



Public Disclosure
Quantitative Reporting
Templates

2020

achmea 

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PUBLIC DISCLOSURE QUANTITATIVE REPORTING TEMPLATES

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

Achmea B.V.
(Achmea Group)

Public Disclosure Quantitative Reporting Templates

2020

S.02.01.02 - Balance sheet

€ 1.000

Assets	Solvency II value
Intangible assets	8
Deferred tax assets	606.955
Pension benefit surplus	0
Property, plant & equipment held for own use	466.460
Investments (other than assets held for index-linked and unit-linked contracts)	51.827.775
Property (other than for own use)	972.934
Holdings in related undertakings, including participations	1.059.029
Equities	1.178.239
Equities - listed	1.056.279
Equities - unlisted	121.960
Bonds	29.126.130
Government Bonds	13.262.125
Corporate Bonds	15.575.718
Structured notes	0
Collateralised securities	288.287
Collective Investments Undertakings	1.076.969
Derivatives	8.956.203
Deposits other than cash equivalents	205.643
Other investments	9.252.628
Assets held for index-linked and unit-linked contracts	9.031.766
Loans and mortgages	10.030.198
Loans on policies	11.061
Loans and mortgages to individuals	8.574.604
Other loans and mortgages	1.444.533
Reinsurance recoverables from:	614.021
Non-life and health similar to non-life	301.790
Non-life excluding health	300.324
Health similar to non-life	1.465
Life and health similar to life, excluding health and index-linked and unit-linked	312.232
Health similar to life	145.338
Life excluding health and index-linked and unit-linked	166.894
Life index-linked and unit-linked	0
Deposits to cedants	4.895
Insurance and intermediaries receivables	2.466.407
Reinsurance receivables	5.291
Receivables (trade, not insurance)	1.869.471
Own shares (held directly)	505.633
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	1.013.817
Any other assets, not elsewhere shown	261.895
Total assets	78.704.592

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	8.038.510
Technical provisions – non-life (excluding health)	3.559.840
TP calculated as a whole	0
Best Estimate	3.384.917
Risk margin	174.923
Technical provisions - health (similar to non-life)	4.478.670
TP calculated as a whole	0
Best Estimate	4.317.956
Risk margin	160.713
Technical provisions - life (excluding index-linked and unit-linked)	41.102.500
Technical provisions - health (similar to life)	2.894.796
TP calculated as a whole	0
Best Estimate	2.833.392
Risk margin	61.404
Technical provisions – life (excluding health and index-linked and unit-linked)	38.207.704
TP calculated as a whole	0
Best Estimate	36.412.331
Risk margin	1.795.373
Technical provisions – index-linked and unit-linked	8.507.102
TP calculated as a whole	0
Best Estimate	8.452.453
Risk margin	54.649
Contingent liabilities	0
Provisions other than technical provisions	97.254
Pension benefit obligations	955.108
Deposits from reinsurers	1.461
Deferred tax liabilities	44.420
Derivatives	2.413.173
Debts owed to credit institutions	44.834
Financial liabilities other than debts owed to credit institutions	931.203
Insurance & intermediaries payables	1.217.728
Reinsurance payables	26.671
Payables (trade, not insurance)	423.138
Subordinated liabilities	2.230.609
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	2.230.609
Any other liabilities, not elsewhere shown	3.391.245
Total liabilities	69.424.954
Excess of assets over liabilities	9.279.639

	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	14.405.682	365.217	0	919.943	593.716	46.351	1.195.135	302.120	5.753
Gross - Proportional reinsurance accepted	11.730	0	82	584	0	904	60.877	1.128	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	4.902	151	0	7.686	2.666	7.639	107.518	13.278	3.814
Net	14.412.510	365.066	82	912.841	591.050	39.616	1.148.494	289.970	1.940
Premiums earned									
Gross - Direct Business	14.284.845	365.569	0	889.308	592.445	44.786	1.163.649	297.684	3.799
Gross - Proportional reinsurance accepted	5.736	0	140	584	0	873	56.806	1.113	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	4.408	212	0	7.553	2.061	6.799	104.748	13.121	2.163
Net	14.286.173	365.357	140	882.338	590.384	38.860	1.115.707	285.676	1.635
Claims incurred									
Gross - Direct Business	13.569.108	236.429	0	666.607	291.748	22.537	650.066	215.459	57
Gross - Proportional reinsurance accepted	3.563	0	180	71	0	967	14.587	406	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	3.049	406	0	4.335	141	8.477	88.878	20.568	-66
Net	13.569.621	236.022	180	662.343	291.606	15.027	575.775	195.297	123
Changes in other technical provisions									
Gross - Direct Business	15	-18	0	0	-153	0	-57	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	-190	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	15	-18	0	0	-153	0	-247	0	0
Expenses incurred	482.896	101.369	69	247.484	194.891	16.236	374.437	113.056	1.536
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	184.053	142.188	7.837					18.167.995
Gross - Proportional reinsurance accepted	0	24.944	3					100.252
Gross - Non-proportional reinsurance accepted				427	-1	0	7.962	8.389
Reinsurers' share	45	338	1.463	10	5.269	1.260	77.148	233.188
Net	184.008	166.795	6.377	417	-5.270	-1.260	-69.186	18.043.449
Premiums earned								
Gross - Direct Business	182.762	144.951	7.721					17.977.518
Gross - Proportional reinsurance accepted	0	24.506	4					89.763
Gross - Non-proportional reinsurance accepted				427	-450	81	4.372	4.269
Reinsurers' share	46	338	1.427	10	4.811	1.227	72.515	221.440
Net	182.716	169.119	6.298	417	-5.261	-1.308	-68.143	17.850.110
Claims incurred								
Gross - Direct Business	121.405	64.715	1.268					15.839.398
Gross - Proportional reinsurance accepted	0	260	0					20.034
Gross - Non-proportional reinsurance accepted				826	40.093	53	46.145	87.117
Reinsurers' share	-14	360	574	5	16.063	1	2.876	145.653
Net	121.419	64.616	694	821	24.030	52	43.269	15.800.895
Changes in other technical provisions								
Gross - Direct Business	0	-323	0					-537
Gross - Proportional reinsurance accepted	0	0	0					-190
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	-323	0	0	0	0	0	-727
Expenses incurred	46.725	81.546	2.146	62	198	90	4.961	1.667.702
Other expenses								59.680
Total expenses								1.727.382

	Line of Business for: life insurance obligations					Line of business for: life reinsurance obligations		Total	
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance		Life reinsurance
Premiums written									
Gross	303.445	90.572	434.328	528.782	0	0	91.733	41.717	1.490.577
Reinsurers' share	33.047	4.956	0	1.617	0	0	55.505	14.593	109.719
Net	270.398	85.615	434.328	527.165	0	0	36.229	27.124	1.380.858
Premiums earned									
Gross	304.864	90.598	432.392	528.813	0	0	91.733	40.776	1.489.175
Reinsurers' share	33.048	4.956	0	1.617	0	0	55.505	14.593	109.719
Net	271.816	85.641	432.392	527.196	0	0	36.229	26.182	1.379.456
Claims incurred									
Gross	305.973	663.188	1.378.131	1.168.389	0	0	54.125	-4.086	3.565.719
Reinsurers' share	44.432	301	0	28.195	0	0	35.685	6.423	115.036
Net	261.541	662.888	1.378.131	1.140.194	0	0	18.440	-10.510	3.450.683
Changes in other technical provisions									
Gross	544	-365.969	-473.564	-299.854	0	0	0	0	-1.138.842
Reinsurers' share	0	-455	0	-27.966	0	0	0	0	-28.421
Net	544	-365.514	-473.564	-271.888	0	0	0	0	-1.110.422
Expenses incurred	97.541	59.048	60.965	86.080	0	0	8.722	20.455	332.811
Other expenses									10.685
Total expenses									343.496

	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	57.648.111	0	0	321.447	0
Basic own funds	10.716.516	0	0	-239.768	0
Eligible own funds to meet SCR	10.695.538	0	0	-193.180	0
SCR	5.152.616	0	0	1.387.001	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	410.820	410.820		0	
Non-available called but not paid in ordinary share capital at group level	0			0	
Share premium account related to ordinary share capital	10.590.446	10.590.446		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Non-available subordinated mutual member accounts at group level	0		0	0	0
Surplus funds	0	0			
Non-available surplus funds at group level	0	0			
Preference shares	12.417		12.417	0	0
Non-available preference shares at group level	0		0	0	0
Share premium account related to preference shares	298.381		298.381	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	-3.398.258	-3.398.258			
Subordinated liabilities	2.230.609		531.257	1.699.352	0
Non-available subordinated liabilities at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	606.955				606.955
The amount equal to the value of net deferred tax assets not available at the group level	8.426				8.426
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	0
Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	0
Non-available minority interests at group level	819	819	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	25.610	25.610	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	0	0	0	0	0
Deduction for participations included by using D&A when a combination of methods is used	0	0	0	0	0
Total non-available own fund items	9.245	819	0	0	8.426
Total basic own funds after deductions	10.716.516	7.576.580	842.055	1.699.352	598.529
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Non available ancillary own funds at group level	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Own funds of other financial sectors					
Credit institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	0	0	0	0	
Institutions for occupational retirement provision	25.610	25.610	0	0	
Non regulated entities carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	25.610	25.610	0	0	
Own funds when using the D&A, exclusively or in combination of method 1					
Own funds aggregated when using the D&A and combination of method	0	0	0	0	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0
Available and eligible own funds					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	10.716.516	7.576.580	842.055	1.699.352	598.529
Total available own funds to meet the minimum consolidated group SCR	10.117.987	7.576.580	842.055	1.699.352	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	10.669.928	7.576.580	842.055	1.699.352	551.941
Total eligible own funds to meet the minimum consolidated group SCR	8.907.959	7.576.580	842.055	489.324	
Minimum consolidated Group SCR (Article 230)	2.446.619				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	364%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	10.695.538	7.602.190	842.055	1.699.352	551.941
Group SCR	5.152.616				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	208%				
Reconciliation reserve					
Excess of assets over liabilities	9.279.639				
Own shares (held directly and indirectly)	505.633				
Foreseeable dividends, distributions and charges	217.878				
Other basic own fund items	11.919.020				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Other non available own funds	35.365				
Reconciliation reserve	-3.398.258				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	666.421	666.421			
Expected profits included in future premiums (EPIFP) - Non- life business	188.189	188.189			
Total Expected profits included in future premiums (EPIFP)	854.610	854.610			

