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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



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

S.02.01.02 - Balance sheet

€ 1.000

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	3.84
Gross - Proportional reinsurance accepted	366	2	742	0	0	785	28.002	236	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.979	1.082	0	7.841	1.584	9.236	105.936	13.464	2.20
Net	14.196.091	344.073	742	876.631	609.984	35.794	1.054.210	287.465	1.63
Premiums earned									
Gross - Direct Business	14.200.650	342.364	0	834.180	584.991	45.299	1.132.157	297.707	3.57
Gross - Proportional reinsurance accepted	366	2	746	0	0	795	28.641	. 236	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.979	1.064	0	7.983	1.470	9.064	117.030	12.681	1.96
Net	14.199.037	341.301	746	826.196	583.521	37.030	1.043.768	285.262	1.60
Claims incurred									
Gross - Direct Business	13.617.056	229.307	0	636.037	349.764	25.749	552.984	199.805	36
Gross - Proportional reinsurance accepted	253	0	-99	-7	0	1.287	41.395	48	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	573	100	0	4.151	1.831	9.517	33.107	26.782	22
Net	13.616.736	229.207	-99	631.879	347.933	17.519	561.272	173.071	14
Changes in other technical provisions									
Gross - Direct Business	2.626	29	0	0	-679	707	C	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	0	C	0	
Net	2.626	29	0	0	-679	707	C	0	
Expenses incurred	535.198	102.245	160	237.575	195.107	16.709	360.533	117.780	84
Other expenses									

	Line of Business for: non-lif	Line of Business for: non-life insurance and reinsurance obligations (direct			Line of business for:			
	business and a	ccepted proportional r	einsurance)					
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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	contracts and relating to	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
			Total Top 5 and home
	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations	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	5.537.7.27		3.337.717
Gross	-314.173		-314.173
01033	-314.175		-314.173
Reincurers' chare	-30.003		
Reinsurers' share	275 210		275 246
Net	-275.310		
	-275.310 354.948		-275.310 354.948 14.848

	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

S.23.01.22 - Own funds €1.000

Second Content		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
100 100	assic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Company Comp	rdinary share capital (gross of own shares)	410.820	410.820		0	
The content of the					0	
Secondary Anniewing Anni	are premium account related to ordinary share capital	10.590.446	10.590.446		0	
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Section Comment Comm	bordinated liabilities			473.447	1.579.821	
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pected profits included in future premiums (EPIFP) - Non- life business 182.253 182.253	· ·	748.117	748.117			
			930.370			

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
	Market risk	2.365.441	2.325.334		
!	Counterparty default risk	273.244	0		
1	Life underwriting risk	1.791.025	0	None	Catastrofe ris
1	Health underwriting risk	1.773.403	309.718	None	
i	Non-life underwriting risk	892.218	726.432	None	
i	Intangible asset risk	10	0		
•	Operational risk	599.477	0		
}	Loss-absorbing capacity of technical provisions	-39	0		
)	Loss-absorbing capacity of deferred taxes	-618.602	0		
.0	Loss-absorbing capacity of expected profits Underwriting Risk	-73.270	-73.270		
.1	Loss absorbing capacity of expected profits Market Risk	-147.963	-147.963		

Calculation	of Colyoney	Canital Do	quiromont

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

													Inclusion in the scope of group supervision	Group solvency calcula
Identification code of the undertaking	Type of code of the ID of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/nor mutual)	s Supervisory Authority	% capital share	% used for the establishment of accounting consolidated	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency		Date of ecision if Method used and under m rt. 214 is treatment of the under
								accounts				calculation		applied
	LEI	Achmea Pensioen- en Levensverzekeringen N.V.	Life undertakings	NV		De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
724500675U8C745IAV11 7245006454W07413K777	LEI	Achmea Schadeverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
724500F454W07413KZ77 KCSNI 10220	LEI	Achmea Interne Diensten N.V. Klant Contact Services B.V.	Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35	NV			100%				Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation Method 1: Full consolidation
KCSNL10220 KCDNL10270	Specific code Specific code	Klant Contact Services B.V. Klant Contact Diensten B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV BV	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full consolidation Method 1: Full consolidation
724500701MH1FHIOV531	Specific code	Arbmaa B V	Mixed financial holding company as defined in Art. 21251 [h] of Directive 2009/138/EC	BV	Non-mutual		100%	200%	100%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full consolidation
FFFHNI 10450	Specific code	Achmea Africa Holding B.V. (in liquidation)	Other	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Adjusted equity me
724500CRDR8K9UWK5986	LEI	N.V. Haselunie	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
ARNL20500	Specific code	Stichting Achmea Rechtsbijstand	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Foundation	Non-mutual		100%	100%	100%	Stichting	Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
NSHHNL20900	Specific code	Inshared Holding B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
INSHNLNL20910	Specific code	Inshared Nederland B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
INSHSNL20920	Specific code	Inshared Services B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	ŧν	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
HSERVNL20930	Specific code	HJ. Services B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
CSNL20940 SI SHARNI 20050	Specific code Specific code	Online Claims Services B.V. Legal Shared B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Begulation (EU) 2015/85	BV BV	Non-mutual Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full consolidation Method 1: Full consolidation
GLSHARNL20950 LITNL20950	Specific code Specific code	Legal Shared B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV BV	Non-mutual Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full consolidation Method 1: Full consolidation
24500VJ4IH43GZTU336	LEI	Achmea Pensioenservices N.V.	Other	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full complication Method 1: Adjusted equity m
GCVNL30500	Specific code	Achmea Pensioenserviors N.V. Achmea Grond C.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	CV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Adjusted equity in
OCVNL30510	Specific code	Achmea Ontwikkeling C.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	CV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
WCVNL30520	Specific code	Woonalliantie Woerden C.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	cv	Non-mutual		98%	98%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
4500AFVHXP1A09F194	LÉI	Syntrus Achmea Real Estate & Finance B.V.	Credit institutions, investment firms and financial institutions	BV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Sectoral rules
BNL41100	Specific code	Achmea Visitgoed Beheer B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
%LNL41200	Specific code	Achmea Woninghypotheken B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
P&INL41300	Specific code	Achmea Woninghypotheken II B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	8V	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
P&INI41400	Specific code	Achmea Woninghypotheken III B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	8V	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
SBVNL42000	Specific code	Residex B.V.	Other	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Adjusted equity r
ILBNL46000 PLANNL46500	Specific code Specific code	Achmea Non-Life Beleggingen B.V. Wasenplan B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Other	BV BV	Non-mutual Non-mutual		100%	100%	100%		Dominant Significant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full consolidation Method 1: Adjusted equity of
PEANNL46500 P&LBNL47000	Specific code Specific code	Wagenplan B.V. AP&L Beleggingen B.V.	Other Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35	BV BV	Non-mutual Non-mutual		100%	100%	100%		Significant Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Adjusted equity in Method 1: Full consolidation
4500L0831X0X2AQ31	Specific code	Achmea Reinsurance Company N.V.	Reinsurance undertakings as denned in Article 1 (53) of Delegated Regulation (EU) 2015/35 Reinsurance undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
	LEI	Eureko Claims Centre B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual	De resultation unit	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full complidatio
4500ZL4PEM4Q5XCL78	LEI	Achmea Investment Management B.V.	Credit institutions, investment firms and financial institutions	BV		De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Sectoral rules
NL61330	Specific code	Pim Muller B.V.	Ancillary services undertakine as defined in Article 1 (53) of Defenated Regulation (EU) 2015/35	BV	Non-mutual		Head	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidatio
ITNL613700	Specific code	Achmea Vitaliteit B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
AHN164000	Specific code	Frexit Holding B.V.	Other	8V	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Adjusted equity
ASRTNL64010	Specific code	Frexit Assurantiën B.V.	Other	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Adjusted equity
ASRDNL64020	Specific code	Frexit Assuradeuren B.V.	Other	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Adjusted equity
4500HIKX3QVUQF9G08	LEI	Achmea Zorgverzekeringen N.V.	Non-Life undertakings	NV		De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
4500UF2OB0JOKVS184 4500NMBSMOP030HT48	LEI LEI	Zilveren Kruis Zorgverzekeringen N.V. FBTO Zorgverzekeringen N.V.	Non-Life undertakings Non-Life undertakings	NV NV		De Nederlandsche Bank De Nederlandsche Bank	100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full consolidatio Method 1: Full consolidatio
4500NMBSMOP030HT48 SHIPNI 20020	Sperific roote	PBTO Zorgverzekeringen N.V.	Non-Life undertakings Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35	NV NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full consolidatio
4500LQZD01FC0P082	Specific code	Inshared IP B.V. Interpolis Zorgverzekeringen N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Non-Life undertakings	NV NV		De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full consolidation Method 1: Full consolidation
KNL71100	Specific code	Zilveren Kruis Zorgkantoor N.V.	Other	NV	Non-mutual	De recentation date.	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Adjusted equity
2450019GNBB358BY08B	LEI	Eurocross Assistance Netherlands B.V.	Ancillary services undertakine as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
57004FT6UT730GHU62	LEI	Eurocross International Central Europe SRO	Ancillary services undertakine as defined in Article 1 (53) of Defenated Regulation (EU) 2015/35	SRO	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidatio
IBNL71240	Specific code	Eurocross International Bulgaria EOOD	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	EOOD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
OCENL71250	Specific code	Eurocross Assistance Suriname & Caribbean N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidatio
SISTRNL76120	Specific code	Eurocross Assistance Saglik Destek Hizmetleri Ticaret Limited Sirketi	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidatio
ERVNL71300	Specific code	Achmea Services N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidatio
450060NL5KPVXZN876	LEI	De Friesland Zorgverzekeraar N.V. Arhmea Instruction Fund B.V.	Non-Life undertakings	NV		De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidatio
HIFNL72400	Specific code		Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual						Dominant	100%	Included into scope of group supervision	
4500W371T10PQK6G51 4500AH42V5XRRC9F40	LEI	De Friesland Verzekeringen B.V. Arhmea Bank N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Credit institutions, investment firms and financial institutions	BV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidatio Method 1: Sectoral rules
4500AH4ZV5XBBCPE49 ISTNL76000	Specific code	Achmea Bank N.V. Zilvenen Kruis Health Services N.V.	Credit institutions, investment firms and financial institutions Ancillary services undertaking as defined in Article 2 (53) of Defended Regulation (EU) 2015/35	NV NV	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Sectoral rules Method 1: Full consolidatio
	Specific code	Stool Robour N V	Other	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full complication Method 1: Adjusted anuity
#ON25K83100	Specific code	Union Zdravotna Poist'ovna A.S.	Institutions for occupational retirement provision	AS		National Bank of Slovakia	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Sectoral rules
7900BFCN0000010981	LEI	Union Poist'owna A.S.	Composite insurer	AS	Non-mutual	National Bank of Slovakia	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidatio
9000AH2PGZNAVJFXS3	LEI	Eureko Sigorta A.S.	Non-Life undertakings	AS		Central Bank of the Republic of Turkey	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidatio
1CA87200	Specific code	Achmea Canada Holding Inc.	Other	INC	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Adjusted equity
MCA87210	Specific code	Onlia Holding Inc.	Other	INC	Non-mutual		50%	50%	50%		Significant	50%	Included into scope of group supervision	Method 1: Adjusted equity
HPL88010	Specific code	AFFGS Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Adjusted equity
MIRL88600	Specific code	Liberty Wealth Management Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Adjusted equity
38005MTA4315515X40	LEI	Interamerican Hellenic Life Insurance Company S.A.	Composite insurer Next life undertakings	SA SA		Bank of Greece	100%	100%	100%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full consolidatio
38005C31V5KC4ZEP91 CCATGR89120	LEI Specific code	Interamerican Assistance General Insurance Company S.A. Interassistance Commercial Company of Automobile and Tourism S.A.	Non-Life undertakings Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35	SA SA	Non-mutual	bank or Greece	100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full consolidatio Method 1: Full consolidatio
NTORGRE9130	Specific code Specific code	Interassistance Commercial Company of Automobile and Tourism S.A. Mentor Assessors, Estimators, Engineers S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA SA	Non-mutual Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full consolidatio
38003TXYKS17DBRK66	LEI	Interamerican Property & Casualty Insurance Company S.A.	Non-Life undertakings as denned in Article 1 (53) of Delegated Regulation (EU) 2015/35 Non-Life undertakines	SA SA		Bank of Greece	100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidatio
GR89500	Specific code	Athinaiki General Clinic S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Full consolidatio
DIFIRSTGR89700	Specific code	Modern Private Medical Group Practice Medical Company S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidatio
SISTRAGR89900	Specific code	Interassistance Road Assistance Services S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
RVNLA71300	Specific code	Achmea Indicia Iselect B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual		50%	50%	50%		Significant	50%	Included into scope of group supervision	Method 1: Proportional con
HFNLA72400	Specific code	Catventures Games B.V.	Other	BV	Non-mutual		52%	52%	52%		Dominant	52%	Included into scope of group supervision	Method 1: Adjusted equity
RVNLB71300	Specific code	Dispatch Nederland B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	8V	Non-mutual		63%	63%	63%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidation
IRLASSO00	Specific code	Eureko Ireland Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Adjusted equity
HRL888000	Specific code	AFFC Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Adjusted equity
RLNLA30100 MIRLA88600	Specific code Specific code	Life Sciences Partners B.V. Allied Insurance Consultants Ltd.	Other Other	LTD	Non-mutual Non-mutual		80% 100%	100%	80% 100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Adjusted equity Method 1: Adjusted equity
MIRLA88600 MIRL888600	Specific code Specific code	Allied Insurance Consultants Ltd. Liberty Mortgage Corporation Ltd.	Other Other	LTD	Non-mutual Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Adjusted equity Method 1: Adjusted equity
MIRLE88600 MIRLE88600	Specific code Specific code	Liberty Mortgage Corporation Ltd. Liberty Nominees Ltd.	Other Other	LTD	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Adjusted equity Method 1: Adjusted equity
MIRLCESSOO ERVNLC71300	Specific code Specific code	Liberty Nominees Ltd. Dispatch Systems B.V.	Other Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35	BV	Non-mutual Non-mutual		63%	100%	63%		Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Adjusted equity Method 1: Full consolidatio
	Specific code	Union Broker SRD	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SRO	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Full consolidatio
IIONSKA83500														
	Specific code Specific code	LAM Real Estate Opportunities Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	Method 1: Adjusted equity of
IONSKA83500 MIRLD88600 ISO0ISF6J6NWUK750					Non-mutual Non-mutual		100%	100%		Stichting	Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision	Method 1: Adjusted equity Method 1: Full consolidatio

