportional reinsurance		12.928	143.348
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	53.826		
		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		2.563.149	
Total capital at risk for all life (re)insurance obligations			0
Overall MCR calculation			
Linear MCR	583.936		
SCR	763.204		
MCR cap	343.442		
MCR floor	190.801		
Combined MCR	343.442		
Absolute floor of the MCR	3.700		
Minimum Capital Requirement	343.442		

Achmea Zorgverzeke- ringen N.V. (consolidated)

Public Disclosure Quantitative Reporting Templates

2019

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	425
Investments (other than assets held for index-linked and unit-linked contracts)	3.686.166
Property (other than for own use)	2.590
Holdings in related undertakings, including participations	13.370
Equities	383.544
Equities - listed	380.527
Equities - unlisted	3.017
Bonds	2.932.549
Government Bonds	235.026
Corporate Bonds	2.319.424
Structured notes	0
Collateralised securities	378.099
Collective Investments Undertakings	151.697
Derivatives	3.886
Deposits other than cash equivalents	194.927
Other investments	3.603
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	10.003
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	10.003
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	2.604.525
Reinsurance receivables	0
Receivables (trade, not insurance)	1.576.807
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	176.619
Any other assets, not elsewhere shown	10.943
Total assets	8.065.488

Liabilities	Solvency II value
Technical provisions – non-life	4.352.409
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)	4.352.409
TP calculated as a whole	0
Best Estimate	4.187.254
Risk margin	165.155
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	1.420
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	341.290
Reinsurance payables	0
Payables (trade, not insurance)	2.369
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	47.821
Total liabilities	4.745.309
Excess of assets over liabilities	3.320.179

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	14.081.890	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.449	0	0	0	0	0	0	0	0
Net	14.080.441	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	14.085.778	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.449	0	0	0	0	0	0	0	0
Net	14.084.329	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	13.533.049	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	13.533.049	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	492.344	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					14.081.890
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	1.449
Net	0	0	0	0	0	0	0	14.080.441
Premiums earned								
Gross - Direct Business	0	0	0					14.085.778
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	1.449
Net	0	0	0	0	0	0	0	14.084.329
Claims incurred								
Gross - Direct Business	0	0	0					13.533.049
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	13.533.049
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	492.344
Other expenses								33.224
Total expenses								525.568

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	59.621	59.621		0	
Non-available called but not paid in ordinary share capital at group level	0			0	
Share premium account related to ordinary share capital	672.503	672.503		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Non-available subordinated mutual member accounts at group level	0		0	0	0
Surplus funds	0	0			
Non-available surplus funds at group level	0	0			
Preference shares	0		0	0	0
Non-available preference shares at group level	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	2.588.054	2.588.054			
Subordinated liabilities	0		0	0	0
Non-available subordinated liabilities at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
The amount equal to the value of net deferred tax assets not available at the group level	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	0
Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	0
Non-available minority interests at group level	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	8.797	8.797			
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	0	0	0	0	0
Deduction for participations included by using D&A when a combination of methods is used	0	0	0	0	0
Total of non-available own fund items	0	0	0	0	0
Total basic own funds after deductions	3.311.382	3.311.382	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Non available ancillary own funds at group level	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Own funds of other financial sectors					
Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	0	0	0	0	
Institutions for occupational retirement provision	0	0	0	0	
Non regulated entities carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	0	0	0	0	
Own funds when using the D&A, exclusively or in combination of method 1					
Own funds aggregated when using the D&A and combination of method	0	0	0	0	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0
Available and eligible own funds					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	3.311.382	3.311.382	0	0	0
Total available own funds to meet the minimum consolidated group SCR	3.311.382	3.311.382	0	0	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	3.311.382	3.311.382	0	0	0
Total eligible own funds to meet the minimum consolidated group SCR	3.311.382	3.311.382	0	0	
Minimum consolidated Group SCR (Article 230)	858.582				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	385,68%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	3.311.382	3.311.382	0	0	0
Group SCR	2.101.948				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	157,54%				
Reconciliation reserve					
Excess of assets over liabilities	3.320.179				
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	2.588.054				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0	0			
Expected profits included in future premiums (EPIFP) - Non- life business	82.733	82.733			
Total Expected profits included in future premiums (EPIFP)	82.733	82.733			

	Gross solvency capital requirement	USP	Simplifications
Market risk	276.662		
Counterparty default risk	47.014		
Life underwriting risk	0	None	
Health underwriting risk	1.572.458	None	
Non-life underwriting risk	0	None	
Diversification	-219.124		
Intangible asset risk	0		
Basic Solvency Capital Requirement	1.677.010		
Calculation of Solvency Capital Requirement	0		
Operational risk	422.457		
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	2.099.467		
Capital add-on already set	0		
Solvency capital requirement for undertakings under consolidated method	2.101.948		
Information on other entities			
Capital requirement for other financial sectors (Non-insurance capital requirements)	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	0		
Capital requirement for non-controlled participation requirements	0		
Capital requirement for residual undertakings	2.481		
Overall SCR			
SCR for undertakings included via D and A			
Solvency capital requirement	2.101.948		
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	858.582		

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Criteria of influence					Inclusion in the scope of group supervision		Group solvency calculation
								% capital share	% used for the establishment of accounting consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	YES/NO	
NL	7245008KXQVUJ9G08	LEI	Achmea Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%	Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	7245000F2080IOKVS184	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	7245000LOZ001FC0P082	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	AZKXNL71100	Specific code	Zilveren Kruis Zorgkantoor N.V.	Other	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%	Dominant	100%	Included in the scope		Method 1: Adjusted equity method
NL	7245000SF6M6NWUK750	LEI	Stichting Achmea Zorgverzekeringen Beley	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	Non-mutual		100%	100%	100%	Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	724500MM85MOP030H48	LEI	FBIO 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	7245000NL8V9XZNB76	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	DF292N672400	Specific code	De Friesland Participatiefonds	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Founda	Non-mutual		100%	100%	100%	Dominant	100%	Included in the scope		Method 1: Full consolidation

Achmea Zorg- verzekeringen N.V. (solo)

Public Disclosure Quantitative Reporting Templates

2019

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)	3.355.346
Property (other than for own use)	2.590
Holdings in related undertakings, including participations	2.711.296
Equities	111.185
Equities - listed	110.729
Equities - unlisted	456
Bonds	444.782
Government Bonds	23.980
Corporate Bonds	380.507
Structured notes	0
Collateralised securities	40.295
Collective Investments Undertakings	69.403
Derivatives	1.094
Deposits other than cash equivalents	14.996
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	3.793
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	3.793
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	16.997
Reinsurance receivables	0
Receivables (trade, not insurance)	57.882
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	43.449
Any other assets, not elsewhere shown	1.244
Total assets	3.478.712