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	2.422.660	2.377.611		
2	Counterparty default risk	250.121	0		
3	Life underwriting risk	1.976.572	0	None	Catastrophe risk
4	Health underwriting risk	1.745.514	300.025	None	
5	Non-life underwriting risk	952.632	790.075	None	
6	Intangible asset risk	6	0		
7	Operational risk	607.408	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-659.159	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-56.058	-56.058		
11	Loss absorbing capacity of expected profits Market Risk	-131.745	-131.745		

Calculation of Solvency Capital Requirement

Total undiversified components	7.107.952
Diversification	-2.637.145
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	4.470.807
Capital add-ons already set	0
Solvency capital requirement for undertakings under consolidated method	5.152.616

Information on other entities

Capital requirement for other financial sectors (Non-insurance capital requirements)	650.029
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	633.429
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	3.266
Capital requirement for residual undertakings	28.514

Overall SCR	5.152.616
SCR for undertakings included via D and A	0
Solvency capital requirement	5.152.616

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	-659.159
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	2.446.619
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**Achmea Pensioen- en
Levensverzekeringen N.V.**
Public Disclosure Quantitative Reporting Templates

2020

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	853.737
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	38.820.022
Property (other than for own use)	898.140
Holdings in related undertakings, including participations	1.650.246
Equities	376.812
Equities - listed	324.829
Equities - unlisted	51.983
Bonds	17.658.292
Government Bonds	8.753.305
Corporate Bonds	8.904.987
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	529.442
Derivatives	8.580.555
Deposits other than cash equivalents	0
Other investments	9.126.535
Assets held for index-linked and unit-linked contracts	8.813.933
Loans and mortgages	8.648.426
Loans on policies	0
Loans and mortgages to individuals	386.701
Other loans and mortgages	8.261.725
Reinsurance recoverables from:	96.551
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	96.551
Health similar to life	0
Life excluding health and index-linked and unit-linked	96.551
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	46.568
Reinsurance receivables	0
Receivables (trade, not insurance)	177.240
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	288.957
Any other assets, not elsewhere shown	6.379
Total assets	57.751.813

Liabilities	Solvency II value
Technical provisions – non-life	0
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - life (excluding index-linked and unit-linked)	38.801.178
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)	38.801.178
TP calculated as a whole	0
Best Estimate	37.026.649
Risk margin	1.774.529
Technical provisions – index-linked and unit-linked	8.278.874
TP calculated as a whole	0
Best Estimate	8.226.767
Risk margin	52.107
Contingent liabilities	0
Provisions other than technical provisions	1.897
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	2.288.875
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	1.955
Insurance & intermediaries payables	734.147
Reinsurance payables	5.581
Payables (trade, not insurance)	70.689
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	2.938.361
Total liabilities	53.121.556
Excess of assets over liabilities	4.630.257

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

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

	Line of Business for: life insurance obligations					Line of business for: life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	
Premiums written								
Gross	0	76.736	413.172	519.062	0	0	0	1.008.970
Reinsurers' share	0	8.373	931	11.426	0	0	0	20.729
Net	0	68.364	412.241	507.636	0	0	0	988.241
Premiums earned								
Gross	0	76.736	413.172	519.062	0	0	0	1.008.970
Reinsurers' share	0	8.373	931	11.426	0	0	0	20.729
Net	0	68.364	412.241	507.636	0	0	0	988.241
Claims incurred								
Gross	0	620.063	1.346.540	1.166.504	0	0	0	3.133.107
Reinsurers' share	0	300	399	31.725	0	0	0	32.425
Net	0	619.763	1.346.140	1.134.779	0	0	0	3.100.682
Changes in other technical provisions								
Gross	0	-376.062	-492.289	-299.032	0	0	0	-1.167.384
Reinsurers' share	0	-455	0	-27.966	0	0	0	-28.421
Net	0	-375.607	-492.289	-271.066	0	0	0	-1.138.963
Expenses incurred								
Other expenses	0	54.191	55.072	78.637	0	0	0	187.900
Total expenses								9.713
								197.614

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0		0		0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0		0		0	0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	14.849.639	7.014.255	1.212.512	22.177.011	0	0	0	45.253.416
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	5.745	0	0	90.806	0	0	0	96.551
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	14.843.894	7.014.255	1.212.512	22.086.205	0	0	0	45.156.865
Risk Margin	785.124	52.107		989.405		0	0	1.826.635
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0		0		0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total	15.634.763	8.278.814		23.166.415		0	0	47.080.052
		Health insurance (direct business)		Annuitants stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)		
		Contracts without options and guarantees	Contracts with options or guarantees					
Technical provisions calculated as a whole	0			0	0	0		0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0			0	0	0		0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate		0	0	0	0	0		0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0	0	0	0	0		0
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		0	0	0	0	0		0
Risk Margin	0			0	0	0		0
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0			0	0	0		0
Best estimate	0	0	0	0	0	0		0
Risk margin	0			0	0	0		0
Technical provisions - total	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	47.080.052	0	0	304.881	0
Basic own funds	4.630.257	0	0	-228.486	0
Eligible own funds to meet SCR	4.152.279	0	0	-137.638	0
SCR	2.505.059	0	0	1.113.395	0
Eligible own funds to meet MCR	3.776.520	0	0	-304.648	0
Minimum Capital Requirement	1.110.906	0	0	8.449	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	455	455		0	
Share premium account related to ordinary share capital	1.835.896	1.835.896		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	1.940.169	1.940.169			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	853.737				853.737
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	4.630.257	3.776.520	0	0	853.737
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	4.630.257	3.776.520	0	0	853.737
Total available own funds to meet the MCR	3.776.520	3.776.520	0	0	
Total eligible own funds to meet the SCR	4.152.279	3.776.520	0	0	375.759
Total eligible own funds to meet the MCR	3.776.520	3.776.520	0	0	
SCR					
SCR	2.505.059				
MCR	1.110.906				
Ratio of Eligible own funds to SCR	166%				
Ratio of Eligible own funds to MCR	340%				
Reconciliation reserve					
Excess of assets over liabilities	4.630.257				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	2.690.088				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	1.940.169				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	610.817				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	610.817				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	1.699.535	1.685.371		
2	Counterparty default risk	111.451	0		
3	Life underwriting risk	2.005.789	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	177.210	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-569.076	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	0	0		
11	Loss absorbing capacity of expected profits market risk	-75.442	0		

Calculation of Solvency Capital Requirement

Total undiversified components	3.349.466
Diversification	-844.408
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	2.505.059
Capital add-ons already set	0
Solvency capital requirement	2.505.059

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	-569.076
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0

Linear formula component for non-life insurance and reinsurance obligations

MCR_{NL} Result 0

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

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 1.110.906

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	14.725.867	
Obligations with profit participation - future discretionary benefits	118.026	
Index-linked and unit-linked insurance obligations	8.226.767	
Other life (re)insurance and health (re)insurance obligations	22.086.205	
Total capital at risk for all life (re)insurance obligations		72.554.603

Overall MCR calculation

Linear MCR	1.110.906
SCR	2.505.059
MCR cap	1.127.276
MCR floor	626.265
Combined MCR	1.110.906
Absolute floor of the MCR	3.700

Minimum Capital Requirement 1.110.906

Achmea Schade- verzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2020

Assets	Solvency II value
Intangible assets	8
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	768
Investments (other than assets held for index-linked and unit-linked contracts)	5.903.380
Property (other than for own use)	0
Holdings in related undertakings, including participations	187.586
Equities	210.363
Equities - listed	209.058
Equities - unlisted	1.305
Bonds	5.130.204
Government Bonds	2.417.040
Corporate Bonds	2.617.423
Structured notes	0
Collateralised securities	95.741
Collective Investments Undertakings	279.109
Derivatives	9.177
Deposits other than cash equivalents	29.528
Other investments	57.413
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	1.041.378
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	1.041.378
Reinsurance recoverables from:	348.142
Non-life and health similar to non-life	125.574
Non-life excluding health	125.067
Health similar to non-life	507
Life and health similar to life, excluding health and index-linked and unit-linked	222.567
Health similar to life	222.567
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	263
Insurance and intermediaries receivables	115.340
Reinsurance receivables	0
Receivables (trade, not insurance)	37.314
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	99.239
Any other assets, not elsewhere shown	116.556
Total assets	7.662.388

Liabilities	Solvency II value
Technical provisions – non-life	3.222.829
Technical provisions – non-life (excluding health)	2.881.457
TP calculated as a whole	0
Best Estimate	2.783.233
Risk margin	98.224
Technical provisions - health (similar to non-life)	341.371
TP calculated as a whole	0
Best Estimate	333.112
Risk margin	8.259
Technical provisions - life (excluding index-linked and unit-linked)	2.787.855
Technical provisions - health (similar to life)	2.787.855
TP calculated as a whole	0
Best Estimate	2.740.403
Risk margin	47.452
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	7.694
Pension benefit obligations	0
Deposits from reinsurers	263
Deferred tax liabilities	119.430
Derivatives	7.227
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	730
Insurance & intermediaries payables	139.887
Reinsurance payables	12.088
Payables (trade, not insurance)	130.425
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	119.776
Total liabilities	6.548.202
Excess of assets over liabilities	1.114.185

	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	352.295	0	787.824	527.089	33.043	921.743	278.392	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	28.331	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	603	0	7.469	13.221	1.553	74.581	4.697	0
Net	0	351.692	0	780.355	513.868	31.490	875.492	273.695	0
Premiums earned									
Gross - Direct Business	0	352.095	0	761.418	527.723	32.651	909.807	273.882	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	28.331	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	488	0	7.325	10.535	1.574	73.400	4.334	0
Net	0	351.608	0	754.093	517.188	31.077	864.738	269.547	0
Claims Incurred									
Gross - Direct Business	0	233.779	0	610.625	248.845	12.975	516.978	190.357	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	5.734	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	13	0	14.668	1.121	67	20.029	10.126	0
Net	0	233.766	0	595.957	247.723	12.907	502.683	180.230	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	94.975	0	214.733	178.955	12.978	301.290	105.336	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	178.875	133.448	0					3.212.708
Gross - Proportional reinsurance accepted	0	0	0					28.331
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	45	34	0	0	0	0	0	102.204
Net	178.829	133.414	0	0	0	0	0	3.138.835
Premiums earned								
Gross - Direct Business	177.720	136.663	0					3.171.959
Gross - Proportional reinsurance accepted	0	0	0					28.331
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	45	34	0	0	0	0	0	97.735
Net	177.674	136.629	0	0	0	0	0	3.102.555
Claims Incurred								
Gross - Direct Business	121.332	62.632	0					1.997.522
Gross - Proportional reinsurance accepted	0	0	0					5.734
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	46.026
Net	121.332	62.632	0	0	0	0	0	1.957.231
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	45.463	48.343	0	0	0	0	0	1.002.073
Other expenses								8.531
Total expenses								1.010.605

