

Public Disclosure Quantitative
Reporting Templates

2021



CONTENTS

PUBLIC DISCLOSURE QUANTITATIVE REPORTING TEMPLATES

1.	Achmea B.V. (Achmea Group)	3
2.	Achmea Pensioen- en Levensverzekeringen N.V.	10
3.	Achmea Schadeverzekeringen N.V.	18
4.	Achmea Zorgverzekeringen N.V. (Consolidated)	28
5.	Achmea Zorgverzekeringen N.V. (solo)	34
6.	Interpolis Zorgverzekeringen N.V.	42
7.	Zilveren Kruis Zorgverzekeringen N.V.	50
8.	FBTO Zorgverzekeringen N.V.	58
9.	De Friesland Zorgverzekeraar N.V.	66
10.	N.V. Hagelunie	74
11.	Achmea Reinsurance Company N.V.	84

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

Achmea B.V.
(Achmea Group)

Public Disclosure Quantitative Reporting Templates

2021

Assets	Solvency II value
Intangible assets	3
Deferred tax assets	560.908
Pension benefit surplus	0
Property, plant & equipment held for own use	388.251
Investments (other than assets held for index-linked and unit-linked contracts)	43.910.606
Property (other than for own use)	1.034.707
Holdings in related undertakings, including participations	975.891
Equities	1.568.241
Equities - listed	1.449.833
Equities - unlisted	118.409
Bonds	27.823.144
Government Bonds	11.322.185
Corporate Bonds	16.337.913
Structured notes	0
Collateralised securities	163.046
Collective Investments Undertakings	1.202.529
Derivatives	6.568.589
Deposits other than cash equivalents	924.043
Other investments	3.813.462
Assets held for index-linked and unit-linked contracts	9.519.676
Loans and mortgages	14.212.703
Loans on policies	8.866
Loans and mortgages to individuals	12.795.036
Other loans and mortgages	1.408.801
Reinsurance recoverables from:	625.094
Non-life and health similar to non-life	295.635
Non-life excluding health	293.622
Health similar to non-life	2.012
Life and health similar to life, excluding health and index-linked and unit-linked	329.459
Health similar to life	249.859
Life excluding health and index-linked and unit-linked	79.601
Life index-linked and unit-linked	0
Deposits to cedants	12.634
Insurance and intermediaries receivables	2.133.254
Reinsurance receivables	4.505
Receivables (trade, not insurance)	1.764.748
Own shares (held directly)	827.034
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	569.377
Any other assets, not elsewhere shown	207.459
Total assets	74.736.252

Liabilities	Solvency II value
Technical provisions – non-life	8.501.244
Technical provisions – non-life (excluding health)	3.861.223
TP calculated as a whole	0
Best Estimate	3.681.351
Risk margin	179.872
Technical provisions - health (similar to non-life)	4.640.021
TP calculated as a whole	0
Best Estimate	4.462.492
Risk margin	177.529
Technical provisions - life (excluding index-linked and unit-linked)	37.979.708
Technical provisions - health (similar to life)	2.805.527
TP calculated as a whole	0
Best Estimate	2.738.044
Risk margin	67.483
Technical provisions – life (excluding health and index-linked and unit-linked)	35.174.181
TP calculated as a whole	0
Best Estimate	33.575.443
Risk margin	1.598.739
Technical provisions – index-linked and unit-linked	8.777.484
TP calculated as a whole	0
Best Estimate	8.727.810
Risk margin	49.674
Contingent liabilities	31.170
Provisions other than technical provisions	94.752
Pension benefit obligations	859.795
Deposits from reinsurers	7.949
Deferred tax liabilities	29.805
Derivatives	1.086.912
Debts owed to credit institutions	11.010
Financial liabilities other than debts owed to credit institutions	888.409
Insurance & intermediaries payables	1.418.061
Reinsurance payables	34.882
Payables (trade, not insurance)	439.963
Subordinated liabilities	2.087.708
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	2.087.708
Any other liabilities, not elsewhere shown	2.995.433
Total liabilities	65.244.282
Excess of assets over liabilities	9.491.970