Achmea Pensioen- en Levensverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates



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

S.02.01.02 - Balance sheet

€ 1.000

Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate	0 0 0 0 0
TP calculated as a whole	0 0
	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	U
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: no	on-life insurance and reins	urance obligations (direct l	ousiness and accepted pr	oportional reinsurance)		
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	0	0	0	0	0	C	(0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C	(0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	C	(0	
Net	0	0	0	0	0	C		0	
Premiums earned									
Gross - Direct Business	0	0	0	0	0	C		0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C		0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	C		0	
Net	0	0	0	0	0	C		0	
Claims incurred									
Gross - Direct Business	0	0	0	0	0	C		0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C		0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	C	(0	
Net	0	0	0	0	0	C		0	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0		0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C		0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	C	(0	
Net	0	0	0	0	0	C		0	
Expenses incurred	0	0	0	0	0	C		0	
Other expenses									
Total expenses									

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

	Line of Business for: life insurance obligations Line of business for: life einsurance obligations						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	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	0	54.815	55.480	83.246	0	0	0	0	193.541	
Other expenses									12.714	
Total expenses									206.254	

5.12.01.02 - Life and Health SLT Technical Provisions

		Index-linked and unit-linked insurance Other life insurance						Annuities stemming		
	Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
Technical provisions calculated as a whole	0	0			0			0	0	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	0	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	0	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	0	0	44.753.079
Risk Margin	670.342	50.046			847.349			0	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
Technical provisions - total	15.286.413	8.320.747			22.839.666			0	0	46.446.826

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

	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

S.23.01.01 - Own funds €1.00

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	iotai	Hei 1 - uni estricteu	Her I - restricted	Hei Z	Tiel 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	4 450 267	3.435.394	0	0	714.873
Total available own funds to meet the SCR	4.150.267				/14.8/3
Total available own funds to meet the MCR	3.435.394	3.435.394	0	0	242 502
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	U	U	
SCR	2.291.219				
MCR	1.031.048				
Ratio of Eligible own funds to SCR	165%				
Ratio of Eligible own funds to MCR	333%				
Telebook Englishe Children Comen	33370				
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	2.331.224				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve	1.599.043				
verour illegion i lezel se	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				
	223.270				

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 Salvanav	Canital	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 marine, aviation and transport reinsurance Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations		0	
Non-proportional property reinsurance	1.104.019		
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations	1.104.019		
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result	1.104.019	Net (of reinsurance/SPV) best estimate and TP	Net (of reinsurance/SPV)
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits	1.104.019	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV)
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits	1.104.019	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.467.348	Net (of reinsurance/SPV)
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations	1.104.019	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.467.348 142.555	Net (of reinsurance/SPV)
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations	1.104.019	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.467.348 142.555 8.270.701	Net (of reinsurance/SPV)
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations	1.104.019	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.467.348 142.555 8.270.701	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations	1.104.019	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.467.348 142.555 8.270.701	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation	1.104.019	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.467.348 142.555 8.270.701 21.872.475	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR		Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.467.348 142.555 8.270.701 21.872.475	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR	1.104.019	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.467.348 142.555 8.270.701 21.872.475	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR MCR cap	1.104.019 2.291.219	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.467.348 142.555 8.270.701 21.872.475	Net (of reinsurance/SPV) total capital at risk
Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations	1.104.019 2.291.219 1.031.048	Net (of reinsurance/SPV) best estimate and TP calculated as a whole 14.467.348 142.555 8.270.701 21.872.475	Net (of reinsurance/SPV) total capital at risk

1.031.048

Minimum Capital Requirement

Achmea Schadeverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates



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

S.02.01.02 - Balance sheet €1.000

Technical provisions – non-life (excluding health) 2.607.370 Te calculated as a whole 0 Best Estimate 2.520.225 Risk margin 87.145 Technical provisions – health (similar to non-life) 343.896 Te 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) 0 Best Estimate 2.757.372 Technical provisions - health (similar to life) 0 Best Estimate 2.710.329 Risk margin 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0	Liabilities	Solvency II value
TP calculated as a whole 2,520,225 Best Estimate 2,520,225 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 Technical provisions - health (similar to life) 0 Best Estimate 2,703,292 Risk margin 4,043 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - index-linked and unit-linked 0 Techn	Technical provisions – non-life	2.951.266
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 322.345 Risk margin 11.551 Technical provisions - life (excluding index-linked and unit-linked) 2.757.372 Technical provisions - health (similar to life) 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 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions of index-linked and unit-linked 0 </td <td>Technical provisions – non-life (excluding health)</td> <td>2.607.370</td>	Technical provisions – non-life (excluding health)	2.607.370
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 TP calculated as a whole 0 Best Estimate 0 Best Estimate 2.703.29 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 – life (excluding health and index-linked and unit-linked) 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Technical provisions – index-linked and unit-linked 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Technical provisions – index-linked and unit-linked 0 Technical provisions – index-linked and unit-linke	TP calculated as a whole	0
Technical provisions - health (similar to non-life) 343.896 TP calculated as a whole 0 Best Estimate 323.45 Risk margin 11.551 Technical provisions - life (excluding index-linked and unit-linked) 2.757.372 Technical provisions - lealth (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 Pr calculated as a whole 0 Best Estimate 0 Risk margin 0 Technical provisions – lindex-linked and unit-linked on 0 0 Ter calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Per calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions of the rith an etchnical provisions 1.3 Per catality and the provisions of the rith an etchnic	Best Estimate	2.520.225
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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 Te 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 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Best Estimate 0 Risk margin 0 Technical provisions - index-linked and unit-linked 0 Postinate liabilities 0 Destract stabilities 0	Technical provisions - health (similar to non-life)	343.896
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 Technical provisions - health (similar to life) 0 Best Estimate 2.710.329 Risk margin 47.043 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Pro calculated as a whole 0 Best Estimate 0 Risk margin 0 Technical provisions - index-linked and unit-linked 0 Risk margin 0 Technical provisions - index-linked and unit-linked 0 Proalculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions other than technical provisions 8.130 Persion benefit obligations 0 Deposits from reinsurers 155 Defived tax liabilities 155 Derivatives 2.246 Debts owed to credit institutions 96 Insurance & intermedi	TP calculated as a whole	0
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 Risk margin 0 Contingent liabilities 0 Provisions other than technical provisions 8.130 Pension benefit obligations 0 Deposits from reinsurers 155 Deferred tax liabilities 155 Deferred tax liabilities 10 Derivatives 12.246 Debts owed to credit institutions 9 Financial liabilities other than debts owed to credit instituti	Best Estimate	332.345
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 oberity obliquitions 0 Contingent liabilities 0 Pension benefit obligations 0 Deposits from reinsurers 155 Deferred tax liabilities 155 Deferred tax liabilities 16 Dets owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 982 Insurance & intermediaries payables 56.781 Reissurance payables 56.781 Subordinated liabilities not in BOF	Risk margin	11.551
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 15 Deferred tax liabilities 15 Deferred tax liabilities 16 Dests owed to credit institutions 98 Insurance & intermediaries payables 136,954 Reinsurance payables 56,781 Payables (trade, not insurance) 99,490 Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 0	Technical provisions - life (excluding index-linked and unit-linked)	2.757.372
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 Best Estimate 0 Octal provisions – index-linked and unit-linked 0 TP calculated as a whole 0 Best Estimate 0 Obest Estimate 0 Octal provisions of the strain provisions 0 Provision so ther than technical provisions 8.130 Pension benefit obligations 0 Deposits from reinsurers 15 Deferred tax liabilities 15 Deferred tax liabilities 15 Deferred tax liabilities 12,246 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 98 Insurance & intermediaries payables	Technical provisions - health (similar to life)	2.757.372
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 155 Defired tax liabilities 15 Debts owed to credit institutions 0 Insurance & intermediaries payables 12.246 Debts owed to credit institutions 98.2 Insurance & intermediaries payables 98.2 A payables (trade, not insurance) 99.490 Subordinated liabilities on tin BOF 0 Subordinated liabilities in BOF 0 Subordinated liabilities, not elsewhere shown 82.853 Total liabilities, no	TP calculated as a whole	0
Technical provisions – life (excluding health and index-linked and unit-linked) 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Technical provisions – index-linked and unit-linked 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions other than technical provisions 8.130 Pension benefit obligations 0 Deposits from reinsurers 155 Deferred tax liabilities 155 Derivatives 12.246 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 982 Insurance & intermediaries payables 36.781 Reinsurance payables 56.781 Payables (trade, not insurance) 99.490 Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities on tin BOF 6.265.552	Best Estimate	2.710.329
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 159.322 Derivatives 12.246 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 982 Insurance & intermediaries payables 36.954 Reinsurance payables 56.781 Payables (trade, not insurance) 99.490 Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities, not elsewhere shown 82.65.552	Risk margin	47.043
Best Estimate 0 Risk margin 0 Technical provisions – index-linked and unit-linked 0 Te 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 92 Insurance & intermediaries payables 136.954 Reinsurance payables 136.954 Reinsurance payables (trade, not insurance) 99.490 Subordinated liabilities on the BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities, not elsewhere shown 82.853 Total liabilities 6.265.552	Technical provisions – life (excluding health and index-linked and unit-linked)	0
Risk margin 0 Technical provisions – index-linked and unit-linked 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions other than technical provisions 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 (trade, not insurance) 99.490 Subordinated liabilities 0 Subordinated liabilities in BOF 0 Any other liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities, not elsewhere shown 6.265.552	TP calculated as a whole	0
Technical provisions – index-linked and unit-linked 0 Technical provisions – index-linked and unit-linked 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 9 Insurance & intermediaries payables 3 Insurance & intermediaries payables 136.954 Reinsurance payables (trade, not insurance) 99.490 Subordinated liabilities on the BOF 0 Any other liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities, on elsewhere shown 82.853	Best Estimate	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 in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities, not elsewhere shown 82.853	Risk margin	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 not in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities 6.265.552	Technical provisions – index-linked and unit-linked	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 (trade, not insurance) 99.490 Subordinated liabilities not in BOF 0 Subordinated liabilities not in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities 6.265.552	TP calculated as a whole	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 (trade, not insurance) 99.490 Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities, not elsewhere shown 82.853	Best Estimate	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 82 Insurance & intermediaries payables 136.954 Reinsurance payables (trade, not insurance) 99.490 Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities, not elsewhere shown 82.853	Risk margin	0
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 in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities 6.265.552	Contingent liabilities	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 in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities 6.265.552	Provisions other than technical provisions	8.130
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	Pension benefit obligations	0
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 not in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities 62.65.552	Deposits from reinsurers	155
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 not in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities 6.265.552	Deferred tax liabilities	159.322
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 on tin BOF 0 Subordinated liabilities not in BOF 0 Any other liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities (BOF 5.552	Derivatives	12.246
Insurance & intermediaries payables 136.954 Reinsurance payables 56.781 Payables (trade, not insurance) 99.490 Subordinated liabilities 0 0 Subordinated liabilities not in BOF 0 Any other liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities (BOF 5.552	Debts owed to credit institutions	0
Reinsurance payables 56.781 Payables (trade, not insurance) 99.490 Subordinated liabilities 0 Subordinated liabilities in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities 6.265.552	Financial liabilities other than debts owed to credit institutions	982
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	Insurance & intermediaries payables	136.954
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	Reinsurance payables	56.781
Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities 6.265.552	Payables (trade, not insurance)	99.490
Subordinated liabilities in BOF 0 Any other liabilities, not elsewhere shown 82.853 Total liabilities 6.265.552	Subordinated liabilities	0
Any other liabilities, not elsewhere shown 82.853 Total liabilities 6.265.552	Subordinated liabilities not in BOF	0
Total liabilities 6.265.552	Subordinated liabilities in BOF	0
	Any other liabilities, not elsewhere shown	82.853
Excess of assets over liabilities 1.133.146	Total liabilities	6.265.552
	Excess of assets over liabilities	1.133.146

			Line of Business for: no	on-life insurance and reins	urance obligations (direct b	ousiness and accepted pro	portional 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	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	26.325	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	196	0	7.201	7.726	1.776	71.158	3.653	
Net	0	329.270	0	746.086	531.514	28.489	827.715	271.116	
Premiums earned									
Gross - Direct Business	0	327.806	0	706.029	517.060	30.018	866.015	272.804	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	26.325	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	194	0	6.681	7.650	1.774	70.460	3.648	
Net	0	327.611	0	699.347	509.410	28.245	821.880	269.156	
Claims incurred									
Gross - Direct Business	0	226.014	0	563.935	294.832	9.755	469.841	166.590	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	14.397	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	12	0	2.402	144	-187	3.915	-1.100	
Net	0	226.002	0	561.533	294.688	9.942	480.323	167.691	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	0	0	0	
Net	0	0	0	0	0	0	0	0	
Expenses incurred	0	94.315	0	202.803	178.195	12.779	298.531	108.885	
Other expenses									

	Line of Business for: non-lif business and a	e insurance and reinsu						
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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	
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					3.037.30
Gross - Proportional reinsurance accepted	0	0	0					26.325
Gross - Non-proportional reinsurance accepted				0	0	0	0	(
Reinsurers' share	54	41	0	0	0	0	0	90.50
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					14.39
Gross - Non-proportional reinsurance accepted				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					
Gross - Proportional reinsurance accepted	0	0	0					
Gross - Non- proportional reinsurance accepted				0	0	0	0	
Reinsurers'share	0	0	0	0	0	0	0	(
Net	0	0	0	0	0	0	0	
Expenses incurred	49.055	48.279	0	0	0	0	0	992.84
Other expenses								4.11
Total expenses								996.96

			Line of Business for: Ii	fe insurance obligations			Line of business for: life		
	Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	non-life insurance	Health reinsurance	Life-reinsurance	Total
Premiums written									
Gross	357.241	0	C	0	0	0	21.728	0	378.969
Reinsurers' share	87.178	0	C	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	C	0	0	0	21.728	0	382.142
Reinsurers' share	87.178	0	C	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	C	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	C	0	0	0	0	0	0
Expenses incurred	89.716	0	C	0	0	0	11.852	0	101.568
Other expenses									1.626
Total expenses									103.193