Liabilities	Solvency II value
Technical provisions – non-life	133.683
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)	133.683
TP calculated as a whole	0
Best Estimate	118.840
Risk margin	14.843
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	441
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	3
Reinsurance payables	0
Payables (trade, not insurance)	4.899
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	19.508
Total liabilities	158.533
Excess of assets over liabilities	3.320.179

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	1.247.686	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.247.686	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.247.816	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.247.816	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	1.009.685	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.009.685	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	149.228	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					1.247.686
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	1.247.686
Premiums earned								
Gross - Direct Business	0	0	0					1.247.816
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	1.247.816
Claims incurred								
Gross - Direct Business	0	0	0					1.009.685
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	1.009.685
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	149.228
Other expenses								9.840
Total expenses								159.068

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	45.827	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	45.827	0	0	0	0	0	0	0	0
Claims provisions									
Gross	73.013	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	73.013	0	0	0	0	0	0	0	0
Total Best estimate - gross	118.840	0	0	0	0	0	0	0	0
Total Best estimate - net	118.840	0	0	0	0	0	0	0	0
Risk margin	14.843	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	133.683	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	133.683	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	45.827
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	45.827
Claims provisions								
Gross	0	0	0	0	0	0	0	73.013
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	73.013
Total Best estimate - gross	0	0	0	0	0	0	0	118.840
Total Best estimate - net	0	0	0	0	0	0	0	118.840
Risk margin	0	0	0	0	0	0	0	14.843
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	133.683
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	133.683

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)			
	0	1	2	3	4	5	6	7	8	9			10 & +		
Prior												0	0		
N-9	0	0	0	0	679	89	-740	82	-26	-4			-4	79	
N-8	0	0	0	1.552	229	-503	-37	66	-2				-2	1.305	
N-7	0	0	7.724	1.295	36	15	-75	-72					-72	8.923	
N-6	0	101.723	4.311	2.279	-35	-164	-94						-94	108.020	
N-5	1.037.271	99.824	4.973	578	-102	-138							-138	1.142.407	
N-4	1.104.048	89.543	3.367	2.964	-751								-751	1.199.172	
N-3	1.027.861	78.729	1.840	1.169									1.169	1.109.599	
N-2	1.043.641	70.551	2.488										2.488	1.116.680	
N-1	1.013.681	72.383											72.383	1.086.064	
N	951.869												951.869	951.869	
													Total	1.026.850	6.724.118

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)			
	0	1	2	3	4	5	6	7	8	9		10 & +		
Prior													0	0
N-9	0	0	240	-62	0	0	0	0	0	0	0	0	0	0
N-8	0	726	2	3	4	0	0	0	0	0	0	0	0	0
N-7	13.971	1.219	1.085	195	0	0	0	0	0	0	0	0	0	0
N-6	12.079	3.777	413	0	0	0	0	0	0	0	0	0	0	0
N-5	98.688	3.216	1.219	84	0	0	0	0	0	0	0	0	0	0
N-4	93.673	5.198	2.844	1.261	0	0	0	0	0	0	0	0	0	0
N-3	100.973	5.846	94	157									157	157
N-2	95.621	5.065	405										405	405
N-1	79.165	1.386											1.386	1.386
N	70.956												70.956	70.956
													Total	72.904

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	59.621	59.621		0	
Share premium account related to ordinary share capital	672.503	672.503		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	2.588.054	2.588.054			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	9.152				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	0
Total basic own funds after deductions	3.311.027	3.311.027	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	3.311.027	3.311.027	0	0	0
Total available own funds to meet the MCR	3.311.027	3.311.027	0	0	0
Total eligible own funds to meet the SCR	3.311.027	3.311.027	0	0	0
Total eligible own funds to meet the MCR	3.311.027	3.311.027	0	0	0
SCR	773.521				
MCR	193.380				
Ratio of Eligible own funds to SCR	428%				
Ratio of Eligible own funds to MCR	1712%				
Reconciliation reserve					
Excess of assets over liabilities	3.320.179				
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	2.588.054				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	69.199				
Total Expected profits included in future premiums (EPIFP)	69.199				

	Gross solvency capital requirement	USP	Simplifications
Market risk	660.003		
Counterparty default risk	12.274		
Life underwriting risk	0	None	
Health underwriting risk	192.862	None	
Non-life underwriting risk	0	None	
Diversification	-129.049		
Intangible asset risk	0		
Basic Solvency Capital Requirement	736.091		
Calculation of Solvency Capital Requirement			
Operational risk	37.431		
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	773.521		
Capital add-on already set	0		
Solvency capital requirement	773.521		
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 64.227

	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	118.840	1.247.686
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation	
Linear MCR	64.227
SCR	773.521
MCR cap	348.085
MCR floor	193.380
Combined MCR	193.380
Absolute floor of the MCR	2.500
Minimum Capital Requirement	193.380

Interpolis Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2019

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)	118.816
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	12.446
Equities - listed	12.446
Equities - unlisted	0
Bonds	87.503
Government Bonds	9.131
Corporate Bonds	63.029
Structured notes	0
Collateralised securities	15.343
Collective Investments Undertakings	3.743
Derivatives	127
Deposits other than cash equivalents	14.997
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	228
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	228
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	79.418
Reinsurance receivables	0
Receivables (trade, not insurance)	51.457
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	20.399
Any other assets, not elsewhere shown	66
Total assets	270.384

Liabilities	Solvency II value
Technical provisions – non-life	138.944
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)	138.944
TP calculated as a whole	0
Best Estimate	133.288
Risk margin	5.656
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	45
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	9.312
Reinsurance payables	0
Payables (trade, not insurance)	2
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	423
Total liabilities	148.726
Excess of assets over liabilities	121.658

	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	482.998	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	74	0	0	0	0	0	0	0	0
Net	482.924	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	480.118	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	74	0	0	0	0	0	0	0	0
Net	480.044	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	475.140	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	475.140	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	16.522	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					482.998
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	74
Net	0	0	0	0	0	0	0	482.924
Premiums earned								
Gross - Direct Business	0	0	0					480.118
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	74
Net	0	0	0	0	0	0	0	480.044
Claims incurred								
Gross - Direct Business	0	0	0					475.140
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	475.140
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	16.522
Other expenses								-105
Total expenses								16.417

	Direct business and accepted proportional reinsurance									
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM										
Best estimate										
Premium provisions										
Gross	17.181	0	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	0
Net Best Estimate of Premium Provisions	17.181	0	0	0	0	0	0	0	0	0
Claims provisions										
Gross	116.107	0	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	0
Net Best Estimate of Claims Provisions	116.107	0	0	0	0	0	0	0	0	0
Total Best estimate - gross	133.288	0	0	0	0	0	0	0	0	0
Total Best estimate - net	133.288	0	0	0	0	0	0	0	0	0
Risk margin	5.656	0	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	0
Best estimate	0	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0	0
Technical provisions - total										
Technical provisions - total	138.944	0	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	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	138.944	0	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	17.181
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	17.181
Claims provisions								
Gross	0	0	0	0	0	0	0	116.107
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	116.107
Total Best estimate - gross	0	0	0	0	0	0	0	133.288
Total Best estimate - net	0	0	0	0	0	0	0	133.288
Risk margin	0	0	0	0	0	0	0	5.656
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	138.944
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	138.944