	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	14.147.812	360.287	0	974.315	604.672	51.478	1.269.931	314.098	6.642
Gross - Proportional reinsurance accepted	2.972	3	31	615	0	29	72.025	784	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	10.328	276	0	8.318	3.863	7.284	133.600	13.991	4.578
Net	14.140.456	360.015	31	966.613	600.809	44.223	1.208.356	300.892	2.064
Premiums earned									
Gross - Direct Business	13.891.216	361.606	0	954.700	598.092	50.214	1.221.606	315.353	4.583
Gross - Proportional reinsurance accepted	5.818	3	31	576	0	32	66.694	778	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	9.106	183	0	7.328	2.640	6.422	103.221	12.842	2.819
Net	13.887.928	361.426	31	947.948	595.452	43.824	1.185.079	303.289	1.764
Claims incurred									
Gross - Direct Business	13.472.356	224.983	0	797.847	318.924	30.516	646.410	262.610	99
Gross - Proportional reinsurance accepted	5.314	0	110	108	0	-228	45.328	259	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	9.083	611	0	4.006	11	15.712	105.638	16.825	30
Net	13.468.587	224.373	110	793.948	318.913	14.575	586.101	246.044	69
Changes in other technical provisions									
Gross - Direct Business	-102	-19	0	0	237	0	-640	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	207	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	-102	-19	0	0	237	0	-434	0	0
Expenses incurred	477.161	105.325	7	264.522	196.731	16.623	994.292	119.653	1.640
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	189.090	140.632	8.439					18.067.399
Gross - Proportional reinsurance accepted	0	24.914	39					101.411
Gross - Non-proportional reinsurance accepted				333	0	0	9.564	9.897
Reinsurers' share	8	5	1.599	11	5.928	1.741	84.188	275.717
Net	189.082	165.541	6.879	322	-5.928	-1.741	-74.624	17.902.990
Premiums earned								
Gross - Direct Business	187.299	137.490	8.179					17.730.338
Gross - Proportional reinsurance accepted	0	24.780	22					98.734
Gross - Non-proportional reinsurance accepted				333	0	0	9.549	9.883
Reinsurers' share	8	5	1.439	11	5.572	1.500	79.427	232.525
Net	187.291	162.266	6.761	322	-5.572	-1.500	-69.878	17.606.430
Claims incurred								
Gross - Direct Business	112.548	49.967	1.783					15.918.043
Gross - Proportional reinsurance accepted	0	369	0					51.260
Gross - Non-proportional reinsurance accepted				149	1.935	0	9.434	11.518
Reinsurers' share	26	0	306	10	5.234	1	11.201	168.693
Net	112.523	50.336	1.477	139	-3.298	-1	-1.768	15.812.128
Changes in other technical provisions								
Gross - Direct Business	0	266	0					-259
Gross - Proportional reinsurance accepted	0	0	0					207
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	266	0	0	0	0	0	-52
Expenses incurred	46.718	85.099	2.607	50	45	42	2.881	1.713.396
Other expenses								4.184
Total expenses								1.717.580

	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	351.196	100.455	371.038	448.213	0	0	32.294	42.758	1.345.953
Reinsurers' share	86.656	29	8	3.384	0	0	4	15.182	105.262
Net	264.540	100.426	371.030	444.829	0	0	32.290	27.576	1.240.691
Premiums earned									
Gross	354.672	100.483	371.045	448.215	0	0	32.294	42.507	1.349.216
Reinsurers' share	86.657	29	8	3.385	0	0	4	15.182	105.264
Net	268.014	100.454	371.037	444.831	0	0	32.290	27.325	1.243.951
Claims incurred									
Gross	274.350	708.675	1.464.004	1.073.953	0	0	8.902	15.369	3.545.252
Reinsurers' share	64.215	130	0	23.158	0	0	0	7.140	94.643
Net	210.135	708.545	1.464.004	1.050.795	0	0	8.902	8.229	3.450.609
Changes in other technical provisions									
Gross	1.772	-294.762	-144.730	-511.012	0	0	0	0	-948.732
Reinsurers' share	0	-118	0	-22.562	0	0	0	0	-22.680
Net	1.772	-294.644	-144.730	-488.450	0	0	0	0	-971.412
Expenses incurred	88.600	55.391	73.584	89.128	0	0	1.661	20.120	328.484
Other expenses									6.569
Total expenses									335.053