5.12.01.02 - Life and Health SLT Technical Provisions

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

	Health insurance (direct l	ousiness)		Annuities stemming		
		Contracts without options and guarantees	Contracts with options or guarantees	from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
Technical provisions calculated as a whole	0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0			0	0	0
Technical provisions calculated as a sum of BE and RM Best Estimate						
Gross Best Estimate		2.726.448	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
Best estimate		0	0	0	0	0
Risk margin	0			0	0	0
Technical provisions - total	2.773.492			0	-16.120	2.757.372

S.17.01.02 - Non-life Technical Provisions

				Direct busines	s and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	C	0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	C	0	0	
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	
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		952	1
Net Best Estimate of Premium Provisions	0	115	0	73.604	26.633	726	38.607	-576	
Claims provisions Gross	0	332.187	0	1.302.197	47.043	9.605	282.917	607.538	
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	
Net Best Estimate of Claims Provisions	0	331.751	0	1.271.787	45.552	9.337	272.722	585.826	
Total Best estimate - gross	0	332.345	0	1.377.741	75.998	10.829	343.491	607.914	
Total Best estimate - net	0	331.866	0	1.345.390	72.185	10.063	311.329	585.250	
Risk margin	0	11.551	0	42.037	4.019	374	14.813	21.843	
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	0	0	0	0	c	0	0	
Best estimate	0	0	0	0	0	C	0	0	
Risk margin	0	0	0	0	0	C	0	0	(
Technical provisions - total									
Technical provisions - total	0	343.896	0	1.419.777	80.018	11.203	358.305	629.757	-
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	(
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	

	Direct business	s and accepted proportion	al reinsurance		Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	C	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	C	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	986	4.533	0	0	0	0	C	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	C	27.754
adjustment for expected losses due to counterparty default								
Net Best Estimate of Premium Provisions	967	4.520	0	0	0	0	C	144.596
Claims provisions								
Gross	90.325	8.408	0	0	0	0	C	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	C	64.512
Net Best Estimate of Claims Provisions	90.325	8.408	0					
Total Best estimate - gross	91.311	12.941	0					
Total Best estimate - net	91.292	12.928	0		0		C	
Risk margin	3.348	711	0	0	0	0	C	98.696
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	0	0	0	0	C	0
Best estimate	0	0	0				C	
Risk margin	0	0	0	0	0	0	C	0
Technical provisions - total								
Technical provisions - total	94.659	13.652	0	0	0	0	C	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	C	92.266
Technical provisions minus recoverables from reinsurance/SPV and	94,640	13.638	0	0	0	0	C	2.859.000
Finite Re - total				_				

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

(absolute am	ount)												
						Development year						In Current year	Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	iii Cuireiit year	(cumulative)
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	1.577.91
N-8	852.189	360.660	98.498	57.543	42.827	32.345	17.202	20.945	16.971			16.971	1.499.17
N-7	901.394	399.085	114.581	70.363	38.818	29.674	20.563	18.193				18.193	1.592.67
N-6	975.331	485.783	117.635	71.052	40.433	30.683	23.246					23.246	1.744.16
N-5	886.943	405.566	114.484	58.912	41.686	36.831						36.831	1.544.42
N-4	939.408	416.445	101.701	73.679	47.483							47.483	1.578.71
N-3	1.057.344	421.867	119.138	73.580								73.580	1.671.92
N-2	929.728	419.805	103.260									103.260	1.452.79
N-1	1.078.030	435.452										435.452	1.513.48
V	1.015.964											1.015.964	1.015.96
											Total	1.825.665	15.191.23

						Development year						Year en
						Development year						(discounted
ar	0	1	2	3	4	5	6	7	8	9	10 & +	laisconnicea
or											223.021	22
1	0	0	0	0	0	0	59.607	63.567	49.685	33.933		3
3	0	0	0	0	0	109.305	87.130	88.727	72.990			7
,	0	0	0	0	121.112	89.154	70.558	65.377				6
ò	0	0	0	183.293	130.219	106.722	79.290					7
	0	0	276.202	214.406	169.624	128.940						12
l	0	373.374	291.492	240.299	191.367							19
	886.899	432.705	290.271	234.023								23
	903.064	434.975	300.426									30
	888.931	429.104										42
	919.157											92
N	919.157											Total

Underwriting year

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

lute amou	itj											
	Development year										Year en	
	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted
											()
	0	0	0	0	0	0	0	0	0	0		
	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0				
	0	0	0	0	0	0	0					
	0	0	0	0	0	0						
	0	0	0	0	0							
	0	0	0	0								
	0	0	0									
	0	0										
	0											

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

S.23.01.01 - Own funds € 1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	681	681		0	
Share premium account related to ordinary share capital	165.775	165.775		0	
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	
Surplus funds	0	0			
Preference shares	0		0	0	
Share premium account related to preference shares	0		0	0	
Reconciliation reserve	966.691	966.691			
Subordinated liabilities	0		0	0	
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	7.100				
as Solvency II own funds Deductions					
Deductions for participations in financial and credit institutions Total basic own funds after deductions	1.126.046	1.126.046	0	0	
Total basic own lunus after deductions	1.120.046	1.126.046	U	U	
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	0			0	
on demand	0				
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds	0			0	
Total ancillary own funds	0			0	
Available and eligible own funds Total available own funds to meet the SCR	1.126.046	1.126.046	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	
Total eligible own funds to meet the MCR	1.126.046	1.126.046	0	0	
Total engage own units to meet the men			-		
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				
	0				
Foreseeable dividends, distributions and charges	455 455				
Foreseeable dividends, distributions and charges Other basic own fund items	166.456				
Other basic own fund items	166.456				
Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve	0				
Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve Expected profits	966.691				
Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve	0				

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		

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

Other information on SCK	
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	
Income protection insurance and proportional reinsurance		331.866	329.267
Workers' compensation insurance and proportional reinsurance		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	(
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	C
Non-proportional health reinsurance		0	(
Non-proportional casualty reinsurance		0	(
Non-proportional marine, aviation and transport reinsurance		0	(
Non-proportional property reinsurance		0	0
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			C
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 Zorgverzekeringen N.V. (consolidated)

Public Disclosure Quantitative Reporting Templates



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

S.02.01.02 - Balance sheet

€ 1.000

echnical provisions – non-life echnical provisions – non-life (excluding health) P calculated as a whole eest Estimate lisk margin echnical provisions - health (similar to non-life) P calculated as a whole	4.352.409 0 0 0 0 4.352.409 0 4.187.254
P calculated as a whole lest Estimate lisk margin echnical provisions - health (similar to non-life) P calculated as a whole	0 0 0 4.352.409 0
iest Estimate lisk margin echnical provisions - health (similar to non-life) P calculated as a whole	0 0 4.352.409 0
ilsk margin echnical provisions - health (similar to non-life) P calculated as a whole	0 4.352.409 0
echnical provisions - health (similar to non-life) P calculated as a whole	4.352.409 0
P calculated as a whole	0
. E. v.	4.187.254
est Estimate	
isk margin	165.155
echnical provisions - life (excluding index-linked and unit-linked)	0
echnical provisions - health (similar to life)	0
P calculated as a whole	0
est Estimate	0
isk margin	0
echnical provisions – life (excluding health and index-linked and unit-linked)	0
P calculated as a whole	0
est Estimate	0
isk margin	0
echnical provisions – index-linked and unit-linked	0
P calculated as a whole	0
lest Estimate	0
isk margin	0
ontingent liabilities	0
rovisions other than technical provisions	0
ension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Perivatives	1.420
Debts owed to credit institutions	0
inancial liabilities other than debts owed to credit institutions	0
nsurance & intermediaries payables	341.290
einsurance payables	0
ayables (trade, not insurance)	2.369
ubordinated liabilities	0
ubordinated liabilities not in BOF	0
ubordinated liabilities in BOF	0
ny other liabilities, not elsewhere shown	47.821
otal liabilities	4.745.309
xcess of assets over liabilities	3.320.179

olociozioz i remiano, ciamo ana expenses	<u>'</u>										
		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	C	0			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	1.449	0	0	0	0	0	C	0			
Net	14.080.441	0	0	0	0	0	C	0			
Premiums earned											
Gross - Direct Business	14.085.778	0	0	0	0	0	C	0			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	1.449	0	0	0	0	0	C	0			
Net	14.084.329	0	0	0	0	0	C	0			
Claims incurred											
Gross - Direct Business	13.533.049	0	0	0	0	0	C	0			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	0	0	0	0	0	0	C	0			
Net	13.533.049	0	0	0	0	0	C	0			
Changes in other technical provisions											
Gross - Direct Business	0	0	0	0	0	0	C	0			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0			
Gross - Non- proportional reinsurance accepted											
Reinsurers'share	0	0	0	0	0	0	C	0			
Net	0	0	0	0	0	0	C	0			
Expenses incurred	492.344	0	0	0	0	0	C	0			
Other expenses											
Total expenses											

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

S.23.01.22 - Own funds € 1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
usic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35	Total	ner 2 uniconneceu	ner 2 restricted	110.12	ne. s
rdinary share capital (gross of own shares)	59.621	59.621			0
on-available called but not paid in ordinary share capital at group level	0				0
nare premium account related to ordinary share capital	672.503	672.503			0
itial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings abordinated mutual member accounts	0	0	0		0
on-available subordinated mutual member accounts at group level	0		0		0
urplus funds	0	0			
on-available surplus funds at group level	0	0	0		0
reference shares Ion-available preference shares at group level	0		0		0
hare premium account related to preference shares	0		0		0
on-available share premium account related to preference shares at group level	0		0		0
econciliation reserve ubordinated liabilities	2.588.054	2.588.054	0		0
Ion-available subordinated liabilities at group level	0		0		0
n amount equal to the value of net deferred tax assets	0				
he amount equal to the value of net deferred tax assets not available at the group level	0				
ther own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0		0
ion available own funds related to other own funds items approved by supervisory authority flinority interests (if not reported as part of a specific own fund item)	0	0	0		0
on-available minority interests at group level	0	0	0		0
Iwn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be lassified as Solvency II own funds					
wn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	8.797	8.797			
s Solvency II own funds					
eductions					
eductions for participations in financial and credit institutions	0	0	0		0
hereof deducted according to art 228 of the Directive 2009/138/EC eductions for participations where there is non-availability of information (Article 229)	0	0	0		0
eduction for participations included by using D&A when a combination of methods is used	0	0	0		0
otal of non-available own fund items	0	0	0		0
otal basic own funds after deductions	3.311.382	3.311.382	0		0
ncillary own funds					
Inpaid and uncalled ordinary share capital callable on demand	0				0
npaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0				0
allable on demand Inpaid and uncalled preference shares callable on demand	0				0
legally binding commitment to subscribe and pay for subordinated liabilities on demand	0				0
etters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0				0
etters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0				0
upplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0				0
upplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC Ion available ancillary own funds at group level	0				0
Other ancillary own funds Other ancillary own funds	0				0
otal ancillary own funds	0				0
Own funds of other financial sectors					
Credit Institutions, investment firms, financial insitutions, alternative investment fund manager, financial institutions	0	0	0		0
nstitutions for occupational retirement provision	0	0	0		0
Ion regulated entities carrying out financial activities	0	0	0		0
otal own funds of other financial sectors	0	0	0		0
own funds when using the D&A, exclusively or in combination of method 1					
wn funds aggregated when using the D&A and combination of method	0	0	0		0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0		0
vailable and eligible own funds					
otal available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings	3.311.382	3.311.382	0		0
octuladed via D&A) otal available own funds to meet the minimum consolidated group SCR	3.311.382	3.311.382	0		0
otal eligible own funds to meet the minimum consolidated group SCR (excluding own funds from other financial sector and from the undertakings included					
ia D&A)	3.311.382	3.311.382	0		0
otal eligible own funds to meet the minimum consolidated group SCR	3.311.382	3.311.382	0		0
finimum consolidated Group SCR (Article 230)	858.582				
atio of Eligible own funds to Minimum Consolidated Group SCR	385,68%				
otal 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
iroup SCR atio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	2.101.948 157,54%				
	257,5470				
econciliation reserve					
xcess of assets over liabilities wn shares (held directly and indirectly)	3.320.179				
oreseeable dividends, distributions and charges	0				
ther basic own fund items	732.124				
djustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
ther non available own funds	0				
econciliation reserve	2.588.054				
expected profits					
expected profits included in future premiums (EPIFP) - Life business	0	0			
xpected profits included in future premiums (EPIFP) - Non- life business	82.733	82.733			
otal Expected profits included in future premiums (EPIFP)	82.733	82.733			

Simplifications

None None None

858.582

	Gross solvency capital requirement	USF
Market risk	276.662	
Counterparty default risk	47.014	
Life underwriting risk	47.014	
	1.572.458	
Health underwriting risk		
Non-life underwriting risk	0	
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	
Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment	0	
firms and financial institutions, alternative investment funds managers, UCITS management companies Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational	0	
retirement provisions	U	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-	0	
regulated entities carrying out financial activities		
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		
Control and the state of the st	0	
Capital requirement for duration-based equity risk sub-module	•	
Capital requirement for duration-based equity risk sub-module Total amount of Notional Solvency Capital Requirement for remaining part	0	
Total amount of Notional Solvency Capital Requirement for remaining part	0	
<u> </u>	-	

Minimum consolidated group solvency capital requirement

										Criteria of in	fluence			Inclusion in the sco group supervision		Group solvency calculation
Cou	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	% capital share	% used for the establishment of accounting consolidated accounts	% voting rights	Other criteri a	Level of influence	Proportional share used for group solvency calculation	YES/NO	Date of decisio n if art. 214 is applied	Method used and under method 1, treatment of the undertaking
NL	724500HIKX3QVUQF9G08	LEI	Achmea Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	724500UF2OB0JOKVS184	LEI	Zilveren Kruis Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	724500ILQZD01FC0P082	LEI	Interpolis Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	AZKNL71100	Specific code	Zilveren Kruis Zorgkantoor N.V.	Other	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Adjusted equity method
NL	724500JSF6J6NWIJK750	LEI	Stichting Achmea Zorgverzekeringen Bele	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichtin	Non-mutual		100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	724500NMBSMOP030HT48	LEI	FBTO Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	72450060NL5KFVXZN876	LEI	De Friesland Zorgverzekeraar N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	DFZPZNL72400	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 Zorgverzekeringen N.V. (solo)