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	349	0	0	0	0	0	0	0	0	349
N-7	0	0	13.548	-12.714	0	0	-46	0	0	0	0	0	788
N-6	0	125.342	17.721	941	1.569	269	0	0	0	0	0	0	145.843
N-5	223.016	126.020	-15.200	12.500	173	-50	0	0	0	0	0	0	346.459
N-4	251.943	111.589	-9.481	1.480	1.269	0	0	0	0	0	0	0	356.800
N-3	289.160	109.864	2.388	1.320	0	0	0	0	0	0	0	0	402.734
N-2	302.117	132.854	2.831	0	0	0	0	0	0	0	0	0	437.803
N-1	331.234	114.487	0	0	0	0	0	0	0	0	0	0	445.721
N	343.816	0	0	0	0	0	0	0	0	0	0	0	343.816
Total												463.673	2.480.312

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	-8.996	3.549	-104	0	0	0	0	0	0	0	0
N-6	0	-1.835	-16.949	457	0	0	0	0	0	0	0	0	0
N-5	114.157	-12.337	-11.020	114	0	0	0	0	0	0	0	0	0
N-4	116.311	11.230	2.076	536	0	0	0	0	0	0	0	0	0
N-3	116.640	2.160	-987	69	0	0	0	0	0	0	0	0	69
N-2	136.259	3.118	-189	0	0	0	0	0	0	0	0	0	-189
N-1	116.940	-85	0	0	0	0	0	0	0	0	0	0	-85
N	116.064	0	0	0	0	0	0	0	0	0	0	0	116.064
Total													115.859

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	58.200	58.200		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	63.413	63.413			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	121.658	121.658	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	121.658	121.658	0	0	0
Total available own funds to meet the MCR	121.658	121.658	0	0	
Total eligible own funds to meet the SCR	121.658	121.658	0	0	0
Total eligible own funds to meet the MCR	121.658	121.658	0	0	
SCR	69.675				
MCR	28.962				
Ratio of Eligible own funds to SCR	175%				
Ratio of Eligible own funds to MCR	420%				
Reconciliation reserve					
Excess of assets over liabilities	121.658				
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	63.413				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	0				

	Gross solvency capital requirement	USP	Simplifications
Market risk	9.031		
Counterparty default risk	2.818		
Life underwriting risk	0	None	
Health underwriting risk	51.370	None	
Non-life underwriting risk	0	None	
Diversification	-8.034		
Intangible asset risk	0		
Basic Solvency Capital Requirement	55.185		
Calculation of Solvency Capital Requirement			
Operational risk	14.490		
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	69.675		
Capital add-on already set	0		
Solvency capital requirement	69.675		
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 28.962

	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	133.288	482.924
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation	
Linear MCR	28.962
SCR	69.675
MCR cap	31.354
MCR floor	17.419
Combined MCR	28.962
Absolute floor of the MCR	2.500
Minimum Capital Requirement	28.962

Zilveren Kruis Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2019

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)	2.440.390
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	208.199
Equities - listed	208.199
Equities - unlisted	0
Bonds	2.017.514
Government Bonds	162.101
Corporate Bonds	1.599.857
Structured notes	0
Collateralised securities	255.556
Collective Investments Undertakings	62.611
Derivatives	2.126
Deposits other than cash equivalents	149.939
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	3.793
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	3.793
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	2.119.737
Reinsurance receivables	0
Receivables (trade, not insurance)	1.304.495
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	41.583
Any other assets, not elsewhere shown	3.687
Total assets	5.913.685

Liabilities	Solvency II value
Technical provisions – non-life	3.431.356
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	3.431.356
TP calculated as a whole	0
Best Estimate	3.310.619
Risk margin	120.736
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	751
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	284.493
Reinsurance payables	0
Payables (trade, not insurance)	40.401
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	27.625
Total liabilities	3.784.626
Excess of assets over liabilities	2.129.060

	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	10.279.970	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.118	0	0	0	0	0	0	0	0
Net	10.278.852	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	10.279.970	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.118	0	0	0	0	0	0	0	0
Net	10.278.852	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	10.002.495	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	10.002.495	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	257.142	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					10.279.970
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	1.118
Net	0	0	0	0	0	0	0	10.278.852
Premiums earned								
Gross - Direct Business	0	0	0					10.279.970
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	1.118
Net	0	0	0	0	0	0	0	10.278.852
Claims incurred								
Gross - Direct Business	0	0	0					10.002.495
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	10.002.495
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	257.142
Other expenses								22.736
Total expenses								279.878

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	473.035	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	473.035	0	0	0	0	0	0	0	0
Claims provisions									
Gross	2.837.585	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	2.837.585	0	0	0	0	0	0	0	0
Total Best estimate - gross	3.310.619	0	0	0	0	0	0	0	0
Total Best estimate - net	3.310.619	0	0	0	0	0	0	0	0
Risk margin	120.736	0	0	0	0	0	0	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	3.431.356	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	3.431.356	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	473.035
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	473.035
Claims provisions								
Gross	0	0	0	0	0	0	0	2.837.585
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	2.837.585
Total Best estimate - gross	0	0	0	0	0	0	0	3.310.619
Total Best estimate - net	0	0	0	0	0	0	0	3.310.619
Risk margin	0	0	0	0	0	0	0	120.736
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	3.431.356
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	3.431.356

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	1.887.665	1.887.665		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
Reconciliation reserve	241.350	241.350			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	2.129.060	2.129.060	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	2.129.060	2.129.060	0	0	0
Total available own funds to meet the MCR	2.129.060	2.129.060	0	0	
Total eligible own funds to meet the SCR	2.129.060	2.129.060	0	0	0
Total eligible own funds to meet the MCR	2.129.060	2.129.060	0	0	
SCR	1.481.021				
MCR	638.705				
Ratio of Eligible own funds to SCR	144%				
Ratio of Eligible own funds to MCR	333%				
Reconciliation reserve					
Excess of assets over liabilities	2.129.060				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	1.887.710				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	241.350				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	13.534				
Total Expected profits included in future premiums (EPIFP)	13.534				