	Line of Business for: life insurance obligations					Line of business for: life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	
Premiums written								
Gross	348.919	0	0	0	0	0	37.430	0
Reinsurers' share	87.295	0	0	0	0	0	1.201	0
Net	261.624	0	0	0	0	0	36.229	0
Premiums earned								
Gross	350.196	0	0	0	0	0	37.430	0
Reinsurers' share	87.295	0	0	0	0	0	1.201	0
Net	262.901	0	0	0	0	0	36.229	0
Claims Incurred								
Gross	295.467	0	0	0	0	0	18.440	0
Reinsurers' share	69.076	0	0	0	0	0	0	0
Net	226.391	0	0	0	0	0	18.440	0
Changes in other technical provisions								
Gross	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Expenses incurred	95.267	0	0	0	0	0	8.846	0
Other expenses								-144
Total expenses								103.968

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0		0		0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0		0		0	0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	0		0	0		0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0		0	0		0	0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0		0	0		0	0	0
Risk Margin	0		0	0		0	0	0
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0			0		0	0	0
Best estimate	0		0	0		0	0	0
Risk margin	0		0	0		0	0	0
Technical provisions - total	0		0	0		0	0	0
		Health insurance (direct business)						
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (health similar to life insurance)		
Technical provisions calculated as a whole	0			0		0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0			0		0	0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate		2.779.992	0	0	-33.589	2.740.403		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		222.567	0	0	0	222.567		
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		2.551.424	0	0	-33.589	2.517.836		
Risk Margin	44.951			0	2.501	47.452		
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0			0	0	0		
Best estimate	0	0	0	0	0	0		
Risk margin	0			0	0	0		
Technical provisions - total	2.818.943			0	-31.088	2.787.855		

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	-1.696	0	77.048	35.932	1.613	53.132	9.830	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	54	0	2.057	2.403	523	22.392	994	0
Net Best Estimate of Premium Provisions	0	-1.749	0	74.991	33.529	1.090	30.740	8.836	0
Claims provisions									
Gross	0	334.807	0	1.471.835	39.289	8.615	322.517	653.481	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	454	0	40.966	2.221	268	22.987	30.224	0
Net Best Estimate of Claims Provisions	0	334.354	0	1.430.869	37.068	8.347	299.530	623.257	0
Total Best estimate - gross	0	333.112	0	1.548.883	75.221	10.229	375.649	663.312	0
Total Best estimate - net	0	332.605	0	1.505.860	70.597	9.437	330.270	632.094	0
Risk margin	0	8.259	0	49.012	4.026	357	17.805	23.026	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total	0	341.371	0	1.597.895	79.248	10.586	393.454	686.338	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	507	0	43.023	4.624	792	45.378	31.218	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	340.864	0	1.554.872	74.624	9.794	348.075	655.120	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	9.138	5.547	0	0	0	0	0	190.546
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	19	14	0	0	0	0	0	28.455
Net Best Estimate of Premium Provisions	9.119	5.534	0	0	0	0	0	162.091
Claims provisions								
Gross	89.494	5.760	0	0	0	0	0	2.925.799
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	97.119
Net Best Estimate of Claims Provisions	89.494	5.760	0	0	0	0	0	2.828.680
Total Best estimate - gross	98.632	11.307	0	0	0	0	0	3.116.345
Total Best estimate - net	98.613	11.294	0	0	0	0	0	2.990.770
Risk margin	3.295	704	0	0	0	0	0	106.484
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	101.927	12.011	0	0	0	0	0	3.222.829
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	19	14	0	0	0	0	0	125.574
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	101.908	11.998	0	0	0	0	0	3.097.254

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												35.076	35.076
N-9	852.189	360.660	98.498	57.543	42.827	32.345	17.202	20.945	16.971	7.873		7.873	1.507.053
N-8	901.394	399.085	114.581	70.363	38.818	29.674	20.563	18.193	11.430			11.430	1.604.102
N-7	975.331	485.783	117.635	71.052	40.433	30.683	23.246	19.023				19.023	1.763.186
N-6	886.943	405.566	114.484	58.912	41.686	36.831	29.771					29.771	1.574.193
N-5	939.408	416.445	101.701	73.679	47.483	33.774						33.774	1.612.489
N-4	1.057.344	421.867	119.138	73.580	51.118							51.118	1.723.047
N-3	929.728	419.805	103.260	65.358								65.358	1.518.151
N-2	1.078.030	435.452	132.482									132.482	1.645.964
N-1	1.015.964	437.320										437.320	1.453.284
N	953.977											953.977	953.977
Total												1.777.204	15.355.445

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												261.628	265.028
N-9	0	0	0	0	0	109.305	87.130	88.727	72.990	71.744			72.847
N-8	0	0	0	0	121.112	89.154	70.558	65.377	56.833				57.697
N-7	0	0	0	183.293	130.219	106.722	79.290	85.600					86.868
N-6	0	0	276.202	214.406	169.624	128.940	101.091						102.542
N-5	0	373.374	291.492	240.299	191.367	176.049							178.588
N-4	886.899	432.705	290.271	234.023	202.139								205.020
N-3	903.064	434.975	300.426	233.106									236.462
N-2	888.931	429.104	312.028										316.487
N-1	919.157	462.555											468.552
N	927.928												935.707
Total													2.925.799

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	6.010.684	0	0	21.997	0
Basic own funds	1.092.485	0	0	-15.386	0
Eligible own funds to meet SCR	1.092.485	0	0	-15.386	0
SCR	752.473	0	0	127.560	0
Eligible own funds to meet MCR	1.092.485	0	0	-20.515	0
Minimum Capital Requirement	338.613	0	0	57.402	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	681	681		0	
Share premium account related to ordinary share capital	165.775	165.775		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	947.729	947.729			
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	21.700				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	1.092.485	1.092.485	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	1.092.485	1.092.485	0	0	0
Total available own funds to meet the MCR	1.092.485	1.092.485	0	0	
Total eligible own funds to meet the SCR	1.092.485	1.092.485	0	0	0
Total eligible own funds to meet the MCR	1.092.485	1.092.485	0	0	
SCR					
SCR	752.473				
MCR	338.613				
Ratio of Eligible own funds to SCR	145%				
Ratio of Eligible own funds to MCR	323%				
Reconciliation reserve					
Excess of assets over liabilities	1.114.185				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	166.456				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	947.729				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	1.670				
Expected profits included in future premiums (EPIFP) - Non- life business	88.775				
Total Expected profits included in future premiums (EPIFP)	90.445				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	461.787	452.526		
2	Counterparty default risk	53.965	0		
3	Life underwriting risk	0	0	None	
4	Health underwriting risk	267.040	289.090	None	
5	Non-life underwriting risk	622.679	602.724	None	
6	Intangible asset risk	6	0		
7	Operational risk	111.559	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-250.824	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-52.063	0		
11	Loss absorbing capacity of expected profits market risk	-22.588	0		

Calculation of Solvency Capital Requirement

Total undiversified components	1.191.561
Diversification	-439.087
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	752.473
Capital add-ons already set	0
Solvency capital requirement	752.473

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	-250.824
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	558.330		
		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		332.605	351.937
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		1.505.860	780.441
Other motor insurance and proportional reinsurance		70.597	515.959
Marine, aviation and transport insurance and proportional reinsurance		9.437	31.365
Fire and other damage to property insurance and proportional reinsurance		330.270	876.073
General liability insurance and proportional reinsurance		632.094	273.939
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		98.613	178.829
Assistance and proportional reinsurance		11.294	133.414
Miscellaneous financial loss insurance and proportional reinsurance		0	0
Non-proportional health reinsurance		0	0
Non-proportional casualty reinsurance		0	0
Non-proportional marine, aviation and transport reinsurance		0	0
Non-proportional property reinsurance		0	0

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	52.875		
		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		2.517.836	
Total capital at risk for all life (re)insurance obligations			0
Overall MCR calculation			
Linear MCR	611.204		
SCR	752.473		
MCR cap	338.613		
MCR floor	188.118		
Combined MCR	338.613		
Absolute floor of the MCR	3.700		
Minimum Capital Requirement	338.613		

Achmea Zorgverzeke- ringen N.V. (consolidated)

Public Disclosure Quantitative Reporting Templates

2020

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	411
Investments (other than assets held for index-linked and unit-linked contracts)	3.796.246
Property (other than for own use)	2.350
Holdings in related undertakings, including participations	16.145
Equities	343.846
Equities - listed	341.862
Equities - unlisted	1.984
Bonds	3.196.585
Government Bonds	595.128
Corporate Bonds	2.412.900
Structured notes	0
Collateralised securities	188.556
Collective Investments Undertakings	167.640
Derivatives	6.473
Deposits other than cash equivalents	61.931
Other investments	1.277
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	8.270
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	8.270
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	2.264.953
Reinsurance receivables	0
Receivables (trade, not insurance)	1.631.715
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	301.456
Any other assets, not elsewhere shown	4.291
Total assets	8.007.342

Liabilities	Solvency II value
Technical provisions – non-life	4.076.580
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	4.076.580
TP calculated as a whole	0
Best Estimate	3.926.421
Risk margin	150.159
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	4.844
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	1.336
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	321.331
Reinsurance payables	0
Payables (trade, not insurance)	456
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	76.741
Total liabilities	4.481.287
Excess of assets over liabilities	3.526.055

	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	14.283.672	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.236	0	0	0	0	0	0	0	0
Net	14.282.437	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	14.164.752	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.236	0	0	0	0	0	0	0	0
Net	14.163.516	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	13.488.782	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	13.488.782	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	437.678	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					14.283.672
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	1.236
Net	0	0	0	0	0	0	0	14.282.437
Premiums earned								
Gross - Direct Business	0	0	0					14.164.752
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	1.236
Net	0	0	0	0	0	0	0	14.163.516
Claims incurred								
Gross - Direct Business	0	0	0					13.488.782
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	13.488.782
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	437.678
Other expenses								43.698
Total expenses								481.376