Public Disclosure Quantitative Reporting Templates



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

S.02.01.02 - Balance sheet €1.000

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
Fugges of assate quarticabilities	2 220 470
Excess of assets over liabilities	3.320.179

			Line of Business for: no	on-life insurance and reins	urance obligations (direct	business and accepted pro	portional 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 suretyshi insurance
Premiums written									
Gross - Direct Business	1.247.686	0	0	0	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	
Net	1.247.686	0	0	0	0	0	0	0	
Premiums earned									
Gross - Direct Business	1.247.816	0	0	0	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	
Net	1.247.816	0	0	0	0	0	0	0	
Claims incurred									
Gross - Direct Business	1.009.685	0	0	0	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	
Net	1.009.685	0	0	0	0	0	0	0	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	0	0	0	
Net	0	0	0	0	0	0	0	0	
Expenses incurred	149.228	0	0	0	0	0	0	0	
Other expenses									

	Line of Business for: non-	life insurance and reinsu	rance obligations (direct		Line of bu	siness for:		
	business and	d accepted proportional r	einsurance)		accepted non-propo	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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

S.17.01.02 - Non-life Technical Provisions

				Direct busines	ss and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	C	0	0	0	C	0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the									
adjustment for expected losses due to counterparty default associated to TP as a whole	0	C	0	0	0	C	0	0	
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	45.827	C	0	0	0	C	0	0	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	C	0	0	0	C	0	0	
Net Best Estimate of Premium Provisions	45.827	C	0	0	0	C	0	0	
Claims provisions									
Gross	73.013	C	0	0	0	C	0	0	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	C	0	0	0	C	0	0	
Net Best Estimate of Claims Provisions	73.013	C	0	0	0	C	0	0	
Total Best estimate - gross	118.840	C	0	0	0	C	0	0	
Total Best estimate - net	118.840	C	0	0	0	C	0	0	
Risk margin	14.843	C	0	0	0	C	0	0	
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	C	0	0	0	C	0	0	
Best estimate	0	C	0	0	0	C	0	0	
Risk margin	0	C	0	0	0	C	0	0	(
Technical provisions - total									
Technical provisions - total	133.683	0	0	0	0	C	0	0	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	C	0	0	0	C	0	0	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	133.683	C	0	0	0	C	0	0	

	Direct busines	s and accepted proportion	nal reinsurance		Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	C	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	C	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	C	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	C	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	c	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	C	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		118.840
Total Best estimate - net	0	0	0	0	0	0	0	118.840
Risk margin	0	0	0	0	0	0	C	14.843
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	0	0	0	0	c	0
Best estimate	0	0	0	0	0	0	C	0
Risk margin	0	0	0	0	0	0	C	0
Technical provisions - total Technical provisions - total	0	0	0	0	0	0	C	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	C	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	C	133.683

€1.000

Total Non-Life Business

Accident year

(absolute an	nount)												
						Development year						In Current year	Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	in current year	(cumulative)
Prior												0 0	
N-9	0	0	0	0	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	8.92
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	1.199.17
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
											To	tal 1.026.850	6.724.118

Gross undiscounted Best Estimate Claims Provisions												
(absolute an	nount)											
						Development year						Year end (discounted data)
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior											C	0
N-9	0	0	240	-62	0	0	0	0	0		0	0
N-8	0	726	2	3	4	0	0	0	0			0
N-7	13.971	1.219	1.085	195	0	0	0	0				0
N-6	12.079	3.777	413	0	0	0	0					0
N-5	98.688	3.216	1.219	84	0	0						0
N-4	93.673	5.198	2.844	1.261	0							0
N-3	100.973	5.846	94	157								157
N-2	95.621	5.065	405									405
N-1	79.165	1.386										1.386
N	70.956											70.956
											Total	-1 73.004

Underwriting year

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

lute amou	nt)											
Development year										Year end		
	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted
											C)
	0	0	0	0	0	0	0	0	0	0		
	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0				
	0	0	0	0	0	0	0					
	0	0	0	0	0	0						
	0	0	0	0	0							
	0	0	0	0								
	0	0	0									
	0	0										
	0											

S.23.01.01 - Own funds €1.00

	Tatal	Tierd	Tine 1 materials	Ti 2	Tin. 2
_	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	
Surplus funds	0	0			
Preference shares	0		0	0	
Share premium account related to preference shares	0		0	0	
Reconciliation reserve	2.588.054	2.588.054			
Subordinated liabilities	0		0	0	
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	0.453				
as Solvency II own funds	9.152				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	3.311.027	3.311.027	0	0	
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,				_	
callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds	0			0	
Total ancillary own funds	0			0	
Available and eligible own funds					
Total available own funds to meet the SCR	3.311.027	3.311.027	0	0	
Total available own funds to meet the MCR	3.311.027	3.311.027	0	0	
Total eligible own funds to meet the SCR	3.311.027	3.311.027	0	0	
Total eligible own funds to meet the MCR	3.311.027	3.311.027	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				
Total Expected promo mended in ratale premiums (ETTT)	05.155				

	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		
Operational risk Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Solvency capital requirement excluding capital add-on Capital add-on already set	0 0 0 773.521		
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	1.247.68
Income protection insurance and proportional reinsurance		0	(
Workers' compensation insurance and proportional reinsurance		0	(
Motor vehicle liability insurance and proportional reinsurance		0	(
Other motor insurance and proportional reinsurance		0	(
Marine, aviation and transport insurance and proportional reinsu	rance	0	(
Fire and other damage to property insurance and proportional re	insurance	0	(
General liability insurance and proportional reinsurance		0	(
Credit and suretyship insurance and proportional reinsurance		0	(
Legal expenses insurance and proportional reinsurance		0	(
Assistance and proportional reinsurance		0	(
Miscellaneous financial loss insurance and proportional reinsurar	nce	0	(
Non-proportional health reinsurance		0	(
Non-proportional casualty reinsurance		0	(
Non-proportional marine, aviation and transport reinsurance		0	(
Non-proportional property reinsurance		0	C
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 benefit	ts	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			(
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 Control Boundary	193.380		
Minimum Capital Requirement			

Interpolis Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2019



\$.02.01.02 - Balance sheet €1.000

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

S.02.01.02 - Balance sheet

€ 1.000

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: no	n-life insurance and reins	urance obligations (direct	ousiness and accepted pro	portional 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	C	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	74	0	0	0	0	0	C	0	
Net	482.924	0	0	0	0	0	C	0	
Premiums earned Gross - Direct Business	480.118	0	0	0	0	0		0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	
Gross - Non-proportional reinsurance accepted	-								
Reinsurers' share	74	0	0	0	0	0	0	0	
Net	480.044	0	0	0	0	0	0	0	
Claims incurred									
Gross - Direct Business	475.140	0	0	0	0	0	C	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	C	0	
Net	475.140	0	0	0	0	0	C	0	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	C	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	0	C	0	
Net	0	0	0	0	0	0	C	0	
Expenses incurred	16.522	0	0	0	0	0	C	0	
Other expenses									
Total expenses									

	Line of Business for: non-li	fe insurance and reinsu	ance obligations (direct		Line of bu	iness for:		
	business and	accepted proportional r	einsurance)		accepted non-propo	rtional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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

S.17.01.02 - Non-life Technical Provisions

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

	Direct busines	s and accepted proportion	nal reinsurance		Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	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	o	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	138.944

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

(absolute an	ioung												
						Development year						In Current year	Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	in current year	(cumulative)
Prior											(0	
N-9	0	0	0	0	0	0	0	0	0	0		0	0
N-8	0	0	0	349	0	0	0	0	0			0	349
N-7	0	0	13.548	-12.714	0	0	-46	0				0	788
N-6	0	125.342	17.721	941	1.569	269	0					0	145.843
N-5	223.016	126.020	-15.200	12.500	173	-50						-50	346.459
N-4	251.943	111.589	-9.481	1.480	1.269							1.269	356.800
N-3	289.160	109.864	2.388	1.320								1.320	402.734
N-2	302.117	132.854	2.831									2.831	437.803
N-1	331.234	114.487										114.487	445.721
N	343.816											343.816	343.816
											Tot	tal 463.673	2 480 312

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

Underwriting year

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

solute amou	int)											
	Development year									Year er		
ar	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted
or												0
9	0	0	0	0	0	0	0		0	0	0	
3	0	0	0	0	0	0	0		0	0		
7	0	0	0	0	0	0	0		0			
6	0	0	0	0	0	0	0					
5	0	0	0	0	0	0						
4	0	0	0	0	0							
3	0	0	0	0								
2	0	0	0									
	0	0										
	0											

S.23.01.01 - Own funds €1.00

_					
	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	
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0	- 00	0	0	
surplus funds	0	0			
Preference shares	0		0	0	
share premium account related to preference shares	0		0	0	
Reconciliation reserve	63.413	63.413			
ubordinated liabilities	0		0	0	
An amount equal to the value of net deferred tax assets	0		·	Ü	
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	· ·				
lassified 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	
Ancillary own funds					
Inpaid and uncalled ordinary share capital callable on demand	0			0	
Inpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,					
allable on demand	0			0	
inpaid and uncalled preference shares callable on demand	0			0	
k legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
etters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
etters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds	0			0	
Fotal ancillary own funds	0			0	
oral distillary of the lands					
Available and eligible own funds					
otal available own funds to meet the SCR	121.658	121.658	0	0	
Fotal available own funds to meet the MCR	121.658	121.658	0	0	
Fotal eligible own funds to meet the SCR	121.658	121.658	0	0	
Fotal eligible own funds to meet the MCR	121.658	121.658	0	0	
otal eligible own londs to meet the MCK	121.036	121.036	0	0	
CR	69.675				
MCR	28.962				
Ratio of Eligible own funds to SCR	175%				
	420%				
Ratio of Eligible own funds to MCR	420%				
Reconciliation reserve					
	121.658				
excess of assets over liabilities					
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				

Simplifications

	Gross solvency capital requirement	USP
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	
Operational risk Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Solvency capital requirement excluding capital add-on	14.490 0 0 0 0 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 reins	urance	0	0
Fire and other damage to property insurance and proportional re	einsurance	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 reinsura	nce	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
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 benefit	its	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



\$.02.01.02 - Balance sheet €1.000

Assets	Solvency II value
Intangible assets	O O
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	2.440.390
	2.440.330
Property (other than for own use) Holdings in related undertakings, including participations	0
	208.199
Equities Faulties Victoria	208.199
Equities - listed Equities - unlisted	208.199
·	
Bonds Course and 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

S.02.01.02 - Balance sheet

€ 1.000

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

		Lir	ne of Business for: non-life	insurance and reinsura	ance obligations (direct	business and accepted	proportional reinsuran	ce)	
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyshi
Premiums written									
Gross - Direct Business	10.279.970	0	0	0	0	C	(0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C	(0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.118	0	0	0	0	C	(0	
Net	10.278.852	0	0	0	0	C	(0	
Premiums earned									
Gross - Direct Business	10.279.970	0	0	0	0	0		0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C		0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.118	0	0	0	0	C		0	
Net	10.278.852	0	0	0	0	C		0	
Claims incurred									
Gross - Direct Business	10.002.495	0	0	0	0	0		0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C	(0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	C		0	
Net	10.002.495	0	0	0	0	C		0	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0		0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	C		0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	C		0	
Net	0	0	0	0	0	C		0	
Expenses incurred	257.142	0	0	0	0	C		0	
Other expenses									
Total expenses									

	Line of Business for: non- (direct business a	life insurance and rei			Line of bus			
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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

S.17.01.02 - Non-life Technical Provisions

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

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

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

absolute amo	unt)												
						Development year						In Current year	Sum of years
/ear	0	1	2	3	4	5	6	7	8	9	10 & +	in current year	(cumulative)
rior											(0	
V-9	0		0	0	-57	-24	-1	0	0	0		0	-8
N-8	0	0	0	12.358	-133	-110	0	0	0			0	12.11
N-7	0	0	431.460	-245.686	350	0	-1.095	0				0	185.02
N-6	0	3.205.612	456.780	-7.842	31.893	6.650	0					0	3.693.09
N-5	5.611.783	3.269.621	-75.887	251.893	9.519	0						0	9.066.92
N-4	5.883.650	3.259.134	-4.113	95.445	25.578							25.578	9.259.69
V-3	6.622.023	2.695.865	6.952	89.256								89.256	9.414.09
N-2	6.780.872	2.886.152	71.126									71.126	9.738.15
l-1	7.333.081	2.492.975										2.492.975	9.826.05
	7.293.353											7.293.353	7.293.35
											Tot	al 9.972.288	58.488.43

						Development year						Year en
ar	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted
or											0	
1	0	0	0	0	0	0	0	0	0	0		
	0	0	0	0	0	0	0	0	0			
	0	0	-636.953	24.819	-3.916	0	0	0				
ò	0	398.897	-144.983	1.408	0	0	0					
	3.335.766	142.354	135.700	9.122	0	0						
	3.438.112	306.865	114.270	14.669	0							
	2.909.535	110.680	51.265	7.038								
	3.117.761	98.295	16.053									1
	2.799.516	98.835										9
	2.710.257											2.71

Underwriting year

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

solute amou	int)											
						Development year						Year er
ar	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted
or												0
9	0	0	0	0	0	0	0		0	0	0	
3	0	0	0	0	0	0	0		0	0		
7	0	0	0	0	0	0	0		0			
6	0	0	0	0	0	0	0					
5	0	0	0	0	0	0						
4	0	0	0	0	0							
3	0	0	0	0								
2	0	0	0									
	0	0										
	0											