	Gross solvency capital requirement	USP	Simplifications
Market risk	150.379		
Counterparty default risk	34.591		
Life underwriting risk	0	None	
Health underwriting risk	1.115.983	None	
Non-life underwriting risk	0	None	
Diversification	-128.331		
Intangible asset risk	0		
Basic Solvency Capital Requirement	1.172.622		
Calculation of Solvency Capital Requirement			
Operational risk	308.399		
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	1.481.021		
Capital add-on already set	0		
Solvency capital requirement	1.481.021		
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 638.705

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	3.310.619	10.278.852
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation	
Linear MCR	638.705
SCR	1.481.021
MCR cap	666.459
MCR floor	370.255
Combined MCR	638.705
Absolute floor of the MCR	2.500
Minimum Capital Requirement	638.705

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Public Disclosure Quantitative Reporting Templates

2019

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)	151.054
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	13.058
Equities - listed	13.058
Equities - unlisted	0
Bonds	118.941
Government Bonds	8.981
Corporate Bonds	94.870
Structured notes	0
Collateralised securities	15.091
Collective Investments Undertakings	3.927
Derivatives	132
Deposits other than cash equivalents	14.996
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	224
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	224
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	103.592
Reinsurance receivables	0
Receivables (trade, not insurance)	83.184
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	37.253
Any other assets, not elsewhere shown	84
Total assets	375.390

Liabilities	Solvency II value
Technical provisions – non-life	219.532
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)	219.532
TP calculated as a whole	0
Best Estimate	212.327
Risk margin	7.205
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	46
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	23.396
Reinsurance payables	0
Payables (trade, not insurance)	2
Subordinated liabilities	21.330
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	21.330
Any other liabilities, not elsewhere shown	209
Total liabilities	264.516
Excess of assets over liabilities	110.874

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	622.786	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	97	0	0	0	0	0	0	0	0
Net	622.689	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	624.068	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	97	0	0	0	0	0	0	0	0
Net	623.971	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	630.575	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	630.575	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	21.445	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					622.786
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	97
Net	0	0	0	0	0	0	0	622.689
Premiums earned								
Gross - Direct Business	0	0	0					624.068
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	97
Net	0	0	0	0	0	0	0	623.971
Claims incurred								
Gross - Direct Business	0	0	0					630.575
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	630.575
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	21.445
Other expenses								-25
Total expenses								21.420

	Direct business and accepted proportional reinsurance									
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM										
Best estimate										
Premium provisions										
Gross	40.787	0	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	0
Net Best Estimate of Premium Provisions	40.787	0	0	0	0	0	0	0	0	0
Claims provisions										
Gross	171.540	0	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	0
Net Best Estimate of Claims Provisions	171.540	0	0	0	0	0	0	0	0	0
Total Best estimate - gross	212.327	0	0	0	0	0	0	0	0	0
Total Best estimate - net	212.327	0	0	0	0	0	0	0	0	0
Risk margin	7.205	0	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	0
Best estimate	0	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0	0
Technical provisions - total										
Technical provisions - total	219.532	0	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	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	219.532	0	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance		
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	0	0	0	0	0	0	0	40.787
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	0	40.787
Claims provisions									
Gross	0	0	0	0	0	0	0	0	171.540
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	0	0	171.540
Total Best estimate - gross	0	0	0	0	0	0	0	0	212.327
Total Best estimate - net	0	0	0	0	0	0	0	0	212.327
Risk margin	0	0	0	0	0	0	0	0	7.205
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	0	0	0	0	0	0	0	0	219.532
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	0	219.532

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	181.496	115.831	8.534	476	455	86	244	104	0	0	0	0	307.226
N-8	192.807	199.844	18.082	-15.083	1.740	-316	3	0	0	0	0	0	397.076
N-7	192.265	199.844	18.082	-15.083	1.113	398	-58	0	0	0	0	0	396.560
N-6	260.660	209.469	14.951	-11.294	-83	341	0	0	0	0	0	0	474.044
N-5	297.441	195.214	11.353	-2.243	224	-50	0	0	0	0	0	0	501.940
N-4	328.720	205.062	16.889	255	1.661	0	0	0	0	0	0	0	552.587
N-3	425.087	186.790	10.424	816	0	0	0	0	0	0	0	0	623.117
N-2	410.817	219.500	10.779	0	0	0	0	0	0	0	0	0	641.096
N-1	436.895	174.093	0	0	0	0	0	0	0	0	0	0	610.989
N	436.835	0	0	0	0	0	0	0	0	0	0	0	436.835
Total												624.134	4.941.471

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	7.951	374	0	0	0	0	0	0	0	0	0	0
N-7	232.373	880	-14.365	0	0	0	0	0	0	0	0	0	0
N-6	218.049	-4.245	-8.985	-773	0	0	0	0	0	0	0	0	0
N-5	197.794	16.171	-2.232	39	0	0	0	0	0	0	0	0	0
N-4	204.892	18.666	29	737	0	0	0	0	0	0	0	0	0
N-3	205.781	8.586	66	216	0	0	0	0	0	0	0	0	216
N-2	215.250	9.642	158	0	0	0	0	0	0	0	0	0	158
N-1	179.858	-465	0	0	0	0	0	0	0	0	0	0	-465
N	171.256	0	0	0	0	0	0	0	0	0	0	0	171.256
Total													171.165

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	120.700	120.700		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	-9.871	-9.871			
Subordinated liabilities	21.330		0	21.330	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	132.204	110.874	0	21.330	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	132.204	110.874	0	21.330	0
Total available own funds to meet the MCR	132.204	110.874	0	21.330	0
Total eligible own funds to meet the SCR	132.204	110.874	0	21.330	0
Total eligible own funds to meet the MCR	118.723	110.874	0	7.849	
SCR	90.626				
MCR	39.246				
Ratio of Eligible own funds to SCR	146%				
Ratio of Eligible own funds to MCR	303%				
Reconciliation reserve					
Excess of assets over liabilities	110.874				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	120.745				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	-9.871				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	0				

	Gross solvency capital requirement	USP	Simplifications
Market risk	10.232		
Counterparty default risk	3.494		
Life underwriting risk	0	None	
Health underwriting risk	67.651	None	
Non-life underwriting risk	0	None	
Diversification	-9.435		
Intangible asset risk	0		
Basic Solvency Capital Requirement	71.942		
Calculation of Solvency Capital Requirement			
Operational risk	18.684		
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	90.626		
Capital add-on already set	0		
Solvency capital requirement	90.626		
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 39.246

	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	212.327	622.689
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation	
Linear MCR	39.246
SCR	90.626
MCR cap	40.782
MCR floor	22.657
Combined MCR	39.246
Absolute floor of the MCR	2.500
Minimum Capital Requirement	39.246

De Friesland Zorgverzekeraar N.V.