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	59.621	59.621		0	
Non-available called but not paid in ordinary share capital at group level	0			0	
Share premium account related to ordinary share capital	672.503	672.503		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Non-available subordinated mutual member accounts at group level	0		0	0	0
Surplus funds	0	0			
Non-available surplus funds at group level	0	0			
Preference shares	0		0	0	0
Non-available preference shares at group level	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	2.793.931	2.793.931			
Subordinated liabilities	0		0	0	0
Non-available subordinated liabilities at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
The amount equal to the value of net deferred tax assets not available at the group level	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	0
Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	0
Non-available minority interests at group level	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	11.129	11.129			
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	0	0	0	0	0
Deduction for participations included by using D&A when a combination of methods is used	0	0	0	0	0
Total of non-available own fund items	0	0	0	0	0
Total basic own funds after deductions	3.514.925	3.514.925	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Non available ancillary own funds at group level	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Own funds of other financial sectors					
Credit institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	0	0	0	0	
Institutions for occupational retirement provision	0	0	0	0	
Non regulated entities carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	0	0	0	0	
Own funds when using the D&A, exclusively or in combination of method 1					
Own funds aggregated when using the D&A and combination of method	0	0	0	0	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0
Available and eligible own funds					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	3.514.925	3.514.925	0	0	0
Total available own funds to meet the minimum consolidated group SCR	3.514.925	3.514.925	0	0	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	3.514.925	3.514.925	0	0	0
Total eligible own funds to meet the minimum consolidated group SCR	3.514.925	3.514.925	0	0	
Minimum consolidated Group SCR (Article 230)	856.819				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	410,23%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	3.514.925	3.514.925	0	0	0
Group SCR	2.071.796				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	169,66%				
Reconciliation reserve					
Excess of assets over liabilities	3.526.055				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	732.124				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Other non available own funds	0				
Reconciliation reserve	2.793.931				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0	0			
Expected profits included in future premiums (EPIFP) - Non- life business	79.595	79.595			
Total Expected profits included in future premiums (EPIFP)	79.595	79.595			

	Gross solvency capital requirement	USP	Simplifications
Market risk	254.343		
Counterparty default risk	38.815		
Life underwriting risk	0	None	
Health underwriting risk	1.546.038	None	
Non-life underwriting risk	0	None	
Diversification	-199.689		
Intangible asset risk	0		
Basic Solvency Capital Requirement	1.639.507		
Calculation of Solvency Capital Requirement			
Operational risk	429.150		
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	2.068.657		
Capital add-on already set	0		
Solvency capital requirement for undertakings under consolidated method	2.071.796		
Information on other entities			
Capital requirement for other financial sectors (Non-insurance capital requirements)	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	0		
Capital requirement for non-controlled participation requirements	0		
Capital requirement for residual undertakings	3.139		
Overall SCR			
SCR for undertakings included via D and A	0		
Solvency capital requirement	2.071.796		
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	0		
Total amount of Notional Solvency Capital Requirement for remaining part	0		
Total amount of Notional Solvency Capital Requirements for ring fenced funds	0		
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0		
Diversification effects due to RFF nSCR aggregation for article 304	0		
Minimum consolidated group solvency capital requirement	856.819		

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	% capital share	% used for the establishment of accounting consolidated accounts	Criteria of influence			Proportional share used for group solvency calculation	Inclusion in the scope of group YES/NO	Date of decision if art. 214 is applied	Group solvency calculation Method used and under method 1, treatment of the undertaking
										% voting rights	Other criteria	Level of influence				
NL	724500HK3ZVCF9G58	LEI	Achmea Zorgverzekerings 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	724500LFZDBDOKV5184	LEI	Zilveren Kruis Zorgverzekerings 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	724500LQZ001FC0P82	LEI	Interpolis Zorgverzekerings 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	A22NL71100	Specific code	Zilveren Kruis Zorgverzor N.V.	Other	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included in the scope	Method 1: Adjusted equity method	
NL	7245000F66N8W3K750	LEI	Stichting Achmea Zorgverzekerings Beleggen	Auxiliary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	Non-mutual		100%	100%	100%		Dominant	100%	Included in the scope	Method 1: Full consolidation	
NL	724500NMBSMOP030H148	LEI	F8TO Zorgverzekerings 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	72450060NLS4FVZ2N876	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	07292NL72402	Specific code	De Friesland Participatiefonds	Auxiliary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Foundation	Non-mutual		100%	100%	100%		Dominant	100%	Included in the scope	Method 1: Full consolidation	

**Achmea Zorg-
verzekeringen N.V. (solo)**
Public Disclosure Quantitative Reporting Templates

2020

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)	3.535.187
Property (other than for own use)	2.350
Holdings in related undertakings, including participations	2.739.778
Equities	99.778
Equities - listed	99.478
Equities - unlisted	300
Bonds	594.913
Government Bonds	78.683
Corporate Bonds	497.043
Structured notes	0
Collateralised securities	19.188
Collective Investments Undertakings	69.281
Derivatives	2.124
Deposits other than cash equivalents	26.962
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	3.114
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	3.114
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	5.342
Reinsurance receivables	0
Receivables (trade, not insurance)	75.561
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	22.204
Any other assets, not elsewhere shown	584
Total assets	3.641.992

Liabilities	Solvency II value
Technical provisions – non-life	87.065
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)	87.065
TP calculated as a whole	0
Best Estimate	72.622
Risk margin	14.443
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	444
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	516
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)	9.849
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	18.063
Total liabilities	115.937
Excess of assets over liabilities	3.526.055

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	1.220.325	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.220.325	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.220.413	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.220.413	0	0	0	0	0	0	0	0
Claims Incurred									
Gross - Direct Business	905.233	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	905.233	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	152.625	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					1.220.325
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	1.220.325
Premiums earned								
Gross - Direct Business	0	0	0					1.220.413
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	1.220.413
Claims Incurred								
Gross - Direct Business	0	0	0					905.233
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	905.233
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	152.625
Other expenses								9.245
Total expenses								161.870

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	26.857	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	26.857	0	0	0	0	0	0	0	0
Claims provisions									
Gross	45.765	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	45.765	0	0	0	0	0	0	0	0
Total Best estimate - gross	72.622	0	0	0	0	0	0	0	0
Total Best estimate - net	72.622	0	0	0	0	0	0	0	0
Risk margin	14.443	0	0	0	0	0	0	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total	87.065	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	87.065	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	26.857
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	26.857
Claims provisions								
Gross	0	0	0	0	0	0	0	45.765
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	45.765
Total Best estimate - gross	0	0	0	0	0	0	0	72.622
Total Best estimate - net	0	0	0	0	0	0	0	72.622
Risk margin	0	0	0	0	0	0	0	14.443
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total	0	0	0	0	0	0	0	87.065
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	87.065

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	1.552	229	-503	-37	66	-2	-1		0	-1
N-8	0	0	7.724	1.295	36	15	-75	-72	-161			0	-161
N-7	0	101.723	4.311	2.279	-35	-164	-94	-151				0	-151
N-6	1.037.271	99.824	4.973	578	-102	-138	-157					0	-157
N-5	1.104.048	89.543	3.367	2.964	-751	41						0	41
N-4	1.027.851	78.729	1.840	1.159	143							0	143
N-3	1.043.641	70.551	2.488	405								0	405
N-2	1.013.681	72.383	1.753									0	1.753
N-1	951.869	62.334										0	62.334
N	865.460											0	865.460
Total												929.666	7.653.705

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	726	2	3	4	0	0	0	0	0	0	0	0
N-8	13.971	1.219	1.085	195	0	0	0	0	0	0	0	0	0
N-7	12.079	3.777	413	0	0	0	0	0	0	0	0	0	0
N-6	98.688	3.216	1.219	84	0	0	0	0	0	0	0	0	0
N-5	93.673	5.198	2.844	1.261	0	0	0	0	0	0	0	0	0
N-4	100.973	5.846	94	157	0	0	0	0	0	0	0	0	0
N-3	95.621	5.065	405	0	0	0	0	0	0	0	0	0	0
N-2	79.165	1.386	178	0	0	0	0	0	0	0	0	0	178
N-1	70.956	876	0	0	0	0	0	0	0	0	0	0	881
N	44.602											0	44.705
Total												44.705	45.765

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	59.621	59.621		0	
Share premium account related to ordinary share capital	672.503	672.503		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	2.793.931	2.793.931			
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	11.566				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	3.514.489	3.514.489	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	3.514.489	3.514.489	0	0	0
Total available own funds to meet the MCR	3.514.489	3.514.489	0	0	
Total eligible own funds to meet the SCR	3.514.489	3.514.489	0	0	0
Total eligible own funds to meet the MCR	3.514.489	3.514.489	0	0	
SCR					
SCR	782.985				
MCR	195.746				
Ratio of Eligible own funds to SCR	449%				
Ratio of Eligible own funds to MCR	1795%				
Reconciliation reserve					
Excess of assets over liabilities	3.526.055				
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	2.793.931				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	79.595				
Total Expected profits included in future premiums (EPIFP)	79.595				

	Gross solvency capital requirement	USP	Simplifications
Market risk	673.607		
Counterparty default risk	12.022		
Life underwriting risk	0	None	
Health underwriting risk	187.084	None	
Non-life underwriting risk	0	None	
Diversification	-126.338		
Intangible asset risk	0		
Basic Solvency Capital Requirement	746.375		
Calculation of Solvency Capital Requirement			
Operational risk	36.610		
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	782.985		
Capital add-on already set	0		
Solvency capital requirement	782.985		
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 60.769

	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	72.622	1.220.325
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation

Linear MCR	60.769
SCR	782.985
MCR cap	352.343
MCR floor	195.746
Combined MCR	195.746
Absolute floor of the MCR	2.500
Minimum Capital Requirement	195.746

Interpolis

Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2020

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)	149.691
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	11.181
Equities - listed	11.181
Equities - unlisted	0
Bonds	133.807
Government Bonds	23.457
Corporate Bonds	102.657
Structured notes	0
Collateralised securities	7.693
Collective Investments Undertakings	4.504
Derivatives	199
Deposits other than cash equivalents	0
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	197
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	197
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	71.454
Reinsurance receivables	0
Receivables (trade, not insurance)	54.900
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	29.700
Any other assets, not elsewhere shown	110
Total assets	306.052

Liabilities	Solvency II value
Technical provisions – non-life	135.483
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)	135.483
TP calculated as a whole	0
Best Estimate	130.267
Risk margin	5.215
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	38
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	13.821
Reinsurance payables	0
Payables (trade, not insurance)	31.088
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	284
Total liabilities	180.714
Excess of assets over liabilities	125.338