S.23.01.01 - Own funds €1.00

Marches Marc		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
State personal account relieved to ordinary share capital intensification, members accounts foo of control form for mutual and mutual appeal undertakings	Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
State personal account relieved to ordinary share capital intensification, members accounts foo of control form for mutual and mutual appeal undertakings	Ordinary share capital (gross of own shares)	45	45		0	
Initial Funds, members contributions on the equivalent basis own - fund learn for mutual and mutual-type undertakings 0 0 0 0 0 0 0 0 0		1.887.665	1.887.665		0	
Subord instruction muchal member accounts 0 0 0 0 0 0 0 0 0					0	
Septembro Control Co				0		0
Performance sharings		- 1	0			
Share premium account entients to perference shares 0	•		-	0	0	0
Recording the receive						0
Submitmental liabilities 0 0 0 0 0 0 0 0 0		- 1	241 350			-
Management squart to the value of the deferred tax assets 0 0 0 0 0 0 0 0 0			242.000	0	0	0
Other own fund teams approved by the superviorary activative as basic own funds from the faculal statements that should not be represented by the reconcilation reserve and do not meet the criteria to be classified as Solvency II count funds On						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 Solvenicy it 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 Solvenicy it own funds Deductions Deductions Deductions Own funds Deductions for purisipations in financial and credit institutions Ox 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	· .		0	0	0	
Classified as Solvency I count funds Count funds from the financial statements that should not be represented by the recordisation reserve and do not meet the citraria to be classified as Solvency I count funds Count			0			
Own funds from the financial statements that should not be represented by the recordilation reserve and do not meet the criteria to be classified as Solvency is now funds. Image: Control of the Control of t						
as Solvency 1 own funds Deductions for participations in financial and credit institutions Deductions for participations in financial and credit institutions 2,128,060 2,129,060 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0						
Decision for participations in financial and credit institutions 0 0 0 0 0 0 0 0 0		0				
Total abasic own funds after deductions	Deductions					
Total basic own funds after deductions	Deductions for participations in financial and credit institutions	0	0	0	0	
Unpaid and uncalled draftiansy share capital callable on demand 0 0 0 0 0 0 0 0 0	, ,	2.129.060	2.129.060	0	0	0
Unpaid and uncalled draftiansy share capital callable on demand 0 0 0 0 0 0 0 0 0						
Linguis and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual -type undertakings, callable on demand Unpad and uncalled preference shares callable on demand O A ligally binding commitment to subscribe and pay for subordinated liabilities on demand O A ligally binding commitment to subscribe and pay for subordinated liabilities on demand O A ligally binding commitment to subscribe and pay for subordinated liabilities on demand O A ligally binding commitment to subscribe and pay for subordinated liabilities on demand O C Letters of recit and guarantees other rhan under Article 96(3) of the Directive 2009/138/EC O C Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC O C Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC O C C C C C C C C C C C C C C C C C C	Ancillary own funds					
Callable on demand	Unpaid and uncalled ordinary share capital callable on demand	0			0	
Callable on demand	, , ,				_	
Alegally binding commitment to subscribe and pay for subordinated liabilities on demand	callable on demand	0			0	
Letters of credit and guarantees under Article 95(2) of the Directive 2009/138/EC	Unpaid and uncalled preference shares callable on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC 0 Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC 0 Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC 0 Obter ancillary own funds 0 Other ancillary own funds 0 Available and eligible own funds 0 Total available own funds to meet the SCR 2.129.060 0 Total available own funds to meet the MCR 2.129.060 2.129.060 0 Total eligible own funds to meet the MCR 2.129.060 2.129.060 0 0 SCR 1.481.021 0	A legally binding commitment to subscribe and pay for subordinated liabilities on demand	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 0 Available and eligible own funds 2.129.060 2.129.060 0 0 Total available own funds to meet the SCR 2.129.060 2.129.060 0 0 Total eligible own funds to meet the SCR 2.129.060 2.129.060 0 0 Total eligible own funds to meet the SCR 2.129.060 2.129.060 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 1 1 MCR 638.705 1 <		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 0 Available and eligible own funds 2.129.060 2.129.060 0 0 Total available own funds to meet the SCR 2.129.060 2.129.060 0 0 Total eligible own funds to meet the SCR 2.129.060 2.129.060 0 0 Total eligible own funds to meet the SCR 2.129.060 2.129.060 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 1 1 MCR 638.705 1 <	Letters of credit and guarantees other than under Article 96(2) 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 Other ancillary own funds 0 0 0 Available and eligible own funds 0 0 0 Available and eligible own funds to meet the SCR 2.129.060 2.129.060 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 MCR 2.129.060 2.129.060 0 0 Total eligible own funds to meet the MCR 2.129.060 2.129.060 0 0 SCR 1.481.021 Image: Company of the supplies own funds to SCR 638.705 Image: Company of the supplies own funds to MCR 1.444/K Image: Company of the supplies own funds to MCR 2.129.060 0 <t< td=""><td>Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC</td><td>0</td><td></td><td></td><td>0</td><td></td></t<>	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds		0			0	0
Available and eligible own funds 2.129.060 2.129.060 0 0 Total available own funds to meet the SCR 2.129.060 2.129.060 0 0 Total eligible own funds to meet the MCR 2.129.060 2.129.060 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 Image: Control of the school	Other ancillary own funds	0			0	0
Total available own funds to meet the SCR	Total ancillary own funds	0			0	0
Total available own funds to meet the SCR						
Total available own funds to meet the MCR	Available and eligible own funds					
Total eligible own funds to meet the SCR	Total available own funds to meet the SCR	2.129.060	2.129.060	0	0	0
Total eligible own funds to meet the MCR	Total available own funds to meet the MCR	2.129.060	2.129.060	0	0	
SCR MCR 638.705 Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR 8144% Ratio of Eligible own funds to MCR 8333% Reconciliation reserve Excess of assets over liabilities 2.129.060 Own shares (held directly and indirectly) 0 Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve 2.129.060 Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve 21.350	Total eligible own funds to meet the SCR	2.129.060	2.129.060	0	0	0
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) 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 2.1300 Reconciliation reserve 241.350	Total eligible own funds to meet the MCR	2.129.060	2.129.060	0	0	
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) 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 2.1300 Reconciliation reserve 241.350						
Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR 333% Reconciliation reserve Excess of assets over liabilities 2129.060 Own shares (held directly and indirectly) 0 Obers basic own fund items 1.887.710 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve 211.350	SCR	1.481.021				
Ratio of Eligible own funds to MCR Reconciliation reserve Excess of assets over liabilities Excess of assets over liabilities Own shares (held directly and indirectly) OB Toreseeable dividents, distributions and charges OB Other basic own fund items 1.887.710 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve 241.350	MCR	638.705				
Reconciliation reserve Excess of assets over liabilities Cown shares (held directly and indirectly) On shares (held directly and indirectly) Foreseeable dividends, distributions and charges Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve 241.350	Ratio of Eligible own funds to SCR	144%				
Excess of assets over liabilities 2.129.060 Own shares (held directly) and indirectly) 0 Orn shares (held directly and indirectly) 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	Ratio of Eligible own funds to MCR	333%				
Excess of assets over liabilities 2.129.060 Own shares (held directly) and indirectly) 0 Orn shares (held directly and indirectly) 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						
Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve 241.350	Reconciliation reserve					
Foreseeable dividends, distributions and charges Other basic own fund items 1.887.710 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve 241.350	Excess of assets over liabilities	2.129.060				
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	Own shares (held directly and indirectly)	0				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds 0 Reconciliation reserve 241.350	Foreseeable dividends, distributions and charges	0				
Reconciliation reserve 241.350	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				
Frank Landin						
Expected profits	Expected profits					
Expected profits included in future premiums (EPIFP) - Life business 0	Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business 13.534	Expected profits included in future premiums (EPIFP) - Non- life business	13.534				
Total Expected profits included in future premiums (EPIFP) 13.534	Total Expected profits included in future premiums (EPIFP)	13.534				

Diversification effects due to RFF nSCR aggregation for article 304

Simplifications

None None None

0

	Gross solvency capital requirement	US
Market risk	150.379	
Counterparty default risk	34.591	
Life underwriting risk	0	
Health underwriting risk	1.115.983	
Non-life underwriting risk	0	
Diversification	-128.331	
Intangible asset risk	0	
Basic Solvency Capital Requirement	1.172.622	
Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Solvency capital requirement excluding capital add-on	0 0 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	

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 reins	urance	0	0
Fire and other damage to property insurance and proportional r	einsurance	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 reinsura	nce	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
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 benef	its	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	638.705 2.500		

FBTO Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2019



\$.02.01.02 - Balance sheet €1.000

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

S.02.01.02 - Balance sheet	€ 1.0	00

Technical provisions – non-life (excluding health) 0 Technical provisions – non-life (excluding health) 0 Pro calculated as a whole 0 Risk margin 0 Technical provisions - health (similar to non-life) 219.532 Technical provisions - health (similar to non-life) 221.237 Risk margin 7.205 Technical provisions - life (excluding index-linked and unit-linked) 0 Technical provisions - life (excluding index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Best Estimate 0 Risk margin 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - index-linked and unit-linked 0 Technical prov	Liabilities	Solvency II value
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 212.337 Risk margin 7.005 Technical provisions - life (excluding index-linked and unit-linked) 0 Technical provisions - health (similar to life) 0 Best Estimate 0 Risk margin 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Technical provisions – index-linked and unit-linked 0 Technical provisions – index-linked and unit-linked 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Deferred tax liabilities 0 Contingent liabilities 0 Deferred tax kisk margin 0 Deferre	Technical provisions – non-life	219.532
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 7.005 Technical provisions - life (excluding index-linked and unit-linked) 0 Technical provisions - health (similar to life) 0 Technical provisions - health (similar to life) 0 Best Estimate 0 Best Estimate 0 Risk margin 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Technical provisions - index-linked and unit-linked 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions - index-linked and unit-linked 0 Contingent liabilities 0 Risk margin 0 Contingent liabilit	Technical provisions – non-life (excluding health)	0
Risk margin 0 Technical provisions - health (similar to non-life) 219.532 Peaculated as a whole 20 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 Technical provisions - health (similar to life) 0 Technical provisions - health (similar to life) 0 Best Estimate 0 Risk margin 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Best Estimate 0 Best Estimate 0 Risk margin 0 Continued as a whole 0 Best Estimate 0 Risk margin 0 Continued as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabi	TP calculated as a whole	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 Te calculated as a whole 0 Best Estimate 0 Risk margin 0 Te chnical provisions - life (excluding health and index-linked and unit-linked) 0 Te chained provisions - life (excluding health and index-linked and unit-linked) 0 Test stimate 0 Risk margin 0 Technical provisions - index-linked and unit-linked and unit-linked on the provisions - index-linked and unit-linked on the provisions - index-linked and unit-linked on the provisions - index-linked and unit-linked on the provisions on the provision on the provisions on the p	Best Estimate	0
TP calculated as a whole 0 Best Estimate 212.327 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 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Best Estimate 0 Risk margin 0 Technical provisions - index-linked and unit-linked 0 Technical provisions - index-linked and unit-linked 0 Technical provisions - index-linked and unit-linked 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Person benefit obligations 0 Person benefit obligations 0 Deposits from reinsurers 0 Derivatives 0 Derivatives 0 Derivatives 0	Risk margin	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 Technical provisions - health (similar to life) 0 Technical provisions - lead to sawhole 0 Best Estimate 0 Risk margin 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Rest Estimate 0 Risk margin 0 Technical provisions - index-linked and unit-linked 0 Best Estimate 0 Resk margin 0 Contingent liabilities 0 Provisions other than technical provisions 0 Pensis to benefit obligations 0 Deposits from reinsurers 0 Deferred tax liabilities	Technical provisions - health (similar to non-life)	219.532
Risk margin 7.205 Technical provisions - life (excluding index-linked and unit-linked) 0 Technical provisions - health (similar to life) 0 Technical provisions - health (similar to life) 0 Best Estimate 0 Risk margin 0 Technical provisions - life (excluding health and index-linked and unit-linked) 0 Test stimate 0 Risk margin 0 Technical provisions - index-linked and unit-linked 0 Technical provisions - index-linked and unit-linked 0 Technical provisions - index-linked and unit-linked 0 Rest Estimate 0 Provisions ther than technical provisions 0	TP calculated as a whole	0
Technical provisions - life (excluding index-linked and unit-linked) 0 Technical provisions - health (similar to life) 0 Te calculated as a whole 0 Best Estimate 0 Risk margin 0 Te calculated as a whole 0 Best Estimate 0 Risk margin 0 Te calculated as a whole 0 Best Estimate 0 Risk margin 0 Te calculated as a whole 0 Best Estimate 0 Risk margin 0 Te calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions obering the than technical provisions 0 Provisions other than technical provisions 0 Dependent liabilities 0 Dependent tax liabilities 0 Deprivatives 0 Deprivatives 0 Deprivatives 0 Deprivatives 2 Cubrin	Best Estimate	212.327
Technical provisions - health (similar to life)0TP calculated as a whole0Best Estimate0Risk margin0Technical provisions - life (excluding health and index-linked and unit-linked)0TP calculated as a whole0Best Estimate0Risk margin0Technical provisions - index-linked and unit-linked0TP calculated as a whole0Best Estimate0TP calculated as a whole0Best Estimate0Risk margin0Contingent liabilities0Provisions other than technical provisions0Pension benefit obligations0Deposits from reinsurers0Deferred tax liabilities0Derivatives46Debts owed to credit institutions0Financial liabilities other than debts owed to credit institutions0Insurance & intermediaries payables0Payables (trade, not insurance)2Subordinated liabilities21.330Subordinated liabilities on tin BOF0Subordinated liabilities in BOF21.330Any other liabilities, not elsewhere shown209Total liabilities, not elsewhere shown264.516	Risk margin	7.205
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 Te calculated as a whole 0 Best Estimate 0 Tex 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 Deposits from reinsurers 0 Deferred tax liabilities 0 Detrivatives 46 Debts owed to credit institutions 0 Insurance & intermediaries payables 2 Reinsurance payables 0 Payables (trade, not insurance) 2 Subordinated liabilities on in BOF 0 Subordinated liabilities in BOF 2 Su	Technical provisions - life (excluding index-linked and unit-linked)	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 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Contingent liabilities 0 Provisions other than technical provisions 0 Pension benefit obligations 0 Deposits from reinsurers 0 Deferred tax liabilities 0 Deferred tax liabilities 0 Deferred tax liabilities other than debts owed to credit institutions 0 Insurance & intermediaries payables 0 Reinsurance payables 0 Payables (trade, not insurance) 2 Subordinated liabilities on in BOF 0 Subordinated liabilities in BOF 21.330 Any other liabilities, not elsewhere shown 209 Total liabilities 264.516	Technical provisions - health (similar to life)	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 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 Insurance & intermediaries payables 2 Reinsurance payables 2 Subordinated liabilities 2 Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 2 Any other liabilities, not elsewhere shown 209 Total liabilities, not elsewhere shown 264.516	TP calculated as a whole	0
Technical provisions – life (excluding health and index-linked and unit-linked) 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Technical provisions – index-linked and unit-linked 0 Technical provisions – index-linked and unit-linked 0 Technical provisions – index-linked and unit-linked 0 Test actualted 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 2 Reinsurance payables 0 Payables (trade, not insurance) 2 Subordinated liabilities not in BOF 0 Subordinated liabilities not in BOF 21.330	Best Estimate	0
TP calculated as a whole 0 Best Estimate 0 Risk margin 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions other than technical provisions 0 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 2 Reinsurance payables 0 Payables (trade, not insurance) 2 Subordinated liabilities on tin BOF 0 Subordinated liabilities in BOF 0 Subordinated liabilities in BOF 20 Any other liabilities, not elsewhere shown 209 Total liabilities, not elsewhere shown 209	Risk margin	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 0 Reinsurance payables 0 Payables (trade, not insurance) 2 Subordinated liabilities on tin BOF 0 Subordinated liabilities in BOF 0 Subordinated liabilities, not elsewhere shown 209 Total liabilities, not elsewhere shown 209 Total liabilities 264.516	Technical provisions – life (excluding health and index-linked and unit-linked)	0
Risk margin 0 Technical provisions – index-linked and unit-linked 0 TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions other than technical provisions 0 Pension benefit obligations 0 Deposits from reinsurers 0 Defrered tax liabilities 0 Derivatives 46 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 0 Insurance & intermediaries payables 0 Reinsurance payables 0 Payables (trade, not insurance) 2 Subordinated liabilities 21.330 Subordinated liabilities in BOF 0 Subordinated liabilities in BOF 21.330 Any other liabilities, not elsewhere shown 209 Total liabilities 264.516	TP calculated as a whole	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 2 Reinsurance payables 0 Payables (trade, not insurance) 2 Subordinated liabilities 21.330 Subordinated liabilities in BOF 0 Subordinated liabilities in BOF 21.330 Any other liabilities, not elsewhere shown 209 Total liabilities, not elsewhere shown 264.516	Best Estimate	0
TP calculated as a whole 0 Best Estimate 0 Risk margin 0 Contingent liabilities 0 Provisions other than technical provisions 0 Pension benefit obligations 0 Deposits from reinsurers 0 Deferred tax liabilities 0 Definations 46 Debts owed to credit institutions 0 Financial liabilities other than debts owed to credit institutions 0 Insurance & intermediaries payables 2 Reinsurance payables 0 Subordinated liabilities on tin BOF 0 Subordinated liabilities on tin BOF 0 Subordinated liabilities in BOF 0 Subordinated liabilities, not elsewhere shown 209 Total liabilities 264.516	Risk margin	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 Defination of credit institutions 0 Financial liabilities other than debts owed to credit institutions 0 Insurance & intermediaries payables 2 Reinsurance payables 0 Payables (trade, not insurance) 2 Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 0 Subordinated liabilities in BOF 21.330 Any other liabilities, not elsewhere shown 209 Total liabilities 264.516	Technical provisions – index-linked and unit-linked	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 2 Reinsurance payables 0 Payables (trade, not insurance) 2 Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 0 Subordinated liabilities in BOF 21.330 Any other liabilities, not elsewhere shown 209 Total liabilities 264.516	TP calculated as a whole	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 on tin BOF 0 Subordinated liabilities in BOF 0 Subordinated liabilities, not elsewhere shown 209 Total liabilities 264.516	Best Estimate	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 in BOF 0 Subordinated liabilities in BOF 21.330 Any other liabilities, not elsewhere shown 209 Total liabilities 264.516	Risk margin	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 in BOF 0 Subordinated liabilities in BOF 21.330 Any other liabilities, not elsewhere shown 209 Total liabilities 264.516	Contingent liabilities	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	Provisions other than technical provisions	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	Pension benefit obligations	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	Deposits from reinsurers	0
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 on tin BOF 0 Subordinated liabilities in BOF 21.330 Any other liabilities, not elsewhere shown 209 Total liabilities 264.516	Deferred tax liabilities	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	Derivatives	46
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	Debts owed to credit institutions	0
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	Financial liabilities other than debts owed to credit institutions	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	Insurance & intermediaries payables	23.396
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	Reinsurance payables	0
Subordinated liabilities not in BOF 0 Subordinated liabilities in BOF 21.330 Any other liabilities, not elsewhere shown 209 Total liabilities 264.516	Payables (trade, not insurance)	2
Subordinated liabilities in BOF 21.330 Any other liabilities, not elsewhere shown 209 Total liabilities 264.516	Subordinated liabilities	21.330
Any other liabilities, not elsewhere shown 209 Total liabilities 264.516	Subordinated liabilities not in BOF	0
Total liabilities 264.516	Subordinated liabilities in BOF	21.330
	Any other liabilities, not elsewhere shown	209
Fyress of assets over liabilities 110.874	Total liabilities	264.516
	Excess of assets over liabilities	110 874