Public Disclosure Quantitative Reporting Templates

2019

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	425
Investments (other than assets held for index-linked and unit-linked contracts)	320.263
Property (other than for own use)	0
Holdings in related undertakings, including participations	1.776
Equities	38.656
Equities - listed	36.096
Equities - unlisted	2.561
Bonds	263.808
Government Bonds	30.834
Corporate Bonds	181.160
Structured notes	0
Collateralised securities	51.814
Collective Investments Undertakings	12.014
Derivatives	406
Deposits other than cash equivalents	0
Other investments	3.603
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	27.537
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	27.537
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	284.781
Reinsurance receivables	0
Receivables (trade, not insurance)	138.071
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	33.934
Any other assets, not elsewhere shown	5.862
Total assets	810.873

Liabilities	Solvency II value
Technical provisions – non-life	428.895
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)	428.895
TP calculated as a whole	0
Best Estimate	412.180
Risk margin	16.715
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	137
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	24.085
Reinsurance payables	0
Payables (trade, not insurance)	13.708
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	1.695
Total liabilities	468.521
Excess of assets over liabilities	342.352

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	1.448.450	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	160	0	0	0	0	0	0	0	0
Net	1.448.290	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.453.806	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	160	0	0	0	0	0	0	0	0
Net	1.453.646	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	1.415.154	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.415.154	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	49.993	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					1.448.450
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	160
Net	0	0	0	0	0	0	0	1.448.290
Premiums earned								
Gross - Direct Business	0	0	0					1.453.806
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	160
Net	0	0	0	0	0	0	0	1.453.646
Claims incurred								
Gross - Direct Business	0	0	0					1.415.154
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	1.415.154
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	49.993
Other expenses								777
Total expenses								50.770

	Direct business and accepted proportional reinsurance									
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM										
Best estimate										
Premium provisions										
Gross	51.876	0	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	0
Net Best Estimate of Premium Provisions	51.876	0	0	0	0	0	0	0	0	0
Claims provisions										
Gross	360.303	0	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	0
Net Best Estimate of Claims Provisions	360.303	0	0	0	0	0	0	0	0	0
Total Best estimate - gross	412.180	0	0	0	0	0	0	0	0	0
Total Best estimate - net	412.180	0	0	0	0	0	0	0	0	0
Risk margin	16.715	0	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	0
Best estimate	0	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0	0
Technical provisions - total										
Technical provisions - total	428.895	0	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	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	428.895	0	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	51.876
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	51.876
Claims provisions								
Gross	0	0	0	0	0	0	0	360.303
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	360.303
Total Best estimate - gross	0	0	0	0	0	0	0	412.180
Total Best estimate - net	0	0	0	0	0	0	0	412.180
Risk margin	0	0	0	0	0	0	0	16.715
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	428.895
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	428.895

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	15.650	-1.411	1.129	-327	0	0	0	0	0	0	15.041
N-8	0	314.166	28.340	604	-437	-11.795	-11	19	-7				330.878
N-7	536.230	431.866	24.424	-3.280	2.294	390	1	-437					991.488
N-6	633.484	396.976	14.485	-20.398	-2.231	2.095	4.448						1.028.859
N-5	656.547	388.503	17.459	-330	2.321	4.155							1.068.656
N-4	756.778	395.389	20.708	11.402	-8.736								1.175.541
N-3	880.866	396.377	14.943	4.606									1.296.793
N-2	900.359	395.784	24.822										1.320.965
N-1	977.891	355.097											1.332.987
N	1.045.575												1.045.575
													1.429.522
													9.606.782

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	0	1.571	0	0	0	0	0	0	0	0	0	0
N-8	0	47.967	7.045	0	0	0	0	0	0	0	0	0	0
N-7	492.810	51.563	3.921	0	0	0	0	0	0	0	0	0	0
N-6	432.945	14.349	6.383	4.613	6.865	0	0	0	0	0	0	0	0
N-5	440.458	35.485	12.285	4.739	0	0	0	0	0	0	0	0	0
N-4	454.705	39.255	9.741	2.604	0	0	0	0	0	0	0	0	0
N-3	427.896	29.191	10.917	3.107									3.107
N-2	427.280	33.415	81										81
N-1	398.807	8.655											8.655
N	347.720												347.720
													359.562

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	90.885	90.885		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0			0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	251.423	251.423			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	25.572				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	316.781	316.781	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	316.781	316.781	0	0	0
Total available own funds to meet the MCR	316.781	316.781	0	0	
Total eligible own funds to meet the SCR	316.781	316.781	0	0	0
Total eligible own funds to meet the MCR	316.781	316.781	0	0	
SCR	208.566				
MCR	87.442				
Ratio of Eligible own funds to SCR	152%				
Ratio of Eligible own funds to MCR	362%				
Reconciliation reserve					
Excess of assets over liabilities	342.352				
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	251.423				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	0				

	Gross solvency capital requirement	USP	Simplifications
Market risk	33.143		
Counterparty default risk	3.020		
Life underwriting risk	0	None	
Health underwriting risk	152.781	None	
Non-life underwriting risk	0	None	
Diversification	-23.831		
Intangible asset risk	0		
Basic Solvency Capital Requirement	165.112		
Calculation of Solvency Capital Requirement			
Operational risk	43.453		
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	208.566		
Capital add-on already set	0		
Solvency capital requirement	208.566		
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 87.442

	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	412.180	1.448.290
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation	
Linear MCR	87.442
SCR	208.566
MCR cap	93.855
MCR floor	52.141
Combined MCR	87.442
Absolute floor of the MCR	2.500
Minimum Capital Requirement	87.442

N.V. Hagelunie

Public Disclosure Quantitative Reporting Templates

2019

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)	224.086
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	16.598
Equities - listed	16.598
Equities - unlisted	0
Bonds	186.990
Government Bonds	88.203
Corporate Bonds	98.787
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	20.279
Derivatives	220
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:	2.806
Non-life and health similar to non-life	2.806
Non-life excluding health	2.806
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	2.405
Reinsurance receivables	711
Receivables (trade, not insurance)	5.384
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	10.663
Any other assets, not elsewhere shown	3.159
Total assets	249.216

Liabilities	Solvency II value
Technical provisions – non-life	35.860
Technical provisions – non-life (excluding health)	35.860
TP calculated as a whole	0
Best Estimate	32.924
Risk margin	2.936
Technical provisions - health (similar to non-life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	1.384
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	11.195
Derivatives	110
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	0
Reinsurance payables	356
Payables (trade, not insurance)	2.124
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	3.727
Total liabilities	54.756
Excess of assets over liabilities	194.460