	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	512.538	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	64	0		0	0	0	0	0	0
Net	512.474	0		0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	508.411	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	64	0		0	0	0	0	0	0
Net	508.347	0		0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	488.901	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	488.901	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	16.309	0		0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of Business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0		0	0	0	0	512.538
Gross - Proportional reinsurance accepted	0	0		0	0	0	0	0
Gross - Non-proportional reinsurance accepted				0	0	0	0	64
Reinsurers' share	0	0		0	0	0	0	64
Net	0	0		0	0	0	0	512.474
Premiums earned								
Gross - Direct Business	0	0		0	0	0	0	508.411
Gross - Proportional reinsurance accepted	0	0		0	0	0	0	0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0		0	0	0	0	0
Net	0	0		0	0	0	0	508.347
Claims incurred								
Gross - Direct Business	0	0		0	0	0	0	488.901
Gross - Proportional reinsurance accepted	0	0		0	0	0	0	0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0		0	0	0	0	0
Net	0	0		0	0	0	0	488.901
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
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	16.309
Other expenses								751
Total expenses								17.060

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	19.907	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	19.907	0	0	0	0	0	0	0	0
Claims provisions									
Gross	110.361	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	110.361	0	0	0	0	0	0	0	0
Total Best estimate - gross	130.267	0	0	0	0	0	0	0	0
Total Best estimate - net	130.267	0	0	0	0	0	0	0	0
Risk margin	5.215	0	0	0	0	0	0	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total	135.483	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	135.483	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	19.907
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	19.907
Claims provisions								
Gross	0	0	0	0	0	0	0	110.361
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	110.361
Total Best estimate - gross	0	0	0	0	0	0	0	130.267
Total Best estimate - net	0	0	0	0	0	0	0	130.267
Risk margin	0	0	0	0	0	0	0	5.215
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total	0	0	0	0	0	0	0	135.483
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	135.483

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9			10 & +	
Prior												0	0	
N-9	0	0	0	349	0	0	0	0	0	0	0	0	349	
N-8	0	0	13.548	-12.714	0	0	-46	0	5			5	793	
N-7	0	125.342	17.721	941	1.569	269	0	-18				-18	145.825	
N-6	223.016	126.020	-15.200	12.500	173	-50	45					45	346.504	
N-5	251.943	111.589	-9.481	1.480	1.269	32						32	556.832	
N-4	289.160	109.864	2.388	1.320	168							168	402.902	
N-3	302.117	132.854	2.831	402								402	438.205	
N-2	331.234	114.487	2.604									2.604	448.325	
N-1	343.816	116.311										116.311	460.127	
N	371.505											371.505	371.505	
												Total	491.054	2.971.366

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	-8.996	3.549	-104	0	0	0	0	0	0	0	0
N-7	0	-1.835	-16.949	457	0	0	0	0	0	0	0	0	0
N-6	114.157	-12.337	-11.020	114	0	0	0	0	0	0	0	0	0
N-5	116.311	11.230	2.076	536	0	0						0	0
N-4	116.640	2.160	-987	69	0							0	0
N-3	136.259	3.118	-189	580								580	580
N-2	116.940	-85	661									660	660
N-1	116.064	4.553										4.564	4.564
N	104.270											104.556	104.556
												Total	110.361

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	58.200	58.200		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	67.093	67.093			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	125.338	125.338	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
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	125.338	125.338	0	0	0
Total available own funds to meet the MCR	125.338	125.338	0	0	
Total eligible own funds to meet the SCR	125.338	125.338	0	0	0
Total eligible own funds to meet the MCR	125.338	125.338	0	0	
SCR	71.265				
MCR	30.088				
Ratio of Eligible own funds to SCR	176%				
Ratio of Eligible own funds to MCR	417%				
Reconciliation reserve					
Excess of assets over liabilities	125.338				
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	67.093				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	0				

	Gross solvency capital requirement	USP	Simplifications
Market risk	9.557		
Counterparty default risk	2.392		
Life underwriting risk	0	None	
Health underwriting risk	52.082	None	
Non-life underwriting risk	0	None	
Diversification	-8.065		
Intangible asset risk	0		
Basic Solvency Capital Requirement	55.966		
Calculation of Solvency Capital Requirement			
Operational risk	15.299		
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	71.265		
Capital add-on already set	0		
Solvency capital requirement	71.265		
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 30.088

	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	130.267	509.894
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation

Linear MCR	30.088
SCR	71.265
MCR cap	32.069
MCR floor	17.816
Combined MCR	30.088
Absolute floor of the MCR	2.500
Minimum Capital Requirement	30.088

Zilveren Kruis

Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2020

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	2.277.147
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	187.043
Equities - listed	187.043
Equities - unlisted	0
Bonds	1.976.530
Government Bonds	390.702
Corporate Bonds	1.457.697
Structured notes	0
Collateralised securities	128.131
Collective Investments Undertakings	75.268
Derivatives	3.337
Deposits other than cash equivalents	34.969
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	3.277
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	3.277
Reinsurance recoverables from:	0
Non-life and health similar to non-life	0
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	0
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	1.841.795
Reinsurance receivables	0
Receivables (trade, not insurance)	1.465.938
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	175.982
Any other assets, not elsewhere shown	1.636
Total assets	5.765.775

Liabilities	Solvency II value
Technical provisions – non-life	3.259.727
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)	3.259.727
TP calculated as a whole	0
Best Estimate	3.150.592
Risk margin	109.135
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	4.400
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	630
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	240.344
Reinsurance payables	0
Payables (trade, not insurance)	67.785
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	54.744
Total liabilities	3.627.630
Excess of assets over liabilities	2.138.145

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	10.449.720	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	951	0	0	0	0	0	0	0	0
Net	10.448.769	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	10.346.663	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	951	0	0	0	0	0	0	0	0
Net	10.345.711	0	0	0	0	0	0	0	0
Claims Incurred									
Gross - Direct Business	10.066.501	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	10.066.501	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	222.520	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					10.449.720
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	951
Net	0	0	0	0	0	0	0	10.448.769
Premiums earned								
Gross - Direct Business	0	0	0					10.346.663
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	951
Net	0	0	0	0	0	0	0	10.345.711
Claims Incurred								
Gross - Direct Business	0	0	0					10.066.501
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	10.066.501
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	222.520
Other expenses								33.961
Total expenses								256.481

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	610.619	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	610.619	0	0	0	0	0	0	0	0
Claims provisions									
Gross	2.539.972	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	2.539.972	0	0	0	0	0	0	0	0
Total Best estimate - gross	3.150.592	0	0	0	0	0	0	0	0
Total Best estimate - net	3.150.592	0	0	0	0	0	0	0	0
Risk margin	109.135	0	0	0	0	0	0	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total	3.259.727	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	3.259.727	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance		
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	0	0	0	0	0	0	610.619	
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	610.619	
Claims provisions									
Gross	0	0	0	0	0	0	0	2.539.972	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	2.539.972	
Total Best estimate - gross	0	0	0	0	0	0	0	3.150.592	
Total Best estimate - net	0	0	0	0	0	0	0	3.150.592	
Risk margin	0	0	0	0	0	0	0	109.135	
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	
Best estimate	0	0	0	0	0	0	0	0	
Risk margin	0	0	0	0	0	0	0	0	
Technical provisions - total	0	0	0	0	0	0	0	3.259.727	
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	3.259.727	

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	12.358	-133	-110	0	0	0	0	0	0	12.115
N-8	0	0	431.460	-245.686	350	0	-1.095	0	121			121	185.150
N-7	0	3.205.612	456.780	-7.842	31.893	6.650	0	-439				-439	3.692.654
N-6	5.611.783	3.269.621	-75.887	251.893	9.519	0	1.113					1.113	9.068.042
N-5	5.863.650	3.259.114	-4.113	95.445	23.578	3.980						3.980	9.263.675
N-4	6.622.023	2.695.865	6.952	89.356	8.932							8.932	9.423.027
N-3	6.780.872	2.886.152	71.126	10.463								10.463	9.748.613
N-2	7.333.081	2.492.975	106.982									106.982	9.933.038
N-1	7.293.353	2.495.556										2.495.556	9.788.909
N	7.591.599											7.591.599	7.591.599
Total												10.218.306	68.706.821

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	-636.953	24.819	-3.916	0	0	0	0	0	0	0	0
N-7	0	398.897	-144.983	1.408	0	0	0	0	0	0	0	0	0
N-6	3.335.766	142.354	135.700	9.122	0	0	0	0	0	0	0	0	0
N-5	3.438.112	306.865	114.270	14.669	0	0	0	0	0	0	0	0	0
N-4	2.909.535	110.680	51.265	7.038	0	0	0	0	0	0	0	0	0
N-3	3.117.761	98.295	16.053	7.691	0	0	0	0	0	0	0	7.697	7.697
N-2	2.799.516	98.835	2.477									2.467	2.467
N-1	2.710.257	99.950										100.195	100.195
N	2.423.533											2.429.613	2.429.613
Total												2.539.972	2.539.972

Underwriting year

Gross Claims Paid (non-cumulative)

(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	1.887.665	1.887.665		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	250.435	250.435			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	2.138.145	2.138.145	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	2.138.145	2.138.145	0	0	0
Total available own funds to meet the MCR	2.138.145	2.138.145	0	0	0
Total eligible own funds to meet the SCR	2.138.145	2.138.145	0	0	0
Total eligible own funds to meet the MCR	2.138.145	2.138.145	0	0	0
SCR	1.466.373				
MCR	640.563				
Ratio of Eligible own funds to SCR	146%				
Ratio of Eligible own funds to MCR	334%				
Reconciliation reserve					
Excess of assets over liabilities	2.138.145				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	1.887.710				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	250.435				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	0				

	Gross solvency capital requirement	USP	Simplifications
Market risk	132.854		
Counterparty default risk	49.184		
Life underwriting risk	0	None	
Health underwriting risk	1.097.215	None	
Non-life underwriting risk	0	None	
Diversification	-127.262		
Intangible asset risk	0		
Basic Solvency Capital Requirement	1.151.992		
Calculation of Solvency Capital Requirement			
Operational risk	314.381		
Loss-absorbing capacity of technical provisions	0		
Loss-absorbing capacity of deferred taxes	0		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0		
Solvency capital requirement excluding capital add-on	1.466.373		
Capital add-on already set	0		
Solvency capital requirement	1.466.373		
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 640.563

	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	3.150.592	10.478.410
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation

Linear MCR	640.563
SCR	1.466.373
MCR cap	659.868
MCR floor	366.593
Combined MCR	640.563
Absolute floor of the MCR	2.500
Minimum Capital Requirement	640.563

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Public Disclosure Quantitative Reporting Templates

2020

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)	179.484
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	11.730
Equities - listed	11.730
Equities - unlisted	0
Bonds	162.887
Government Bonds	23.071
Corporate Bonds	132.249
Structured notes	0
Collateralised securities	7.566
Collective Investments Undertakings	4.657
Derivatives	209
Deposits other than cash equivalents	0
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	194
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	194
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	90.773
Reinsurance receivables	0
Receivables (trade, not insurance)	79.795
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	120
Total assets	391.948