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

	Line of Business for: nor	n-life insurance and reinsu	rance obligations (direct		Line of bu	siness for:		
	business an	d accepted proportional r	einsurance)		accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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	1	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

S.17.01.02 - Non-life Technical Provisions

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

	Direct busines	s and accepted proportion	al reinsurance		Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	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	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
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	40.787
Claims provisions	U	U	U	0	U	U		40.767
Gross	0	0	0	0	0	0	n	171.540
dioss	0		0		-	0		171.340
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	0
adjustment for expected losses due to counterparty default	o o	0	0	Ů	· ·	· ·		Ů
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	171.540
Total Best estimate - gross	0	0	0	0	0	0	0	212.327
Total Best estimate - net	0	0	0	0	0	0	0	212.327
Risk margin	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
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	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
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	219.532

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

(absolute ar	,				,	Development year							Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
Prior											C	0	
N-9	181.496	115.831	8.534	476	455	86	244	104	0	0		0	307.226
N-8	192.807	199.844	18.082	-15.083	1.740	-316	3	0	0			0	397.076
N-7	192.265	199.844	18.082	-15.083	1.113	398	-58	0				0	396.560
N-6	260.660	209.469	14.951	-11.294	-83	341	0					0	474.044
N-5	297.441	195.214	11.353	-2.243	224	-50						-50	501.940
N-4	328.720	205.062	16.889	255	1.661							1.661	552.587
N-3	425.087	186.790	10.424	816								816	623.117
N-2	410.817	219.500	10.779									10.779	641.096
N-1	436.895	174.093										174.093	610.989
N	436.835											436.835	436.835
											Tot	al 624 134	4 941 471

	counted best estimate claims	11041310113										
(absolute a	mount)											
						Development year						Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior												0 0
N-9	0	0	0	0	0	0	0	0	0	0		0
N-8	0	7.951	374	0	0	0	0	0	0			0
N-7	232.373	880	-14.365	0	0	0	0	0				0
N-6	218.049	-4.245	-8.985	-773	0	0	0					0
N-5	197.794	16.171	-2.232	39	0	0						0
N-4	204.892	18.666	29	737	0							0
N-3	205.781	8.586	66	216								216
N-2	215.250	9.642	158									158
N-1	179.858	-465										-465
N	171.256											171.256
												T-4-1 471 4CF

Underwriting year

ute amoun	4					Development year							
	0		2			r.		7		0	10 & +	In Current year	Sum of year (cumulative
			2	3		3				3	10 & +	0 0	(0
-	0	0	0	0	0	0	0	0	0	0		0	
	0	0	0	0	0	0	0	0	0			0	
	0	0	0	0	0	0	0	0				0	
	0	0	0	0	0	0	0					0	
	0	0	0	0	0	0						0	
	0	0	0	0	0							0	
	0	0	0	0								0	
	0	0	0									0	
	0	0										0	

solute amou	int)												
	Development year												
ır	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted	
vr 💮											()	
)	0	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0	0				
	0	0	0	0	0	0	0	0					
5	0	0	0	0	0	0	0						
5	0	0	0	0	0	0							
1	0	0	0	0	0								
	0	0	0	0									
	0	0	0										
	0	0											
	0												

S.23.01.01 - Own funds €1.00

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	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	5.072	0	21.330	0
An amount equal to the value of net deferred tax assets	0			21.000	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	0	U	0	0	0
classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified					
as Solvency II own funds	0				
Deductions	*				
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	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
Total anchiary own runus	U			U	U
Available and eligible own funds					
·	422.204	440.074		24 220	
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	
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				

Simplifications

None None None

	Gross solvency capital requirement	ι
Market risk	10.232	
Counterparty default risk	3.494	
Life underwriting risk	0	
Health underwriting risk	67.651	
Non-life underwriting risk	0	
Diversification	-9.435	
Intangible asset risk	0	
Basic Solvency Capital Requirement	71.942	
Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Solvency capital requirement excluding capital add-on Capital add-on already set Solvency capital requirement	0 0 0 90.626 0 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 reins	urance	0	0
Fire and other damage to property insurance and proportional r	einsurance	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 reinsura	nce	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 ob	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 benef	its	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 MCP calculation			
Overall MCR calculation			
Linear MCR	39.246		
	39.246 90.626		
Linear MCR			
Linear MCR SCR	90.626		
Linear MCR SCR MCR cap	90.626 40.782		
Linear MCR SCR MCR cap MCR floor	90.626 40.782 22.657		

De Friesland Zorgverzekeraar N.V.