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)									
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	
Premiums written										
Gross - Direct Business	0	0	0	0	0	0	90.901	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	0	0	0	0	0	0	41.749	0	0	0
Net	0	0	0	0	0	0	49.151	0	0	0
Premiums earned										
Gross - Direct Business	0	0	0	0	0	0	88.430	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	0	0	0	0	0	0	40.409	0	0	0
Net	0	0	0	0	0	0	48.020	0	0	0
Claims incurred										
Gross - Direct Business	0	0	0	0	0	0	24.433	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	0	0	0	0	0	0	9.878	0	0	0
Net	0	0	0	0	0	0	14.554	0	0	0
Changes in other technical provisions										
Gross - Direct Business	0	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	0	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	0	0	19.116	0	0	0
Other expenses										
Total expenses										

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)				Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
Premiums written									
Gross - Direct Business	0	0	0						90.901
Gross - Proportional reinsurance accepted	0	0	0						0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0	41.749
Net	0	0	0	0	0	0	0	0	49.151
Premiums earned									
Gross - Direct Business	0	0	0						88.430
Gross - Proportional reinsurance accepted	0	0	0						0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0	40.409
Net	0	0	0	0	0	0	0	0	48.020
Claims incurred									
Gross - Direct Business	0	0	0						24.433
Gross - Proportional reinsurance accepted	0	0	0						0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0	9.878
Net	0	0	0	0	0	0	0	0	14.554
Changes in other technical provisions									
Gross - Direct Business	0	0	0						0
Gross - Proportional reinsurance accepted	0	0	0						0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	0	0	0	0	19.116
Other expenses									0
Total expenses									19.116

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

	Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		CA	BE	FR	UK	PT	
Premiums written							
Gross - Direct Business	72.506	5.396	5.183	3.474	2.092	1.018	89.669
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	33.674	1.846	2.640	1.654	924	496	41.234
Net	38.832	3.550	2.543	1.821	1.168	522	48.435
Premiums earned							
Gross - Direct Business	71.855	3.700	5.130	3.488	1.973	1.023	87.168
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	32.704	1.698	2.570	1.595	889	464	39.920
Net	39.150	2.001	2.560	1.893	1.084	560	47.248
Claims incurred							
Gross - Direct Business	18.166	816	2.075	2.272	713	-88	23.953
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	8.397	-47	527	383	346	-10	9.596
Net	9.769	863	1.548	1.889	367	-78	14.357
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	18.171	161	329	212	100	42	19.016
Other expenses							0
Total expenses							19.016

	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
Premiums written							
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
Premiums earned							
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
Claims incurred							
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
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	0	0	0	0	0	0	0
Other expenses							0
Total expenses							0

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	0	0	0	0	0	13.941	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	-9.744	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	23.685	0	0
Claims provisions									
Gross	0	0	0	0	0	0	18.983	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	12.550	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	6.433	0	0
Total Best estimate - gross	0	0	0	0	0	0	32.924	0	0
Total Best estimate - net	0	0	0	0	0	0	30.118	0	0
Risk margin	0	0	0	0	0	0	2.936	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	0	0	0	0	0	0	35.860	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	2.806	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	33.054	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	13.941
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	-9.744
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	23.685
Claims provisions								
Gross	0	0	0	0	0	0	0	18.983
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	12.550
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	6.433
Total Best estimate - gross	0	0	0	0	0	0	0	32.924
Total Best estimate - net	0	0	0	0	0	0	0	30.118
Risk margin	0	0	0	0	0	0	0	2.936
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total								
Technical provisions - total	0	0	0	0	0	0	0	35.860
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	2.806
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	33.054

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative) (absolute amount)												In Current year	Sum of years (cumulative)	
Year	Development year													
	0	1	2	3	4	5	6	7	8	9	10 & +			
Prior											7	7		
N-9	18.882	5.817	440	217	165	6	10	0	0	0		0	25.536	
N-8	18.419	6.974	1.595	-383	69	-30	0	0	0			0	26.644	
N-7	19.612	7.122	650	110	87	0	0	0				0	27.581	
N-6	6.679	11.273	1.660	186	8	3	0					0	19.809	
N-5	20.995	9.527	557	208	46	8						8	21.441	
N-4	30.052	10.969	850	484	53							53	42.409	
N-3	79.404	56.649	2.401	2.541								2.541	140.995	
N-2	14.403	5.020	1.006									1.006	20.429	
N-1	36.287	14.897										14.897	51.184	
N	16.361											16.361	16.361	
												Total	34.873	402.390

Gross undiscounted Best Estimate Claims Provisions (absolute amount)												Year end (discounted data)	
Year	Development year												
	0	1	2	3	4	5	6	7	8	9	10 & +		
Prior											81	81	
N-9	0	0	0	0	0	0	6	6	6	36	33	0	33
N-8	0	0	0	0	0	0	0	0	0	0		0	0
N-7	0	0	0	0	5	-2	-2					-2	0
N-6	0	0	0	151	146	137	239					239	1.641
N-5	0	0	2.146	1.783	1.688	1.634						1.634	70
N-4	0	1.487	414	123	69							69	-119
N-3	60.483	7.495	3.940	-119									-15
N-2	9.988	1.493	-15										1.536
N-1	21.961	1.531											15.519
N	15.491												18.983
												Total	18.983

Underwriting year

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

Gross undiscounted Best Estimate Claims Provisions (absolute amount)												Year end (discounted data)	
Year	Development year												
	0	1	2	3	4	5	6	7	8	9	10 & +		
Prior											0	0	
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0	0
												Total	0

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	35.860	0	0	32	0
Basic own funds	194.460	0	0	-9	0
Eligible own funds to meet SCR	194.460	0	0	-9	0
SCR	43.837	0	0	89	0
Eligible own funds to meet MCR	194.460	0	0	-11	0
Minimum Capital Requirement	10.959	0	0	22	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	5.108	5.108		0	
Share premium account related to ordinary share capital	0	0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	189.352	189.352			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	194.460	194.460	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	194.460	194.460	0	0	0
Total available own funds to meet the MCR	194.460	194.460	0	0	0
Total eligible own funds to meet the SCR	194.460	194.460	0	0	0
Total eligible own funds to meet the MCR	194.460	194.460	0	0	0
SCR	43.837				
MCR	10.959				
Ratio of Eligible own funds to SCR	444%				
Ratio of Eligible own funds to MCR	1774%				
Reconciliation reserve					
Excess of assets over liabilities	194.460				
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	189.352				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	5.659				
Total Expected profits included in future premiums (EPIFP)	5.659				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	21.351	20.997		
2	Counterparty default risk	10.230	0		
3	Life underwriting risk	0	0	None	
4	Health underwriting risk	0	0	None	
5	Non-life underwriting risk	47.201	42.913	None	
6	Intangible asset risk	0	0		
7	Operational risk	2.653	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-14.612	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-5.310	0		
11	Loss absorbing capacity of expected profits Market Risk	-1.219	0		

Calculation of Solvency Capital Requirement

Total undiversified components	60.294
Diversification	-16.457
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	43.837
Capital add-ons already set	0
Solvency capital requirement	43.837

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	-14.612
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	6.618		
		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		30.118	50.492
General liability insurance and proportional reinsurance		0	0
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		0	0
Assistance and proportional reinsurance		0	0
Miscellaneous financial loss insurance and proportional reinsurance		0	0
Non-proportional health reinsurance		0	0
Non-proportional casualty reinsurance		0	0
Non-proportional marine, aviation and transport reinsurance		0	0
Non-proportional property reinsurance		0	0

Linear formula component for life insurance and reinsurance obligations

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

Overall MCR calculation

Linear MCR	6.618
SCR	43.837
MCR cap	19.726
MCR floor	10.959
Combined MCR	10.959
Absolute floor of the MCR	3.700
Minimum Capital Requirement	10.959

Achmea Reinsurance Company N.V.