Liabilities	Solvency II value
Technical provisions – non-life	190.619
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)	190.619
TP calculated as a whole	0
Best Estimate	184.378
Risk margin	6.242
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	39
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	24.093
Reinsurance payables	0
Payables (trade, not insurance)	39.271
Subordinated liabilities	21.733
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	21.733
Any other liabilities, not elsewhere shown	65
Total liabilities	275.820
Excess of assets over liabilities	116.128

	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	618.323	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	80	0	0	0	0	0	0	0	0
Net	618.243	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	617.597	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	80	0	0	0	0	0	0	0	0
Net	617.517	0	0	0	0	0	0	0	0
Claims Incurred									
Gross - Direct Business	593.598	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	593.598	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	18.386	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					618.323
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	80
Net	0	0	0	0	0	0	0	618.243
Premiums earned								
Gross - Direct Business	0	0	0					617.597
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	80
Net	0	0	0	0	0	0	0	617.517
Claims Incurred								
Gross - Direct Business	0	0	0					593.598
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	593.598
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	18.386
Other expenses								1.044
Total expenses								19.431

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	36.825	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	36.825	0	0	0	0	0	0	0	0
Claims provisions									
Gross	147.553	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	147.553	0	0	0	0	0	0	0	0
Total Best estimate - gross	184.378	0	0	0	0	0	0	0	0
Total Best estimate - net	184.378	0	0	0	0	0	0	0	0
Risk margin	6.242	0	0	0	0	0	0	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total	190.619	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	190.619	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	36.825
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	36.825
Claims provisions								
Gross	0	0	0	0	0	0	0	147.553
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	147.553
Total Best estimate - gross	0	0	0	0	0	0	0	184.378
Total Best estimate - net	0	0	0	0	0	0	0	184.378
Risk margin	0	0	0	0	0	0	0	6.242
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total	0	0	0	0	0	0	0	190.619
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	190.619

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	192.807	199.844	18.082	-15.083	1.740	-316	3	0	0	0	0	0	397.076
N-8	192.265	199.844	18.082	-15.083	1.113	398	-58	0	6				396.567
N-7	260.660	209.469	14.951	-11.294	-83	341	0	-23					474.022
N-6	297.441	195.214	11.353	-2.243	224	-50	29						501.969
N-5	328.720	205.062	16.889	255	1.661	127							552.714
N-4	425.087	186.790	10.424	816	10								623.127
N-3	410.817	219.500	10.779	-1.276									639.820
N-2	436.895	174.093	5.033										616.021
N-1	436.835	175.254											612.089
N	437.666												437.666
Total												616.826	5.251.070

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	7.951	374	0	0	0	0	0	0	0	0	0
N-8	232.373	880	-14.365	0	0	0	0	0	0	0	0	0
N-7	218.049	-4.245	-8.985	-773	0	0	0	0	0	0	0	0
N-6	197.794	16.171	-2.232	39	0	0	0	0	0	0	0	0
N-5	204.892	18.666	29	737	0	0						0
N-4	205.781	8.586	66	216	0							0
N-3	215.250	9.642	158	1.018								1.019
N-2	179.858	465	465									465
N-1	171.256	4.820										4.832
N	140.835											141.236
Total												147.553

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	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	-4.617	-4.617			
Subordinated liabilities	21.733		0	21.733	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	137.861	116.128	0	21.733	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	137.861	116.128	0	21.733	0
Total available own funds to meet the MCR	137.861	116.128	0	21.733	0
Total eligible own funds to meet the SCR	137.861	116.128	0	21.733	0
Total eligible own funds to meet the MCR	123.600	116.128	0	7.472	
SCR					
SCR	86.435				
MCR	37.361				
Ratio of Eligible own funds to SCR	159%				
Ratio of Eligible own funds to MCR	331%				
Reconciliation reserve					
Excess of assets over liabilities	116.128				
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	-4.617				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	0				

	Gross solvency capital requirement	USP	Simplifications
Market risk	10.588		
Counterparty default risk	2.475		
Life underwriting risk	0	None	
Health underwriting risk	63.959	None	
Non-life underwriting risk	0	None	
Diversification	-8.906		
Intangible asset risk	0		
Basic Solvency Capital Requirement	68.116		
Calculation of Solvency Capital Requirement			
Operational risk	18.318		
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	86.435		
Capital add-on already set	0		
Solvency capital requirement	86.435		
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	37.361		
		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		184.378	610.533
Income protection insurance and proportional reinsurance		0	0
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		0	0
Other motor insurance and proportional reinsurance		0	0
Marine, aviation and transport insurance and proportional reinsurance		0	0
Fire and other damage to property insurance and proportional reinsurance		0	0
General liability insurance and proportional reinsurance		0	0
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		0	0
Assistance and proportional reinsurance		0	0
Miscellaneous financial loss insurance and proportional reinsurance		0	0
Non-proportional health reinsurance		0	0
Non-proportional casualty reinsurance		0	0
Non-proportional marine, aviation and transport reinsurance		0	0
Non-proportional property reinsurance		0	0

Linear formula component for life insurance and reinsurance obligations

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

Overall MCR calculation

Linear MCR	37.361
SCR	86.435
MCR cap	38.896
MCR floor	21.609
Combined MCR	37.361
Absolute floor of the MCR	2.500
Minimum Capital Requirement	37.361

De Friesland Zorgverzekeraar N.V.

Public Disclosure Quantitative Reporting Templates

2020

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	411
Investments (other than assets held for index-linked and unit-linked contracts)	379.945
Property (other than for own use)	0
Holdings in related undertakings, including participations	1.593
Equities	34.114
Equities - listed	32.429
Equities - unlisted	1.684
Bonds	328.429
Government Bonds	79.214
Corporate Bonds	223.236
Structured notes	0
Collateralised securities	25.978
Collective Investments Undertakings	13.929
Derivatives	603
Deposits other than cash equivalents	0
Other investments	1.277
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	26.908
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	26.908
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	255.589
Reinsurance receivables	0
Receivables (trade, not insurance)	150.178
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	31.988
Any other assets, not elsewhere shown	1.860
Total assets	846.878

Liabilities	Solvency II value
Technical provisions – non-life	403.685
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)	403.685
TP calculated as a whole	0
Best Estimate	388.562
Risk margin	15.123
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	114
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	43.073
Reinsurance payables	0
Payables (trade, not insurance)	47.014
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	3.691
Total liabilities	497.577
Excess of assets over liabilities	349.302

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	1.482.766	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	141	0	0	0	0	0	0	0	0
Net	1.482.626	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.471.668	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	141	0	0	0	0	0	0	0	0
Net	1.471.527	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	1.434.549	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.434.549	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	30.816	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					1.482.766
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	141
Net	0	0	0	0	0	0	0	1.482.626
Premiums earned								
Gross - Direct Business	0	0	0					1.471.668
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	141
Net	0	0	0	0	0	0	0	1.471.527
Claims incurred								
Gross - Direct Business	0	0	0					1.434.549
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	1.434.549
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	30.816
Other expenses								-1.312
Total expenses								29.504

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	63.730	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	63.730	0	0	0	0	0	0	0	0
Claims provisions									
Gross	324.832	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	324.832	0	0	0	0	0	0	0	0
Total Best estimate - gross	388.562	0	0	0	0	0	0	0	0
Total Best estimate - net	388.562	0	0	0	0	0	0	0	0
Risk margin	15.123	0	0	0	0	0	0	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total	403.685	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	403.685	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	63.730
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	63.730
Claims provisions								
Gross	0	0	0	0	0	0	0	324.832
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	324.832
Total Best estimate - gross	0	0	0	0	0	0	0	388.562
Total Best estimate - net	0	0	0	0	0	0	0	388.562
Risk margin	0	0	0	0	0	0	0	15.123
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total	0	0	0	0	0	0	0	403.685
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	403.685

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	314.166	28.340	604	-437	-11.795	-11	19	-7	0		0	330.878
N-8	536.230	431.866	24.424	-3.280	2.294	390	1	-437	47			47	991.535
N-7	633.484	396.976	14.486	-20.398	-2.231	2.095	4.448	204				204	1.029.063
N-6	656.547	388.503	17.459	-330	2.321	4.155	331					331	1.068.987
N-5	756.778	395.389	20.708	11.402	-8.736	2.233						2.233	1.177.773
N-4	880.856	395.377	14.943	4.656	-845							845	1.295.948
N-3	900.359	395.784	24.822	5.269								5.269	1.326.234
N-2	977.891	355.097	24.311									24.311	1.357.299
N-1	1.045.575	347.937										347.937	1.393.512
N	1.089.560											1.089.560	1.089.560
Total												1.469.047	11.060.788

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	47.967	7.045	0	0	0	0	0	0	0	0	0	0
N-8	492.810	51.563	3.921	0	0	0	0	0	0	0	0	0	0
N-7	432.945	14.349	6.383	4.613	6.865	0	0	0	0	0	0	0	0
N-6	440.458	35.485	12.285	4.739	0	0	0	0	0	0	0	0	0
N-5	454.705	39.255	9.741	2.604	0	0	0	0	0	0	0	0	0
N-4	427.896	29.191	10.917	3.107	0	0	0	0	0	0	0	0	0
N-3	427.280	33.415	81	1.431								1.433	1.433
N-2	398.807	8.655	-1.459									-1.457	-1.457
N-1	347.720	4.975										4.989	4.989
N	319.045											319.867	319.867
Total												324.832	324.832

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	90.885	90.885		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	258.372	258.372			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	25.419				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	323.882	323.882	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	323.882	323.882	0	0	0
Total available own funds to meet the MCR	323.882	323.882	0	0	
Total eligible own funds to meet the SCR	323.882	323.882	0	0	0
Total eligible own funds to meet the MCR	323.882	323.882	0	0	
SCR					
SCR	206.263				
MCR	88.039				
Ratio of Eligible own funds to SCR	157%				
Ratio of Eligible own funds to MCR	368%				
Reconciliation reserve					
Excess of assets over liabilities	349.302				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	90.930				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	258.372				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	0				

	Gross solvency capital requirement	USP	Simplifications
Market risk	27.976		
Counterparty default risk	2.701		
Life underwriting risk	0	None	
Health underwriting risk	151.656	None	
Non-life underwriting risk	0	None	
Diversification	-20.613		
Intangible asset risk	0		
Basic Solvency Capital Requirement	161.720		
Calculation of Solvency Capital Requirement			
Operational risk	44.542		
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	206.263		
Capital add-on already set	0		
Solvency capital requirement	206.263		
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	0		
Total amount of Notional Solvency Capital Requirement for remaining part	0		
Total amount of Notional Solvency Capital Requirements for ring fenced funds	0		
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0		
Diversification effects due to RFF nSCR aggregation for article 304	0		