	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	55.258.436	0	0	127.287	0
Basic own funds	9.546.313	0	0	-93.859	0
Eligible own funds to meet SCR	10.362.519	0	0	-93.859	0
SCR	4.853.213	0	0	1.295.391	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	20.859		20.859	0	0
Non-available preference shares at group level	0		0	0	0
Share premium account related to preference shares	289.939		289.939	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	-3.488.561	-3.488.561			
Subordinated liabilities	2.087.708		509.516	1.578.192	0
Non-available subordinated liabilities at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	560.908				560.908
The amount equal to the value of net deferred tax assets not available at the group level	6.571				6.571
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	1.598	1.598	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	917.637	917.637	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	8.169	1.598	0	0	6.571
Total basic own funds after deductions	9.546.313	6.593.470	820.314	1.578.192	554.337
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	768.212	768.212	0	0	
Institutions for occupational retirement provision	47.994	47.994	0	0	
Non regulated entities carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	816.205	816.205	0	0	
Own funds when using the D&A, exclusively or in combination of method 1					
Own funds aggregated when using the D&A and combination of method	0	0	0	0	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0
Available and eligible own funds					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	9.546.313	6.593.470	820.314	1.578.192	554.337
Total available own funds to meet the minimum consolidated group SCR	8.991.976	6.593.470	820.314	1.578.192	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	9.546.313	6.593.470	820.314	1.578.192	554.337
Total eligible own funds to meet the minimum consolidated group SCR	7.882.101	6.593.470	820.314	468.316	
Minimum consolidated Group SCR (Article 230)	2.341.580				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	337%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	10.362.519	7.409.676	820.314	1.578.192	554.337
Group SCR	4.853.213				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	214%				
Reconciliation reserve					
Excess of assets over liabilities	9.491.970				
Own shares (held directly and indirectly)	827.034				
Foreseeable dividends, distributions and charges	240.200				
Other basic own fund items	11.872.973				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Other non available own funds	40.325				
Reconciliation reserve	-3.488.561				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	513.872	513.872			
Expected profits included in future premiums (EPIFP) - Non- life business	223.256	223.256			
Total Expected profits included in future premiums (EPIFP)	737.128	737.128			

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	2.314.647	2.269.766		
2	Counterparty default risk	201.766	0		
3	Life underwriting risk	1.848.958	0	None	Catastrophe risk
4	Health underwriting risk	1.800.248	236.187	None	
5	Non-life underwriting risk	1.014.211	824.566	None	
6	Intangible asset risk	3	0		
7	Operational risk	595.841	0		
8	Loss-absorbing capacity of technical provisions	-20	0		
9	Loss-absorbing capacity of deferred taxes	-682.399	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-70.348	-70.348		
11	Loss absorbing capacity of expected profits Market Risk	-146.685	-146.685		

Calculation of Solvency Capital Requirement

Total undiversified components	6.876.220
Diversification	-2.602.263
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	4.273.958
Capital add-ons already set	0
Solvency capital requirement for undertakings under consolidated method	4.853.213

Information on other entities

Capital requirement for other financial sectors (Non-insurance capital requirements)	557.407
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	540.807
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	3.691
Capital requirement for residual undertakings	18.158

Overall SCR	4.853.213
SCR for undertakings included via D and A	0
Solvency capital requirement	4.853.213

Other information on SCR

Amount/estimate of the overall loss-absorbing capacity of technical provisions	-20
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	-682.399
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	2.341.580

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

2021

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	835.030
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	30.728.425
Property (other than for own use)	951.990
Holdings in related undertakings, including participations	1.246.905
Equities	512.951
Equities - listed	464.604
Equities - unlisted	48.347
Bonds	16.675.703
Government Bonds	7.266.855
Corporate Bonds	9.408.848
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	553.232
Derivatives	6.556.084
Deposits other than cash equivalents	517.724
Other investments	3.713.836
Assets held for index-linked and unit-linked contracts	9.308.788
Loans and mortgages	12.384.485
Loans on policies	0
Loans and mortgages to individuals	4.913.386
Other loans and mortgages	7.471.099
Reinsurance recoverables from:	73.244
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	73.244
Health similar to life	0
Life excluding health and index-linked and unit-linked	73.244
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	33.361
Reinsurance receivables	0
Receivables (trade, not insurance)	193.612
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	48.662
Any other assets, not elsewhere shown	-789
Total assets	53.604.818

	Solvency II value
Liabilities	
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)	35.707.554
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)	35.707.554
TP calculated as a whole	0
Best Estimate	34.127.394
Risk margin	1.580.160
Technical provisions – index-linked and unit-linked	8.560.646
TP calculated as a whole	0
Best Estimate	8.512.855
Risk margin	47.791
Contingent liabilities	0
Provisions other than technical provisions	1.800
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	1.071.696
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	1.396
Insurance & intermediaries payables	907.070
Reinsurance payables	5.500
Payables (trade, not insurance)	72.702
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	2.823.927
Total liabilities	49.152.292
Excess of assets over liabilities	4.452.526