Public Disclosure Quantitative Reporting Templates

2019

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)	896.000
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	83.554
Equities - listed	83.554
Equities - unlisted	0
Bonds	261.824
Government Bonds	124.889
Corporate Bonds	136.935
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	68.962
Derivatives	912
Deposits other than cash equivalents	468.105
Other investments	12.642
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:	133.069
Non-life and health similar to non-life	90.923
Non-life excluding health	90.733
Health similar to non-life	189
Life and health similar to life, excluding health and index-linked and unit-linked	42.146
Health similar to life	42.091
Life excluding health and index-linked and unit-linked	56
Life index-linked and unit-linked	0
Deposits to cedants	6.305
Insurance and intermediaries receivables	32.147
Reinsurance receivables	1.047
Receivables (trade, not insurance)	2.090
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	14.414
Any other assets, not elsewhere shown	28.052
Total assets	1.113.125

Liabilities	Solvency II value
Technical provisions – non-life	192.938
Technical provisions – non-life (excluding health)	191.717
TP calculated as a whole	0
Best Estimate	171.767
Risk margin	19.950
Technical provisions - health (similar to non-life)	1.220
TP calculated as a whole	0
Best Estimate	908
Risk margin	312
Technical provisions - life (excluding index-linked and unit-linked)	562.907
Technical provisions - health (similar to life)	80.731
TP calculated as a whole	0
Best Estimate	77.419
Risk margin	3.312
Technical provisions – life (excluding health and index-linked and unit-linked)	482.176
TP calculated as a whole	0
Best Estimate	476.714
Risk margin	5.462
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	1.518
Deferred tax liabilities	9.818
Derivatives	1.382
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	5.160
Reinsurance payables	31.934
Payables (trade, not insurance)	5.362
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	17.953
Total liabilities	828.973
Excess of assets over liabilities	284.151

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	362	2	742	0	0	701	28.129	235	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	35	0
Net	362	2	742	0	0	701	28.129	199	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	362	2	746	0	0	701	28.772	235	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	35	0
Net	362	2	746	0	0	701	28.772	199	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	253	0	-99	-7	0	962	37.337	72	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	253	0	-99	-7	0	962	37.337	72	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	0	160	0	0	84	8.814	58	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)				Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
Premiums written									
Gross - Direct Business	0	0	0						0
Gross - Proportional reinsurance accepted	0	0	0						30.171
Gross - Non-proportional reinsurance accepted				173	5.581	1.361	92.599		99.713
Reinsurers' share	0	0	0	10	4.342	1.007	66.469		71.864
Net	0	0	0	163	1.239	354	26.130		58.021
Premiums earned									
Gross - Direct Business	0	0	0						0
Gross - Proportional reinsurance accepted	0	0	0						30.819
Gross - Non-proportional reinsurance accepted				173	5.538	1.361	89.831		96.903
Reinsurers' share	0	0	0	10	4.335	1.070	68.430		73.881
Net	0	0	0	163	1.203	291	21.401		53.840
Claims incurred									
Gross - Direct Business	0	0	0						0
Gross - Proportional reinsurance accepted	0	0	0						38.518
Gross - Non-proportional reinsurance accepted				73	-1.788	-399	-496		-2.610
Reinsurers' share	0	0	0	8	-25	-245	13.567		13.305
Net	0	0	0	64	-1.763	-154	-14.062		22.603
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	-232	-51	2.075		10.908
Other expenses									0
Total expenses									10.908

	Line of Business for: life insurance obligations					Line of business for: life reinsurance obligations			Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Lifereinsurance	
Premiums written									
Gross	0	0	0	0	0	0	57.427	83.717	141.144
Reinsurers' share	0	0	0	0	0	0	57.427	19.912	77.339
Net	0	0	0	0	0	0	0	63.805	63.805
Premiums earned									
Gross	0	0	0	0	0	0	57.427	83.758	141.185
Reinsurers' share	0	0	0	0	0	0	57.427	19.912	77.339
Net	0	0	0	0	0	0	0	63.846	63.846
Claims incurred									
Gross	0	0	0	0	0	0	40.578	50.471	91.050
Reinsurers' share	0	0	0	0	0	0	40.578	7.890	48.469
Net	0	0	0	0	0	0	0	42.581	42.581
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	-174	44.729	44.555
Other expenses									-562
Total expenses									43.992

	Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		CH	BM	DE	ES	GR	
Premiums written							
Gross - Direct Business	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	780	13.261	7.137	0	5.051	0	26.229
Gross - Non-proportional reinsurance accepted	90.555	179	0	2.564	1.550	2.315	97.162
Reinsurers' share	49	14.567	18.946	16.742	1.135	0	51.439
Net	91.285	-1.127	-11.808	-14.178	5.466	2.315	71.952
Premiums earned							
Gross - Direct Business	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	897	11.850	7.511	0	5.028	0	25.286
Gross - Non-proportional reinsurance accepted	88.867	179	0	2.564	1.312	2.217	95.138
Reinsurers' share	45	15.103	18.464	17.816	1.156	0	52.585
Net	89.719	-3.073	-10.954	-15.253	5.183	2.217	67.839
Claims incurred							
Gross - Direct Business	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	569	29.225	5.905	1	2.745	0	38.445
Gross - Non-proportional reinsurance accepted	-2.752	-31	0	-819	-87	-38	-3.728
Reinsurers' share	0	16.231	0	-253	4.058	0	20.036
Net	-2.183	12.963	5.905	-566	-1.400	-38	14.681
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	20.942	-4.983	337	-2.396	138	0	14.037
Other expenses							0
Total expenses							14.037

	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		BB	GB	DE	IE	US	
Premiums written							
Gross	78.122	54.566	881	1.976	2.568	1.678	139.791
Reinsurers' share	0	16.670	0	5.372	741	20.100	42.883
Net	78.122	37.896	881	-3.396	1.826	-18.422	96.909
Premiums earned							
Gross	78.122	54.566	803	1.954	2.568	1.678	139.691
Reinsurers' share	0	16.670	0	5.372	741	20.100	42.883
Net	78.122	37.896	803	-3.418	1.826	-18.422	96.808
Claims incurred							
Gross	47.296	11.652	25.360	1.781	3.284	1.097	90.471
Reinsurers' share	0	5.153	0	4.311	489	14.202	24.156
Net	47.296	6.498	25.360	-2.529	2.795	-13.105	66.316
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	15.636	29.733	-796	318	15	-126	44.780
Other expenses							-562
Total expenses							44.218