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	88.039		
		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		388.562	1.484.601
Income protection insurance and proportional reinsurance		0	0
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		0	0
Other motor insurance and proportional reinsurance		0	0
Marine, aviation and transport insurance and proportional reinsurance		0	0
Fire and other damage to property insurance and proportional reinsurance		0	0
General liability insurance and proportional reinsurance		0	0
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		0	0
Assistance and proportional reinsurance		0	0
Miscellaneous financial loss insurance and proportional reinsurance		0	0
Non-proportional health reinsurance		0	0
Non-proportional casualty reinsurance		0	0
Non-proportional marine, aviation and transport reinsurance		0	0
Non-proportional property reinsurance		0	0

Linear formula component for life insurance and reinsurance obligations

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

Overall MCR calculation

Linear MCR	88.039
SCR	206.263
MCR cap	92.818
MCR floor	51.566
Combined MCR	88.039
Absolute floor of the MCR	2.500
Minimum Capital Requirement	88.039

N.V. Hagelunie

Public Disclosure Quantitative Reporting Templates

2020

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)	237.813
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	15.321
Equities - listed	15.321
Equities - unlisted	0
Bonds	194.150
Government Bonds	84.064
Corporate Bonds	110.086
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	28.010
Derivatives	332
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:	11.424
Non-life and health similar to non-life	11.424
Non-life excluding health	11.424
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	5.596
Reinsurance receivables	7.207
Receivables (trade, not insurance)	394
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	5.354
Any other assets, not elsewhere shown	4.305
Total assets	272.093

Liabilities	Solvency II value
Technical provisions – non-life	42.811
Technical provisions – non-life (excluding health)	42.811
TP calculated as a whole	0
Best Estimate	39.632
Risk margin	3.179
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	2.442
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	14.882
Derivatives	104
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	61
Reinsurance payables	0
Payables (trade, not insurance)	7.754
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	379
Total liabilities	68.433
Excess of assets over liabilities	203.659

	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	103.785	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	259	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	46.338	0	0
Net	0	0	0	0	0	0	57.706	0	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	96.525	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	171	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	45.907	0	0
Net	0	0	0	0	0	0	50.789	0	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	25.595	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	9.554	0	0
Net	0	0	0	0	0	0	16.041	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	0	0	15.924	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					103.785
Gross - Proportional reinsurance accepted	0	0	0					259
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	46.338
Net	0	0	0	0	0	0	0	57.706
Premiums earned								
Gross - Direct Business	0	0	0					96.525
Gross - Proportional reinsurance accepted	0	0	0					171
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	45.907
Net	0	0	0	0	0	0	0	50.789
Claims incurred								
Gross - Direct Business	0	0	0					25.595
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	9.554
Net	0	0	0	0	0	0	0	16.041
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	15.924
Other expenses								361
Total expenses								16.284

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

	Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		CA	BE	FR	UK	PT	
Premiums written							
Gross - Direct Business	75.514	12.242	7.677	3.418	2.282	1.353	102.485
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	34.727	3.562	4.598	1.514	957	430	45.789
Net	40.786	8.680	3.079	1.903	1.325	923	56.696
Premiums earned							
Gross - Direct Business	74.433	7.039	7.640	3.246	2.046	915	95.321
Gross - Proportional reinsurance accepted	-88	0	0	0	0	0	-88
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	0
Reinsurers' share	34.727	3.272	4.584	1.477	888	424	45.372
Net	39.619	3.767	3.056	1.769	1.158	491	49.861
Claims incurred							
Gross - Direct Business	19.033	-197	5.539	830	272	195	25.672
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	4.918	0	4.066	497	112	13	9.606
Net	14.116	-197	1.472	332	160	182	16.066
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	12.243	1.359	1.278	602	210	143	15.835
Other expenses							361
Total expenses							16.195

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

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	0	0	0	0	0	27.488	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	3.591	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	23.897	0	0
Claims provisions									
Gross	0	0	0	0	0	0	12.143	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	7.832	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	4.311	0	0
Total Best estimate - gross	0	0	0	0	0	0	39.632	0	0
Total Best estimate - net	0	0	0	0	0	0	28.208	0	0
Risk margin	0	0	0	0	0	0	3.179	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total	0	0	0	0	0	0	42.811	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	11.424	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	31.388	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	27.488
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	3.591
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	23.897
Claims provisions								
Gross	0	0	0	0	0	0	0	12.143
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	7.832
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	4.311
Total Best estimate - gross	0	0	0	0	0	0	0	39.632
Total Best estimate - net	0	0	0	0	0	0	0	28.208
Risk margin	0	0	0	0	0	0	0	3.179
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total	0	0	0	0	0	0	0	42.811
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	11.424
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	31.388

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												18	18
N-9	18.419	6.974	1.595	-383	69	-30	0	0	0	0	0	0	26.644
N-8	19.612	7.122	650	110	87	0	0	0	0	0	0	0	27.581
N-7	6.679	11.273	1.660	186	8	3	0	37					19.846
N-6	20.995	9.527	557	308	46	8	21						31.462
N-5	30.052	10.969	850	484	53	36							42.445
N-4	79.404	56.649	2.401	2.541	37								141.032
N-3	14.403	5.020	1.006	438									20.868
N-2	36.287	14.897	707										51.890
N-1	16.361	9.627											25.988
N	23.222												23.222
Total												34.142	410.979

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												114
N-9	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	5	-2	-2	-2	-2	-2		-2
N-7	0	0	0	151	146	137	239	209				210
N-6	0	0	2.146	1.783	1.688	1.634	1.628					1.641
N-5	0	1.487	414	123	69	49						49
N-4	60.483	7.495	3.940	-119	-102							-103
N-3	9.988	1.493	-15	-171								-173
N-2	21.961	1.531	445									450
N-1	15.491	1.272										1.282
N	8.646											8.676
Total												12.143

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	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	42.811	0	0	39	0
Basic own funds	203.659	0	0	-10	0
Eligible own funds to meet SCR	203.659	0	0	-10	0
SCR	53.009	0	0	139	0
Eligible own funds to meet MCR	203.659	0	0	-14	0
Minimum Capital Requirement	13.252	0	0	35	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	5.108	5.108		0	
Share premium account related to ordinary share capital	0	0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	198.551	198.551			
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	203.659	203.659	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	203.659	203.659	0	0	0
Total available own funds to meet the MCR	203.659	203.659	0	0	
Total eligible own funds to meet the SCR	203.659	203.659	0	0	0
Total eligible own funds to meet the MCR	203.659	203.659	0	0	
SCR					
SCR	53.009				
MCR	13.252				
Ratio of Eligible own funds to SCR	384%				
Ratio of Eligible own funds to MCR	1537%				
Reconciliation reserve					
Excess of assets over liabilities	203.659				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	5.108				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	198.551				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	3.907				
Total Expected profits included in future premiums (EPIFP)	3.907				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	26.773	25.729		
2	Counterparty default risk	10.977	0		
3	Life underwriting risk	0	0	None	
4	Health underwriting risk	0	0	None	
5	Non-life underwriting risk	49.761	42.859	None	
6	Intangible asset risk	0	0		
7	Operational risk	2.901	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-17.670	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	820	0		
11	Loss absorbing capacity of expected profits Market Risk	-1.400	0		

Calculation of Solvency Capital Requirement

Total undiversified components	72.163
Diversification	-19.153
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	53.009
Capital add-ons already set	0
Solvency capital requirement	53.009

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	-17.670
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	7.012		
		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		28.208	58.137
General liability insurance and proportional reinsurance		0	0
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		0	0
Assistance and proportional reinsurance		0	0
Miscellaneous financial loss insurance and proportional reinsurance		0	0
Non-proportional health reinsurance		0	0
Non-proportional casualty reinsurance		0	0
Non-proportional marine, aviation and transport reinsurance		0	0
Non-proportional property reinsurance		0	0

Linear formula component for life insurance and reinsurance obligations

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

Overall MCR calculation

Linear MCR	7.012
SCR	53.009
MCR cap	23.854
MCR floor	13.252
Combined MCR	13.252
Absolute floor of the MCR	3.700
Minimum Capital Requirement	13.252

Achmea Reinsurance Company N.V.

Public Disclosure Quantitative Reporting Templates

2020

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)	449.818
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	75.332
Equities - listed	75.332
Equities - unlisted	0
Bonds	299.908
Government Bonds	134.758
Corporate Bonds	165.151
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	60.149
Derivatives	1.622
Deposits other than cash equivalents	0
Other investments	12.808
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:	169.315
Non-life and health similar to non-life	98.670
Non-life excluding health	98.481
Health similar to non-life	189
Life and health similar to life, excluding health and index-linked and unit-linked	70.645
Health similar to life	68.467
Life excluding health and index-linked and unit-linked	2.179
Life index-linked and unit-linked	0
Deposits to cedants	6.206
Insurance and intermediaries receivables	121
Reinsurance receivables	0
Receivables (trade, not insurance)	5.262
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	25.448
Any other assets, not elsewhere shown	11.419
Total assets	667.589

Liabilities	Solvency II value
Technical provisions – non-life	239.124
Technical provisions – non-life (excluding health)	233.953
TP calculated as a whole	0
Best Estimate	207.511
Risk margin	26.442
Technical provisions - health (similar to non-life)	5.170
TP calculated as a whole	0
Best Estimate	4.758
Risk margin	412
Technical provisions - life (excluding index-linked and unit-linked)	114.395
Technical provisions - health (similar to life)	106.182
TP calculated as a whole	0
Best Estimate	103.689
Risk margin	2.493
Technical provisions – life (excluding health and index-linked and unit-linked)	8.213
TP calculated as a whole	0
Best Estimate	4.103
Risk margin	4.111
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	1.461
Deferred tax liabilities	5.503
Derivatives	731
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	3.776
Reinsurance payables	1.062
Payables (trade, not insurance)	940
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	11.780
Total liabilities	378.771
Excess of assets over liabilities	288.818