Public Disclosure Quantitative Reporting Templates

2019



\$.02.01.02 - Balance sheet €1.000

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) 30.026 Property (cher than for own use) 0 Holdings in related undertakings, including participations 1.776 Equities 36.096 Equities - unlisted 36.096 Equities - unlisted 2.561 Bonds 26.380 Government Bonds 30.834 Corporate Bonds 181.60 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 and mortgages to individuals 0 Loans and mortgages 27.537 Reinsurance recoverables from: 0	Assets	Solvency II value
Deferred tax assets 0 Pension benefit surplus 0 Property, Jehn & 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 181.600 Structured notes 0 Collateralised securities 51.814 Collective Investments Undertakings 12.014 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 and mortgages to individuals 0 Other ioans and mortgages to individuals 0 Other loans and mortgages to individuals 0 Other loans and mortgages to individuals 0	Intangible assets	
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 6.096 Equities - unlisted 2.561 Bonds 263.808 Government Bonds 30.834 Corporate Bonds 181.160 Structured notes 0 Collateralised securities 5.1814 Collective Investments Undertakings 12.014 Derivatives 406 Deposits other than cash equivalents 0 Other investments 3.603 Assests 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 Uffe and healt		0
Investments (other than assets held for index-linked and unit-linked contracts) Property (other than for own use) Other bloddings in related undertakings, including participations Equities 33.656 Equities - listed 33.656 Equities - listed 36.096 Equities - listed 36.098 Government Bonds 30.834 Corporate Bonds Structured notes Collateralised securities 31.160 Collateralised securities 31.8140 Collective Investments Undertakings 12.014 Derivatives 406 Other investments Undertakings 12.014 Derivatives 406 Other investments 3.603 Assets held for index-linked and unit-linked contracts 0.01 Loans and mortgages 27.537 Loans on policies 0.01 Other loans and mortgages to individuals 0.01 Other loans and mortgages 27.537 Reinsurance recoverables from: 0.00 Non-life excluding health similar to non-life 106 Life and health similar to life, excluding health and index-linked and unit-linked 106 Deposits to cedants 108 Life index-linked and unit-linked 109 Deposits to cedants 100 Receivables (trade, not insurance) 100 Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents 33.934 Any other assets, not elsewhere shown 5.862	Pension benefit surplus	0
Property (other than for own use) 0 Holdings in related undertakings, including participations 1.776 Equities 38.656 Equities - listed 36.096 Equities - unlisted 2.581 Bonds 263.808 Government Bonds 30.834 Corporate Bonds 181.60 Structured notes 0 Collateralised securities 51.814 Collective Investments Undertakings 12.014 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 and mortgages to individuals 0 Other loans and mortgages to individuals 0 Mon-life and health similar to non-life 0 Mon-life and health similar to non-life 0 Health similar to life, excluding health and index-linked and unit-linked 0 Health similar to life, excluding health and index-linked and unit-linked 0 Life excluding health and index-linked and unit-linked 0 Life and heal	Property, plant & equipment held for own use	425
Holdings in related undertakings, including participations	Investments (other than assets held for index-linked and unit-linked contracts)	320.263
Equities - listed 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 1 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 excluding health similar to non-life 0 Uife and health similar to life. 0 Uife excluding health and index-linked and unit-linked 0 Uife index-linked and unit-linked 0 Uife index-linked and unit-linked 0 Uife scluding health and index-linked and unit-linked 0	Property (other than for own use)	0
Equities - Ilisted 36.096 Equities - Unilsted 2.561 Bonds 263.808 Government Bonds 30.803 Corporate Bonds 181.160 Structured notes 0 Collective Investments 15.814 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 Uife and health similar to Infe, excluding health 0 Life excluding health 0 Uife excluding health and index-linked and unit-linked 0 Uife index-linked and unit-linked 0 Uife index-linked and unit-linked 0 Uife index-linked and unit-linked 0 <td>Holdings in related undertakings, including participations</td> <td>1.776</td>	Holdings in related undertakings, including participations	1.776
Equities - unlisted 25.61 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 and mortgages to individuals 0 Other loans and mortgages to individuals 0 Other 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 Uife and health similar to non-life 0 Uife and health similar to life, excluding health and index-linked and unit-linked 0 Uife excluding health and index-linked and unit-linked 0 Uife index-linked and unit-linked 0 Uife index-linked and unit-linked 0 </td <td>Equities</td> <td>38.656</td>	Equities	38.656
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 and mortgages to individuals 0 Other loans and mortgages to individuals 0 Cother loans and mortgages 27.537 Reinsurance recoverables from: 0 Non-life and health similar to non-life 0 Ufe and health similar to non-life 0 Ufe and health similar to life, excluding health and index-linked and unit-linked 0 Uife excluding health and index-linked and unit-linked 0 Uife excluding health and index-linked and unit-linked 0 Uife idex-linked and unit-linked 0 Uife excluding health and index-linked and unit-linked 0 Uife idex-linked and	Equities - listed	36.096
Government Bonds30.834Corporate Bonds181.160Structured notes0Collateralised securities51.814Collective Investments Undertakings12.014Derivatives406Deposits other than cash equivalents0Other investments3.603Assets held for index-linked and unit-linked contracts0Loans and mortgages27.537Loans and mortgages to individuals0Other loans and mortgages to individuals0Other loans and mortgages27.537Reinsurance recoverables from:0Non-life and health similar to non-life0Mon-life excluding health0Health similar to life, excluding health and index-linked and unit-linked0Life and health similar to life, excluding health and index-linked and unit-linked0Uife index-linked and unit-linked0Uife excluding health and index-linked and unit-linked0Uife index-linked and unit-linked0Uife index-linked and unit-linked0Uife index-linked and unit-linked0Opposits to cedants0Insurance and intermediaries receivables0Receivables (trade, not insurance)138.071Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents33.934Any other assets, not elsewhere shown5.862	Equities - unlisted	2.561
Corporate Bonds181.160Structured notes0Collateralised securities51.814Collective Investments Undertakings12.014Derivatives406Deposits other than cash equivalents0Other investments3.603Assets held for index-linked and unit-linked contracts0Loans and mortgages27.537Loans on policies0Other loans and mortgages to individuals0Other loans and mortgages to individuals0Other loans and mortgages from:0Non-life and health similar to non-life0Non-life and health similar to non-life0Life and health similar to life, excluding health0Life excluding health0Health similar to life0Life excluding health and index-linked and unit-linked0Health similar to life0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked index-linked	Bonds	263.808
Structured notes0Collateralised securities51.814Collective Investments Undertakings12.014Derivatives406Deposits other than cash equivalents0Other investments3.603Assets held for index-linked and unit-linked contracts0Loans and mortgages27.537Loans on policies0Loans and mortgages to individuals0Other loans and mortgages27.537Reinsurance recoverables from:0Non-life and health similar to non-life0Non-life excluding health0Ufe and health similar to non-life0Ufe and health similar to life, excluding health and index-linked and unit-linked0Uife and health similar to life0Uife and health and index-linked and unit-linked0Uife index-linked and unit-linked0Uife index-linked and unit-linked0Deposits to cedants0Deposits to cedants0Recivables (trade, not insurance)138.071Own shares (held directly)0Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents33.934Any other assets, not elsewhere shown5.862	Government Bonds	30.834
Collateralised securities51.814Collective Investments Undertakings12.014Derivatives406Deposits other than cash equivalents0Other investments3.603Assets held for index-linked and unit-linked contracts0Loans and mortgages27.537Loans on policies0Loans and mortgages to individuals0Other loans and mortgages to individuals0Onn-life and health similar to non-life0Non-life excluding health0Non-life and health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Life excluding health and index-linked and unit-linked0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Deposits to cedants0Insurance and intermediaries receivables284.781Receivables (trade, not insurance)138.071Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents33.934Any other assets, not elsewhere shown5.862	Corporate Bonds	181.160
Collective Investments Undertakings12.014Derivatives406Deposits other than cash equivalents0Other investments3.603Assets held for index-linked and unit-linked contracts0Loans and mortgages27.537Loans on policies0Loans and mortgages to individuals0Other loans and mortgages from:0Non-life and health similar to non-life0Non-life excluding health0Health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Life and health similar to life0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Deposits to cedants0Insurance and intermediaries receivables0Receivables (trade, not insurance)138.07Receivables (trade, not insurance)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents33.934Any other assets, not elsewhere shown5.862	Structured notes	0
Derivatives406Deposits other than cash equivalents0Other investments3.603Assets held for index-linked and unit-linked contracts0Loans and mortgages27.537Loans on policies0Loans and mortgages to individuals0Other loans and mortgages from:0Non-life and health similar to non-life0Non-life excluding health0Health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Life and health similar to life0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Deposits to cedants0Insurance and intermediaries receivables284.781Receivables (trade, not insurance)138.071Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents33.934Any other assets, not elsewhere shown5.862	Collateralised securities	51.814
Deposits other than cash equivalents0Other investments3.603Assets held for index-linked and unit-linked contracts0Loans and mortgages27.537Loans on policies0Cother loans and mortgages to individuals0Other loans and mortgages to individuals27.537Reinsurance recoverables from:0Non-life and health similar to non-life0Non-life excluding health0Health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Health similar to life0Life index-linked and unit-linked an	Collective Investments Undertakings	12.014
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 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	Derivatives	406
Assets held for index-linked and unit-linked contracts Loans and mortgages 27.537 Loans on policies Cother loans and mortgages to individuals Other loans and mortgages to individuals Other loans and mortgages Reinsurance recoverables from: Non-life and health similar to non-life Non-life and health similar to non-life Life and health similar to non-life Uife and health similar to life, excluding health and index-linked and unit-linked Health similar to life Uife excluding health and index-linked and unit-linked Deposits to cedants Deposits to cedants Reinsurance receivables Receivables (trade, not insurance) Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents 33.934 Any other assets, not elsewhere shown	Deposits other than cash equivalents	0
Loans and mortgages27.537Loans on policies0Loans and mortgages to individuals0Other loans and mortgages27.537Reinsurance recoverables from:0Non-life and health similar to non-life0Non-life excluding health0Health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Health similar to life0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Uposits to cedants0Insurance and intermediaries receivables284.781Reinsurance receivables (trade, not insurance)138.071Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents33.934Any other assets, not elsewhere shown5.862	Other investments	3.603
Loans on policies Loans and mortgages to individuals Other loans and mortgages 27.537 Reinsurance recoverables from: Non-life and health similar to non-life Non-life excluding health Elife and health similar to life, excluding health and index-linked and unit-linked Health similar to life, excluding health and index-linked and unit-linked Life and health similar to life, excluding health and index-linked and unit-linked Deposits to cedants Life index-linked and unit-linked Deposits to cedants Reinsurance and intermediaries receivables Receivables (trade, not insurance) Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents 33.934 Any other assets, not elsewhere shown	Assets held for index-linked and unit-linked contracts	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	Loans and mortgages	27.537
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 Receivables (trade, not insurance) 138.071 Receivables (trade, not insurance) 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	Loans on policies	0
Reinsurance recoverables from: Non-life and health similar to non-life Non-life excluding health Health similar to non-life O Life and health similar to life, excluding health and index-linked and unit-linked Life and health similar to life, excluding health and index-linked and unit-linked Life excluding health and index-linked and unit-linked O Life index-linked and unit-linked O Deposits to cedants O Insurance and intermediaries receivables Receivables (trade, not insurance) Receivables (trade, not insurance) Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents 33.934 Any other assets, not elsewhere shown	Loans and mortgages to individuals	0
Non-life and health similar to non-life Non-life excluding health Health similar to non-life Uife and health similar to life, excluding health and index-linked and unit-linked Health similar to life, excluding health and index-linked and unit-linked Health similar to life Uife excluding health and index-linked and unit-linked Uife excluding health and index-linked and unit-linked Deposits to cedants Uife excluding health and index-linked and unit-linked Deposits to cedants Uife excluding health and index-linked and unit-linked Deposits to cedants Uife excluding health and index-linked and unit-linked Doposits to cedants Uife excluding health and index-linked and unit-linked Doposits to cedants Uife excluding health and index-linked and unit-linked Doposits to cedants Uife excluding health and index-linked and unit-linked Doposits to cedants Uife excluding health and index-linked and unit-linked Doposits to cedants Uife excluding health and index-linked and unit-linked Doposits to cedants Uife excluding health and index-linked and unit-linked Doposits to cedants Doposits to cedants Uife excluding health and index-linked and unit-linked Doposits to cedants Dop	Other loans and mortgages	27.537
Non-life excluding health Health similar to non-life Life and health similar to life, excluding health and index-linked and unit-linked Health similar to life, excluding health and index-linked and unit-linked Life excluding health and index-linked and unit-linked Life index-linked and unit-linked Deposits to cedants Deposits to cedants Reinsurance and intermediaries receivables Receivables (trade, not insurance) Receivables (trade, not insurance) Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents 33.934 Any other assets, not elsewhere shown	Reinsurance recoverables from:	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	Non-life and 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 Recinvance 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	Non-life excluding health	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 areceivables 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	Health similar to non-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, 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	Life and health similar to 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	Health similar to life	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	Life excluding health and index-linked and unit-linked	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	Life index-linked and unit-linked	0
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	Deposits to cedants	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	Insurance and intermediaries receivables	284.781
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	Reinsurance receivables	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents 33.934 Any other assets, not elsewhere shown 5.862	Receivables (trade, not insurance)	138.071
Cash and cash equivalents 33.934 Any other assets, not elsewhere shown 5.862	Own shares (held directly)	0
Any other assets, not elsewhere shown 5.862	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
Total assets 810.873	Any other assets, not elsewhere shown	5.862
	Total assets	810.873

S.02.01.02 - Balance sheet €1.000

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

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

	Line of Business for: non	-life insurance and reinsu	rance obligations (direct		Line of bu	siness for:		
	business an	d accepted proportional r	einsurance)		accepted non-propo	rtional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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

S.17.01.02 - Non-life Technical Provisions

				Direct busines	s and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	C	0	0	(
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	C	0	0	(
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	51.876	0	0	0	0	C	0	0	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	C	0	0	
Net Best Estimate of Premium Provisions	51.876	0	0	0	0	C	0	0	(
Claims provisions									
Gross	360.303	0	0	0	0	C	0	0	(
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	C	0	0	(
Net Best Estimate of Claims Provisions	360.303	0	0	0	0	C	0	0	
Total Best estimate - gross	412.180	0	0	0	0	C	0	0	(
Total Best estimate - net	412.180	0	0	0	0	C	0	0	(
Risk margin	16.715	0	0	0	0	C	0	0	(
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	C	0	0	
Best estimate	0	0	0	0	0	C	0	0	
Risk margin	0	0	0	0	0	C	0	0	
Technical provisions - total									
Technical provisions - total	428.895	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	C	0	0	1
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	428.895	0	0	0	0	C	0	0	

	Direct busines	s and accepted proportion	nal reinsurance		Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	C	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	c	0
Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions								
Gross	0	0	0	0	0	0	C	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	C	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	C	51.876
Claims provisions Gross	0	0	0	0	0	0	C	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	c	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	C	412.180
Total Best estimate - net	0	0	0	0	0	0	C	412.180
Risk margin Amount of the transitional on Technical Provisions	0	0	0	0	0	0	C	16.715
Technical Provisions calculated as a whole	0	0	0	0	0	0	C	0
Best estimate	0	0	0	0	0	0	C	0
Risk margin	0	0	0	0	0	0	C	0
Technical provisions - total Technical provisions - total	0	0	0	0	0	0	c	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	C	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	C	428.895

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

	bsolute amount) Development year												Sum of years
						evelopment year						In Current year	
/ear	0	1	2	3	4	5	6	7	8	9	10 & +		(cumulative)
rior											(0	
V-9	0	0	15.650	-1.411	1.129	-327	0	0	0	0		0	15.04
4-8	0	314.166	28.340	604	-437	-11.795	-11	19	-7			-7	330.87
-7	536.230	431.866	24.424	-3.280	2.294	390	1	-437				-437	991.48
1-6	633.484	396.976	14.486	-20.398	-2.231	2.095	4.448					4.448	1.028.85
1-5	656.547	388.503	17.459	-330	2.321	4.155						4.155	1.068.65
I-4	756.778	395.389	20.708	11.402	-8.736							-8.736	1.175.54
1-3	880.866	396.377	14.943	4.606								4.606	1.296.79
I-2	900.359	395.784	24.822									24.822	1.320.96
1	977.891	355.097										355.097	1.332.98
	1.045.575											1.045.575	1.045.57
											Tot	al 1 429 522	9 606 78

	Development year												
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted da	
Prior											0		
N-9	0	0	1.571	0	0	0	0	0	() 0			
N-8	0	47.967	7.045	0	0	0	0	0	()			
N-7	492.810	51.563	3.921	0	0	0	0	0					
N-6	432.945	14.349	6.383	4.613	6.865	0	0						
N-5	440.458	35.485	12.285	4.739	0	0							
N-4	454.705	39.255	9.741	2.604	0								
N-3	427.896	29.191	10.917	3.107								3.1	
N-2	427.280	33.415	81										
N-1	398.807	8.655										8.6	
V	347.720											347.7	
											Tota	359.5	

Underwriting year

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

lute amou	nt)											
	Development year											
	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted
											(D
	0	0	0	0	0	0	0	0	0	0		
	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0				
	0	0	0	0	0	0	0					
	0	0	0	0	0	0						
	0	0	0	0	0							
	0	0	0	0								
	0	0	0									
	0	0										
	0											

S.23.01.01 - Own funds € 1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	90.885	90.885		0	
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0	Ü		0	
Surplus funds	0	0			
Preference shares	0	Ü	0	0	
Share premium account related to preference shares	0		0	0	
Reconciliation reserve	251.423	251.423	0	0	
Subordinated liabilities	251.423	251.423	0	0	
			U	U	
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified					
as Solvency II own funds	25.572				
Deductions 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	
iotal pasic own futius after deductions	310.761	310.761	U	U	
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0	
callable on demand	0			· ·	
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds	0			0	
Total ancillary own funds	0			0	
Available and eligible own funds Total available own funds to meet the SCR	316.781	316.781	0	0	
	316.781	316.781	0	0	
Total available own funds to meet the MCR				0000	
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR	316.781 316.781	316.781 316.781	0	0	
Total engine own funds to meet the men	510.701	310.701		-	
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)	342.332				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	90.930				
	90.930				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve	251.423				
	232,423				
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				

Simplifications

None None None

	Gross solvency capital requirement	US
Market risk	33.143	
Counterparty default risk	3.020	
Life underwriting risk	0	
Health underwriting risk	152.781	
Non-life underwriting risk	0	
Diversification	-23.831	
Intangible asset risk	0	
Basic Solvency Capital Requirement	165.112	
Operational risk Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Solvency capital requirement excluding capital add-on Capital add-on already set Solvency capital requirement	43.453 0 0 0 0 208.566 0 208.566	
Other information on SCR Capital requirement for duration-based equity risk sub-module 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 reinsu	ırance	0	0
Fire and other damage to property insurance and proportional re	einsurance	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 reinsura	nce	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