	Index-linked and unit-linked insurance			Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
	Insurance with profit participation	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0		0		0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0		0		0	0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	0		0	0	0	0	476.714	476.714
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0		0	0	0	0	56	56
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0		0	0	0	0	476.658	476.658
Risk Margin	0			0			5.462	5.462
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0			0		0	0	0
Best estimate	0		0	0	0	0	0	0
Risk margin	0			0		0	0	0
Technical provisions - total	0			0		0	482.176	482.176
Health insurance (direct business)								
	Contracts without options and guarantees	Contracts with options or guarantees	Annuitants 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			
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			
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	0	0	0	77.419	77.419			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	42.091	42.091			
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	35.328	35.328			
Risk Margin	0			0	3.312			
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0			0	0			
Best estimate	0	0	0	0	0			
Risk margin	0			0	0			
Technical provisions - total	0			0	80.731			

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	-283	637	0	0	0	16	-116	-22	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	-72	0
Net Best Estimate of Premium Provisions	-283	637	0	0	0	16	-116	50	0
Claims provisions									
Gross	227	0	0	0	0	0	2.213	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	227	0	0	0	0	0	2.213	0	0
Total Best estimate - gross	-56	637	0	0	0	16	2.097	-22	0
Total Best estimate - net	-56	637	0	0	0	16	2.097	50	0
Risk margin	0	1	0	0	0	0	250	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	-56	637	0	0	0	16	2.348	-22	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	-72	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	-56	637	0	0	0	16	2.348	50	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	-159	1.480	310	31.180	33.044
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	1.106	211	30.618	31.864
Net Best Estimate of Premium Provisions	0	0	0	-159	374	99	562	1.180
Claims provisions								
Gross	0	0	0	486	63.256	1.399	72.050	139.632
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	189	31.503	204	27.163	59.059
Net Best Estimate of Claims Provisions	0	0	0	297	31.753	1.196	44.887	80.573
Total Best estimate - gross	0	0	0	328	64.736	1.709	103.230	172.676
Total Best estimate - net	0	0	0	138	32.127	1.294	45.449	81.753
Risk margin	0	0	0	311	13.210	138	6.352	20.262
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	0	0	639	77.946	1.848	109.582	192.938
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	189	32.609	415	57.781	90.923
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	449	45.337	1.433	51.801	102.015

Total Non-Life Business

Accident year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

Underwriting year

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

Year	Development year										In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9			10 & +	
Prior												4.883	4.883	
N-9	26.176	24.263	5.399	-2.343	2.816	7	1.457	331	-83	48		48	58.071	
N-8	3.519	3.013	2.459	384	1.179	2.914	150	1.468	0			0	15.086	
N-7	2.042	2.407	325	554	546	149	456	138				138	6.617	
N-6	35.150	27.679	1.300	2	0	-13	0					0	64.118	
N-5	28	256	404	11	3							3	705	
N-4	3.403	10.222	397	148	17							17	14.188	
N-3	69.414	93.935	10.566	146								146	174.061	
N-2	1.855	23.620	4.388									4.388	29.863	
N-1	39.932	22.151										22.151	62.083	
N	582											582	582	
												Total	32.356	425.374

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												51.195	
N-9	4.171.462	10.023	7.925	3.779	1.704	1.204	193	172	371	613		613	
N-8	13.490	9.804	8.296	6.445	3.987	1.743	1.889	4.059	1.564			1.564	
N-7	3.917	4.026	2.362	2.827	2.803	2.786	2.388	2.176				2.176	
N-6	19.725	2.553	270	1.066	943	1.062	858					858	
N-5	2.993	321	1.041	980	1.295	20						20	
N-4	17.267	2.192	1.499	11.003	10.710							10.710	
N-3	105.866	21.859	6.907	4.679								4.679	
N-2	68.164	29.697	9.145									9.145	
N-1	47.987	24.017										24.017	
N	36.568											36.568	
												Total	139.632

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	755.845	0	0	0	0
Basic own funds	284.151	0	0	0	0
Eligible own funds to meet SCR	284.151	0	0	0	0
SCR	132.598	0	0	0	0
Eligible own funds to meet MCR	284.151	0	0	0	0
Minimum Capital Requirement	34.612	0	0	0	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	4.540	4.540		0	
Share premium account related to ordinary share capital	135.479	135.479		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	144.132	144.132			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	284.151	284.151	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	284.151	284.151	0	0	0
Total available own funds to meet the MCR	284.151	284.151	0	0	
Total eligible own funds to meet the SCR	284.151	284.151	0	0	0
Total eligible own funds to meet the MCR	284.151	284.151	0	0	
SCR	132.598				
MCR	34.612				
Ratio of Eligible own funds to SCR	214%				
Ratio of Eligible own funds to MCR	821%				
Reconciliation reserve					
Excess of assets over liabilities	284.151				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	140.019				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	144.132				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	9.800				
Expected profits included in future premiums (EPIFP) - Non- life business	8.474				
Total Expected profits included in future premiums (EPIFP)	18.274				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	78.099	75.841		
2	Counterparty default risk	13.003	0		
3	Life underwriting risk	44.952	0	None	
4	Health underwriting risk	14.679	0	None	
5	Non-life underwriting risk	107.882	28.883	None	
6	Intangible asset risk	0	0		
7	Operational risk	10.892	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-40.827	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-3.267	0		
11	Loss absorbing capacity of expected profits market risk	-5.410			

Calculation of Solvency Capital Requirement

Total undiversified components	220.003
Diversification	-87.406
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	132.598
Capital add-ons already set	0
Solvency capital requirement	132.598

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	-40.827
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	23.861		
		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		637	2
Workers' compensation insurance and proportional reinsurance		0	742
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		16	0
Fire and other damage to property insurance and proportional reinsurance		2.097	2.459
General liability insurance and proportional reinsurance		50	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		138	1.055
Non-proportional casualty reinsurance		32.127	51.800
Non-proportional marine, aviation and transport reinsurance		1.294	1.438
Non-proportional property reinsurance		45.449	31

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	10.752		
		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		511.986	
Total capital at risk for all life (re)insurance obligations			0
Overall MCR calculation			
Linear MCR	34.612		
SCR	132.598		
MCR cap	59.669		
MCR floor	33.149		
Combined MCR	34.612		
Absolute floor of the MCR	3.600		
Minimum Capital Requirement	34.612		