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	11.455	0	82	0	0	836	55.747	273	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	1.930	48	0
Net	11.455	0	82	0	0	836	53.817	225	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	5.732	0	140	0	0	836	51.700	273	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	1.930	48	0
Net	5.732	0	140	0	0	836	49.770	225	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	3.540	0	180	-77	0	942	18.173	218	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	2.865	0	0
Net	3.540	0	180	-77	0	942	15.309	218	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	2.405	0	69	0	0	231	15.452	77	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					68.392
Gross - Non-proportional reinsurance accepted				439	6.499	1.823	100.710	109.471
Reinsurers' share	0	0	0	10	5.269	1.260	77.148	85.665
Net	0	0	0	429	1.230	563	23.562	92.199
Premiums earned								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					58.680
Gross - Non-proportional reinsurance accepted				439	6.050	1.742	97.120	105.352
Reinsurers' share	0	0	0	10	4.811	1.227	72.515	80.541
Net	0	0	0	429	1.239	516	24.605	83.490
Claims incurred								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					22.975
Gross - Non-proportional reinsurance accepted				843	22.704	53	28.745	52.345
Reinsurers' share	0	0	0	5	16.063	1	2.876	21.808
Net	0	0	0	839	6.641	52	25.870	53.512
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	62	208	94	4.804	23.403
Other expenses								-741
Total expenses								22.662

	Line of Business for: life insurance obligations					Line of business for: life reinsurance obligations		Total	
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance		Life-reinsurance
Premiums written									
Gross	0	0	0	0	0	0	54.304	56.445	110.748
Reinsurers' share	0	0	0	0	0	0	54.304	14.593	68.897
Net	0	0	0	0	0	0	0	41.851	41.851
Premiums earned									
Gross	0	0	0	0	0	0	54.304	55.503	109.807
Reinsurers' share	0	0	0	0	0	0	54.304	14.593	68.897
Net	0	0	0	0	0	0	0	40.910	40.910
Claims incurred									
Gross	0	0	0	0	0	0	35.685	-68	35.617
Reinsurers' share	0	0	0	0	0	0	35.685	6.423	42.108
Net	0	0	0	0	0	0	0	-6.491	-6.491
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	-123	27.717	27.594
Other expenses									-442
Total expenses									28.036

	Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		BM	FR	IT	ES	CH	
Premiums written							
Gross - Direct Business	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	2.977	9.006	7.282	11.455	15.514	15.464	61.697
Gross - Non-proportional reinsurance accepted	96.961	211	0	88	1.632	147	99.040
Reinsurers' share	46	20.225	6.438	0	1.369	19.266	47.343
Net	99.892	-11.007	844	11.543	15.777	-3.654	113.395
Premiums earned							
Gross - Direct Business	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	2.977	9.006	7.282	5.732	15.510	13.038	53.544
Gross - Non-proportional reinsurance accepted	93.406	211	0	88	1.531	147	95.384
Reinsurers' share	-45	19.741	5.935	0	1.299	18.106	45.035
Net	96.428	-10.524	1.347	5.819	15.743	-4.920	103.893
Claims incurred							
Gross - Direct Business	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	4.742	5.280	2.532	3.540	11.474	-5.680	21.888
Gross - Non-proportional reinsurance accepted	38.482	530	0	4	292	21	39.330
Reinsurers' share	0	-1.366	934	0	383	6.453	6.403
Net	43.224	7.177	1.598	3.544	11.383	-12.112	54.815
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	10.217	461	2.134	4.032	4.568	172	21.584
Other expenses							-741
Total expenses							20.843

	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		BB	FR	IE	IT	US	
Premiums written							
Gross	69.031	33.058	1.291	2.508	1.739	1.780	109.407
Reinsurers' share	0	10.350	5.430	19.730	0	0	35.510
Net	69.031	22.708	-4.140	-17.222	1.739	1.780	73.896
Premiums earned							
Gross	69.031	33.058	1.354	2.508	875	1.780	108.606
Reinsurers' share	0	10.350	5.430	19.730	0	0	35.510
Net	69.031	22.708	-4.076	-17.222	875	1.780	73.096
Claims incurred							
Gross	41.363	8.904	46	3.714	354	2.896	57.276
Reinsurers' share	0	4.067	3.568	13.186	0	0	20.822
Net	41.363	4.837	-3.523	-9.472	354	2.896	36.454
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	18.839	17.067	89	18	305	8	36.326
Other expenses							442
Total expenses							36.768

	Index-linked and unit-linked insurance			Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
	Insurance with profit participation	Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0			0		0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0			0		0	0	0
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	0		0	0		0	0		4.103
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0		0	0		0	0		2.179
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0		0	0		0	0		1.924
Risk Margin	0		0	0		0	0		4.111
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0		0	0		0	0		0
Best estimate	0		0	0		0	0		0
Risk margin	0		0	0		0	0		0
Technical provisions - total	0		0	0		0	0		8.213
	Health insurance (direct business)								
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)				Total (health similar to life insurance)
Technical provisions calculated as a whole	0			0	0		0		0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0			0	0		0		0
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate		0	0	0	103.689				103.689
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0	0	0	68.467				68.467
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		0	0	0	35.223				35.223
Risk Margin		0	0	0	2.493				2.493
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole		0	0	0	0				0
Best estimate		0	0	0	0				0
Risk margin		0	0	0	0				0
Technical provisions - total		0	0	0	106.182				106.182

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	467	-99	0	0	0	14	-2.157	-7	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	-711	-50	0
Net Best Estimate of Premium Provisions	467	-99	0	0	0	14	-1.445	43	0
Claims provisions									
Gross	3.457	1	0	0	0	1.339	3.155	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	723	0	0
Net Best Estimate of Claims Provisions	3.457	1	0	0	0	1.339	2.432	0	0
Total Best estimate - gross	3.923	-98	0	0	0	1.353	998	-7	0
Total Best estimate - net	3.923	-98	0	0	0	1.353	987	43	0
Risk margin	1	0	0	0	0	0	332	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total	3.924	-98	0	0	0	1.353	1.330	-7	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	11	-50	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	3.924	-98	0	0	0	1.353	1.318	43	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	-177	1.732	334	33.505	33.612
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	1.392	287	34.785	35.702
Net Best Estimate of Premium Provisions	0	0	0	-177	340	47	-1.280	-2.090
Claims provisions								
Gross	0	0	0	1.110	86.716	282	82.598	178.657
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	189	48.423	213	13.421	62.968
Net Best Estimate of Claims Provisions	0	0	0	921	38.294	69	69.178	115.689
Total Best estimate - gross	0	0	0	933	88.448	616	116.104	212.270
Total Best estimate - net	0	0	0	744	38.634	116	67.898	113.600
Risk margin	0	0	0	412	17.508	183	8.419	26.854
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total	0	0	0	1.345	105.956	799	124.522	239.124
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	189	49.815	500	48.205	98.670
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	1.156	56.141	300	76.317	140.454

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

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

Underwriting year

Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9			10 & +	
Prior												2.714	2.714	
N-9	3.519	3.013	2.459	384	1.179	2.914	150	1.468	0	-7	0	-7	15.079	
N-8	2.042	2.407	325	554	546	149	456	138	111	0	0	111	6.729	
N-7	35.150	27.679	1.300	2	0	-13	0	0	0	0	0	0	64.118	
N-6	28	256	404	11	3	3	0	0	0	0	0	0	705	
N-5	3.403	10.222	397	148	17	3	0	0	0	0	0	3	14.191	
N-4	69.414	93.935	10.566	146	1.728	0	0	0	0	0	0	1.728	175.789	
N-3	1.855	23.620	4.388	1.343	0	0	0	0	0	0	0	1.343	31.206	
N-2	39.932	22.151	12.440	0	0	0	0	0	0	0	0	12.440	74.523	
N-1	582	12.668	0	0	0	0	0	0	0	0	0	12.668	13.250	
N	3.358	0	0	0	0	0	0	0	0	0	0	3.358	3.358	
												Total	34.359	398.948

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												59.464	61.009
N-9	13.490	9.804	8.295	6.445	3.987	1.743	1.889	4.059	1.564	2.954	0	0	3.024
N-8	3.917	4.035	2.362	2.827	2.803	2.786	2.388	2.176	2.639	0	0	0	2.584
N-7	19.725	2.553	270	1.066	943	1.062	858	1.222	0	0	0	0	1.240
N-6	2.993	321	1.041	980	1.295	20	242	0	0	0	0	0	243
N-5	17.267	2.192	1.499	11.003	10.710	16.908	0	0	0	0	0	0	16.791
N-4	105.866	21.859	6.907	4.679	2.014	0	0	0	0	0	0	0	2.032
N-3	68.164	29.697	9.145	5.572	0	0	0	0	0	0	0	0	5.470
N-2	47.987	24.017	10.511	0	0	0	0	0	0	0	0	0	10.247
N-1	36.568	23.473	0	0	0	0	0	0	0	0	0	0	23.105
N	51.176	0	0	0	0	0	0	0	0	0	0	0	51.473
												Total	177.319

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	4.540	4.540		0	
Share premium account related to ordinary share capital	135.479	135.479		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	148.799	148.799			
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	288.818	288.818	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	288.818	288.818	0	0	0
Total available own funds to meet the MCR	288.818	288.818	0	0	
Total eligible own funds to meet the SCR	288.818	288.818	0	0	0
Total eligible own funds to meet the MCR	288.818	288.818	0	0	
SCR					
SCR	155.622				
MCR	38.906				
Ratio of Eligible own funds to SCR	186%				
Ratio of Eligible own funds to MCR	742%				
Reconciliation reserve					
Excess of assets over liabilities	288.818				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	140.019				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	148.799				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	16.615				
Expected profits included in future premiums (EPIFP) - Non- life business	11.850				
Total Expected profits included in future premiums (EPIFP)	28.465				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	80.871	78.853		
2	Counterparty default risk	12.152	0		
3	Life underwriting risk	45.366	0	None	
4	Health underwriting risk	16.045	0	None	
5	Non-life underwriting risk	144.836	28.883	None	
6	Intangible asset risk	0	0		
7	Operational risk	9.636	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-41.406	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-11.039	0		
11	Loss absorbing capacity of expected profits market risk	-4.815	0		

Calculation of Solvency Capital Requirement

Total undiversified components	251.646
Diversification	-96.024
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	155.622
Capital add-ons already set	0
Solvency capital requirement	155.622

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	-41.406
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	33.520		
		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		3.923	11.657
Income protection insurance and proportional reinsurance		0	0
Workers' compensation insurance and proportional reinsurance		0	293
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		1.353	0
Fire and other damage to property insurance and proportional reinsurance		987	2.440
General liability insurance and proportional reinsurance		43	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		744	1.399
Non-proportional casualty reinsurance		38.634	74.939
Non-proportional marine, aviation and transport reinsurance		116	1.455
Non-proportional property reinsurance		67.898	15

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	780		
		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		37.147	
Total capital at risk for all life (re)insurance obligations			0

Overall MCR calculation

Linear MCR	34.300
SCR	155.622
MCR cap	70.030
MCR floor	38.906
Combined MCR	38.906
Absolute floor of the MCR	3.600
Minimum Capital Requirement	38.906