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

S.02.01.02 - Balance sheet €1.000

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			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	0	0	0	0	0	0	41.749	0			
Net	0	0	0	0	0	0	49.151	0			
Premiums earned											
Gross - Direct Business	0	0	0	0	0	0	88.430	0			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	0	0	0	0	0	0	40.409	0			
Net	0	0	0	0	0	0	48.020	0			
Claims incurred											
Gross - Direct Business	0	0	0	0	0	0	24.433	0			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	0	0	0	0	0	0	9.878	0			
Net	0	0	0	0	0	0	14.554	0			
Changes in other technical provisions											
Gross - Direct Business	0	0	0	0	0	0	0	0			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			
Gross - Non- proportional reinsurance accepted											
Reinsurers'share	0	0	0	0	0	0	0	0			
Net	0	0	0	0	0	0	0	0			
Expenses incurred	0	0	0	0	0	0	19.116	0			
Other expenses											
Total expenses											

	Line of Business for: non-i (direct business an	ife insurance and rein ad accepted proportio			Line of business for: accepted non-proportional reinsurance				
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total	
Premiums written									
Gross - Direct Business	0	0	0					90.901	
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	41.749	
Net	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	
Reinsurers' share	0	0	0	0	0	0	0	40.409	
Net	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	
Reinsurers' share	0	0	0	0	0	0	0	9.878	
Net	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	
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	19.116	
Other expenses								0	
Total expenses								19.116	

Health insurance Insurance with profit Index-linked and unit Index-linked insurance Cother life insurance obligations Cother than tensurance				Line of Business for: life	insurance obligations			Line of business for: life r	ine of business for: life reinsurance obligations		
Gross 0 <th></th> <th>Health insurance</th> <th></th> <th></th> <th>Other life insurance</th> <th>non-life insurance contracts and relating to health insurance</th> <th>non-life insurance contracts and relating to insurance obligations other than health</th> <th></th> <th>Life-reinsurance</th> <th>Total</th>		Health insurance			Other life insurance	non-life insurance contracts and relating to health insurance	non-life insurance contracts and relating to insurance obligations other than health		Life-reinsurance	Total	
Reinsurers' share 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											
Net 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0						0		0	
Premiumes armed Coross 0		0	0	0	0	0	0	0	0	0	
Gross 0 <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>		0	0	0	0	0	0	0	0	0	
Infestorer's share 0	Premiums earned										
Net 0		0								0	
Claims incurred	Reinsurers' share	0	0	0	0	0	0	0	0	0	
Gross 0 <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>		0	0	0	0	0	0	0	0	0	
Reinsurers' share 0	Claims incurred										
Net 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Gross	0	0	0	0	0	0	0	0	0	
Changes in other technical provisions	Reinsurers' share	0	0	0	0	0	0	0	0	0	
Gross 0 <td>Net</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>	Net	0	0	0	0	0	0	0	0	0	
Reinsurer's share 0 0 0 0 0 0 0 0 Net 0	Changes in other technical provisions										
Net 0 0 0 0 0 0 0 0 Expenses incurred 0	Gross	0	0	0	0	0	0	0	0	0	
Expenses incurred 0 0 0 0 0 0 0 0 Other expenses 0 0 0 0 0 0 0	Reinsurers' share	0	0	0	0	0	0	0	0	0	
Other expenses 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	
rotal expenses 0	Total expenses									0	

	Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations						
		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 ar	Top 5 countries (by amount of gross premiums written) - life obligations			
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
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

S.17.01.02 - Non-life Technical Provisions ϵ

r	Direct business and accepted proportional reinsurance								
	un ecc pusiness 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	C
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	C
associated to TP as a whole									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	0	0	0	0	0	13.941	0	C
Total recoverable from reinsurance/SPV and Finite Re after the			•			0	-9.744		,
adjustment for expected losses due to counterparty default	U	0	U	U	U	U	-9.744	U	,
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	23.685	0	(
Claims provisions									
Gross	0	0	0	0	0	0	18.983	0	(
Total recoverable from reinsurance/SPV and Finite Re after the									
adjustment for expected losses due to counterparty default	U	U	U	U	0	0	12.550	0	(
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	6.433	0	(
Total Best estimate - gross	0	0	0	0	0	0	32.924	0	
Total Best estimate - net	0	0	0	0	0	0	30.118	0	(
Risk margin	0	0	0	0	0	0	2.936	0	
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	
Best estimate	0	0	0	0	0	0	0	0	(
Risk margin	0	0	0	0	0	0	0	0	(
Technical provisions - total									
Technical provisions - total	0	0	0	0	0	0	35.860	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	
Technical provisions minus recoverables from reinsurance/SPV and	0	0	0	0	0	0	33.054	0	
Finite Re - total	U	U	U	U	U		35.034	U	

								1
	Direct busines	s and accepted proportion	al reinsurance		Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	13.941
Total recoverable from reinsurance/SPV and Finite Re after the	•	0				0		-9.744
adjustment for expected losses due to counterparty default	U	U	U	U	U	U	U	-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	С	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	•	0				0		2.000
adjustment for expected losses due to counterparty default - total	0	U	0	0	0	0	U	2.806
Technical provisions minus recoverables from reinsurance/SPV and	0	0	0	0	0	0	0	33.054
Finite Re - total	U		U	U	U	U	0	33.034

5.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

						Development year						In Current year	Sum of years
ar	0	1	2	3	4	5	6	7	8	9	10 & +	in current year	(cumulative)
ior												7 7	
9	18.882	5.817	440	217	165	6	10	0		0	0	0	25.5
-8	18.419	6.974	1.595	-383	69	-30	0	0		0		0	26.6
-7	19.612	7.122	650	110	87	0	0	0				0	27.5
-6	6.679	11.273	1.660	186	8	3	0					0	19.8
-5	20.995	9.527	557	308	46	8						8	31.4
4	30.052	10.969	850	484	53							53	42.4
-3	79.404	56.649	2.401	2.541								2.541	140.9
-2	14.403	5.020	1.006									1.006	20.4
1	36.287	14.897										14.897	51.1
	16.361											16.361	16.3
											1	Total 34.873	402.3

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

Underwriting year

absolute amo	Development year								In Current year	Sum of years			
ear	0	1	2	3	4	5	6	7	8	9	10 & +	in current year	(cumulative)
rior												0 0	
1-9	0	0	0	0	0	0	0	0	0	0		0	
-8	0	0	0	0	0	0	0	0	0			0	
-7	0	0	0	0	0	0	0	0				0	
-6	0	0	0	0	0	0	0					0	
-5	0	0	0	0	0	0						0	
4	0	0	0	0	0							0	
-3	0	0	0	0								0	
-2	0	0	0									0	
1	0	0										0	
	0											0	
											To	tal 0	
nss undiscn	unted Best Estimate Claims Pro	wisions											

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

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	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 Canital Requirement	10 959	0	0	22	0

S.23.01.01 - Own funds € 1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	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	0				
on demand	U			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	194.460	194.460	0	0	0
Total available own funds to meet the MCR	194.460	194.460	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	
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	0.100				
Reconciliation reserve	189.352				
recommendation read to	107.332				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
	5.659				
Expected profits included in future premiums (EPIFP) - Non- life business Total Expected profits included in future premiums (EPIFP)	5.659				
rotal expected profits included in ruture premiums (EPIPP)	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	
5	Intangible asset risk	0	0		
7	Operational risk	2.653	0		
3	Loss-absorbing capacity of technical provisions	0	0		
)	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 Colyoney	Canital D	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

other information on sex	
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

Minimum Capital Requirement

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 reins	surance	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 reinsura	ince	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 ob	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 benefit	fits	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
O WILLIAM OF THE LAND			
Overall MCR calculation	C C10		
Linear MCR	6.618		
SCR MCR con	43.837 19.726		
MCR cap			
MCR floor	10.959		
Combined MCR Absolute floor of the MCR	10.959 3.700		
	₹ /()()		

N.V. Hagelunie 2019

10.959

Achmea Reinsurance Company N.V.

Public Disclosure Quantitative Reporting Templates

2019



\$.02.01.02 - Balance sheet €1.000

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

S.02.01.02 - Balance sheet €1.000

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: no	on-life insurance and reins	urance obligations (direct	usiness and accepted pro	pportional 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	C	0	
Gross - Proportional reinsurance accepted	362	2	742	0	0	701	28.129	235	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	C	35	
Net	362	2	742	0	0	701	28.129	199	
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	C	0	
Gross - Proportional reinsurance accepted	362	2	746	0	0	701	28.772	235	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	C	35	
Net	362	2	746	0	0	701	28.772	199	
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	C	0	
Gross - Proportional reinsurance accepted	253	0	-99	-7	0	962	37.337	72	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	C	0	
Net	253	0	-99	-7	0	962	37.337	72	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	C	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	0	C	0	
Net	0	0	0	0	0	0	C	0	
Expenses incurred	0	0	160	0	0	84	8.814	58	
Other expenses									

	Line of Business for: non-lif business and a	e insurance and reinsu eccepted proportional r			Line of busi accepted non-propor			
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					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: lif	e 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	contracts and relating to	Health reinsurance	Life-reinsurance	Total
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 amou	nt of gross premiums writt	en) - 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	Home Country Top 5 countries (by amount of gross premiums written) - life obligations							
		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		

5.12.01.02 - Life and Health SLT Technical Provisions

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

	Health insurance (direct b	ousiness)		Annuities stemming		
		Contracts without options and guarantees	Contracts with options or guarantees	from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
Technical provisions calculated as a whole	0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0			0	0	0
Technical provisions calculated as a sum of BE and RM Best Estimate						
Gross Best Estimate		0	0	0	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	3.312
Amount of the transitional on Technical Provisions						
Technical Provisions calculated as a whole	0			0	0	0
Best estimate		0	0	0	0	0
Risk margin	0			0	0	0
Technical provisions - total	0			0	80.731	80.731

S.17.01.02 - Non-life Technical Provisions

	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	C	0	0	(
Total Recoverables from reinsurance/SPV and Finite Re after the												
adjustment for expected losses due to counterparty default	0	0	0	0	0	C	0	0	(
associated to TP as a whole												
Technical provisions calculated as a sum of BE and RM												
Best estimate												
Premium provisions												
Gross	-283	637	0	0	0	16	-116	-22	(
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	C	0	-72	C			
Net Best Estimate of Premium Provisions	-283	637	0	0	0	16	-116	50	(
Claims provisions												
Gross	227	0	0	0	0	C	2.213	0	(
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	C	0	0	(
Net Best Estimate of Claims Provisions	227	0	0	0	0	C	2.213	0	(
Total Best estimate - gross	-56	637	0	0	0	16	2.097	-22	(
Total Best estimate - net	-56	637	0	0	0	16	2.097	50	(
Risk margin	0	1	0	0	0	C	250	0	(
Amount of the transitional on Technical Provisions												
Technical Provisions calculated as a whole	0	0	0	0	0	C	0	0	(
Best estimate	0	0	0	0	0	C	0	0	(
Risk margin	0	0	0	0	0	C	0	0	(
Technical provisions - total	-56	637				16	2.348	-22				
Technical provisions - total	-56	637	0	0	0	16	2.348	-22				
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	C	0	-72	(
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	-56	637	0	0	0	16	2.348	50	(

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

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

Development year Development	Gross Claim	s Paid (non-cumulative)												
Prior 0 <th>(absolute an</th> <th>nount)</th> <th></th>	(absolute an	nount)												
Prior 0 <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>Development year</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>- In Current waar</th> <th>Sum of years</th>							Development year						- In Current waar	Sum of years
N-9	Year	0	1	2	3	4	5	6	7	8	9	10 & +	iii cuireiit yeai	(cumulative)
N-8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Prior											(0	
N-7	N-9	0	0	0	0	0	0	0	0	0	0		0	0
N64 0 0 0 0 0 0 N55 0 0 0 0 0 0 0 N44 0 0 0 0 0 0 0 N3 0 0 0 0 0 0 0 N2 0 0 0 0 0 0 0 0	N-8	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 0 0 0 0 0	N-7	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 0 0 0 0 0	N-6	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 0 0 0 0 0	N-5	0	0	0	0	0	0						0	0
N-2 0 0 0 0	N-4	0	0	0	0	0							0	0
	N-3	0	0	0	0								0	0
N-1 0 0	N-2	0	0	0									0	0
	N-1	0	0										0	0
N 0	N	0											0	0

Gross undiscounted Best Estimate Claims Provisions

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

Underwriting year

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

absolute amo	unt)											
	Development year											Year end
ear	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted dat
rior											51.195	50.4
-9	4.171.462	10.023	7.925	3.779	1.704	1.204	193	172	371	613		5
1-8	13.490	9.804	8.296	6.445	3.987	1.743	1.889	4.059	1.564			1.48
1-7	3.917	4.026	2.362	2.827	2.803	2.786	2.388	2.176				2.0
1-6	19.725	2.553	270	1.066	943	1.062	858					7:
1-5	2.993	321	1.041	980	1.295	20						
1-4	17.267	2.192	1.499	11.003	10.710							9.4
-3	105.866	21.859	6.907	4.679								4.70
-2	68.164	29.697	9.145									9.17
-1	47.987	24.017										24.09
	36.568											36.83
											Total	120.00

	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

S.23.01.01 - Own funds €1.00

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	Iotai	Her 1 - unrestricted	Her 1 - restricted	Her Z	Her 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	
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	
Surplus funds	0	0			
Preference shares	0		0	0	
share premium account related to preference shares	0		0	0	
Reconciliation reserve	144.132	144.132			
Subordinated liabilities	0		0	0	
An amount egual to the value of net deferred tax assets	0			· ·	
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	0	0	U U	· ·	
lassified 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	
Total Basic Official Residences	204.151	201.232	· ·		
Ancillary own funds					
Jnpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,				_	
callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
etters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds	0			0	
Total ancillary own funds	0			0	
Available and eligible own funds					
Total available own funds to meet the SCR	284.151	284.151	0	0	
Fotal 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	
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	284.151				
Excess of assets over liabilities One charge (hold directly and indirectly)	284.151				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges					
Other basic own fund items	140.019				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	144.132				
Formated and the					
Expected profits Expected profits included in future premiums (EPIFP) - Life business	9.800				
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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			

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

P. I			
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		

34.612

Minimum Capital Requirement