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

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

	Line of Business for: life insurance obligations					Line of business for: life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	
Premiums written								
Gross	0	86.593	344.862	432.397	0	0	0	863.852
Reinsurers' share	0	3.528	917	13.988	0	0	0	18.432
Net	0	83.065	343.945	418.409	0	0	0	845.420
Premiums earned								
Gross	0	86.593	344.862	432.397	0	0	0	863.852
Reinsurers' share	0	3.528	917	13.988	0	0	0	18.432
Net	0	83.065	343.945	418.409	0	0	0	845.420
Claims incurred								
Gross	0	668.427	1.418.078	1.070.784	0	0	0	3.157.289
Reinsurers' share	0	1.186	529	26.153	0	0	0	27.868
Net	0	667.242	1.417.548	1.044.631	0	0	0	3.129.420
Changes in other technical provisions								
Gross	0	-324.591	-160.478	-509.172	0	0	0	-994.241
Reinsurers' share	0	-118	0	-22.562	0	0	0	-22.680
Net	0	-324.473	-160.478	-486.610	0	0	0	-971.561
Expenses incurred								
Other expenses		51.130	67.934	77.195	0	0	0	196.259
Total expenses								8.335
								204.594

	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			
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	13.577.760	7.291.677	1.221.178		20.549.635	0	0	42.640.249
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	5.630	0	0		67.614	0	0	73.244
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	13.572.130	7.291.677	1.221.178		20.482.020	0	0	42.567.005
Risk Margin	695.186	47.791			884.974		0	1.627.951
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0			0		0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0			0		0	0
Technical provisions - total	14.272.946	8.560.646			21.434.609		0	44.268.200
		Health insurance (direct business)						
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)			Total (Health similar to life insurance)
Technical provisions calculated as a whole	0			0	0			0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0			0	0			0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate		0	0	0	0			0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0	0	0	0			0
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		0	0	0	0			0
Risk Margin	0			0	0			0
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0			0	0			0
Best estimate	0	0	0	0	0			0
Risk margin	0			0	0			0
Technical provisions - total	0			0	0			0

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	44.268.200	0	0	120.046	0
Basic own funds	4.452.526	0	0	-89.021	0
Eligible own funds to meet SCR	3.945.627	0	0	28.663	0
SCR	2.187.536	0	0	990.911	0
Eligible own funds to meet MCR	3.617.497	0	0	-119.974	0
Minimum Capital Requirement	984.391	0	0	47.461	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	1.781.145	1.781.145			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	835.030				835.030
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	4.452.526	3.617.497	0	0	835.030
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	4.452.526	3.617.497	0	0	835.030
Total available own funds to meet the MCR	3.617.497	3.617.497	0	0	
Total eligible own funds to meet the SCR	3.945.627	3.617.497	0	0	328.130
Total eligible own funds to meet the MCR	3.617.497	3.617.497	0	0	
SCR					
SCR	2.187.536				
MCR	984.391				
Ratio of Eligible own funds to SCR	180%				
Ratio of Eligible own funds to MCR	367%				
Reconciliation reserve					
Excess of assets over liabilities	4.452.526				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	2.671.381				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	1.781.145				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	446.843				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	446.843				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	1.466.833	1.449.723		
2	Counterparty default risk	82.978	0		
3	Life underwriting risk	1.872.751	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	163.568	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-573.896	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	0	0		
11	Loss absorbing capacity of expected profits market risk	-81.266	0		

Calculation of Solvency Capital Requirement

Total undiversified components	2.930.967
Diversification	-743.431
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	2.187.536
Capital add-ons already set	0
Solvency capital requirement	2.187.536

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	-573.896
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	1.028.560		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits		13.457.466	
Obligations with profit participation - future discretionary benefits		114.664	
Index-linked and unit-linked insurance obligations		8.512.855	
Other life (re)insurance and health (re)insurance obligations		20.482.020	
Total capital at risk for all life (re)insurance obligations			66.976.301
Overall MCR calculation			
Linear MCR	1.028.560		
SCR	2.187.536		
MCR cap	984.391		
MCR floor	546.884		
Combined MCR	984.391		
Absolute floor of the MCR	3.700		
Minimum Capital Requirement	984.391		

Achmea Schade- verzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2021

Assets	Solvency II value
Intangible assets	3
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	590
Investments (other than assets held for index-linked and unit-linked contracts)	6.263.628
Property (other than for own use)	0
Holdings in related undertakings, including participations	164.306
Equities	337.512
Equities - listed	300.816
Equities - unlisted	36.696
Bonds	5.294.506
Government Bonds	2.403.847
Corporate Bonds	2.890.659
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	379.631
Derivatives	8.629
Deposits other than cash equivalents	14.884
Other investments	64.160
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	815.749
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	815.749
Reinsurance recoverables from:	397.011
Non-life and health similar to non-life	134.514
Non-life excluding health	133.991
Health similar to non-life	523
Life and health similar to life, excluding health and index-linked and unit-linked	262.496
Health similar to life	262.496
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	340
Insurance and intermediaries receivables	112.117
Reinsurance receivables	0
Receivables (trade, not insurance)	42.362
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	86.623
Any other assets, not elsewhere shown	113.640
Total assets	7.832.062

Liabilities	Solvency II value
Technical provisions – non-life	3.491.455
Technical provisions – non-life (excluding health)	3.152.640
TP calculated as a whole	0
Best Estimate	3.047.042
Risk margin	105.599
Technical provisions - health (similar to non-life)	338.815
TP calculated as a whole	0
Best Estimate	330.272
Risk margin	8.543
Technical provisions - life (excluding index-linked and unit-linked)	2.712.414
Technical provisions - health (similar to life)	2.712.414
TP calculated as a whole	0
Best Estimate	2.658.322
Risk margin	54.092
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	7.990
Pension benefit obligations	0
Deposits from reinsurers	340
Deferred tax liabilities	136.333
Derivatives	10.863
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	527
Insurance & intermediaries payables	159.845
Reinsurance payables	14.569
Payables (trade, not insurance)	76.669
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	62.261
Total liabilities	6.673.266
Excess of assets over liabilities	1.158.796

	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	346.700	0	841.484	532.170	38.806	963.954	287.189	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	32.329	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	411	0	8.111	13.238	1.706	83.236	5.241	0
Net	0	346.289	0	833.373	518.932	37.100	913.047	281.949	0
Premiums earned									
Gross - Direct Business	0	348.458	0	825.587	532.704	38.261	953.949	290.447	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	32.329	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	397	0	7.941	13.060	1.686	79.953	5.166	0
Net	0	348.060	0	817.646	519.644	36.574	906.326	285.281	0
Claims incurred									
Gross - Direct Business	0	222.135	0	729.076	262.714	11.105	444.817	238.114	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	10.934	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	18	0	12.080	544	26	7.181	2.333	0
Net	0	222.117	0	716.995	262.170	11.079	448.571	235.781	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	97.785	0	233.707	181.255	13.320	315.835	111.291	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	183.799	130.633	0					3.324.735
Gross - Proportional reinsurance accepted	0	0	0					32.329
Gross - Non-proportional reinsurance accepted								0
Reinsurers' share	8	5	0	0	0	0	0	111.955
Net	183.791	130.629	0	0	0	0	0	3.245.110
Premiums earned								
Gross - Direct Business	182.103	127.522	0					3.299.030
Gross - Proportional reinsurance accepted	0	0	0					32.329
Gross - Non-proportional reinsurance accepted								0
Reinsurers' share	8	5	0	0	0	0	0	108.215
Net	182.095	127.517	0	0	0	0	0	3.223.144
Claims incurred								
Gross - Direct Business	112.248	47.695	0					2.067.904
Gross - Proportional reinsurance accepted	0	0	0					10.934
Gross - Non-proportional reinsurance accepted								0
Reinsurers' share	0	0	0	0	0	0	0	22.182
Net	112.248	47.695	0	0	0	0	0	2.056.656
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	45.225	46.668	0	0	0	0	0	1.045.087
Other expenses								-1.518
Total expenses								1.043.568

	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	342.285	0	0	0	0	0	32.294	0
Reinsurers' share	86.575	0	0	0	0	0	4	0
Net	255.710	0	0	0	0	0	32.290	0
Premiums earned								
Gross	345.628	0	0	0	0	0	32.294	0
Reinsurers' share	86.575	0	0	0	0	0	4	0
Net	259.053	0	0	0	0	0	32.290	0
Claims incurred								
Gross	261.578	0	0	0	0	0	8.902	0
Reinsurers' share	64.195	0	0	0	0	0	0	0
Net	197.382	0	0	0	0	0	8.902	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	85.682	0	0	0	0	0	837	0
Other expenses								-2.353
Total expenses								84.166

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0		0		0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0		0		0	0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate	0			0		0	0	0
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		2.696.583	0	0	-38.261	2.658.322		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		262.496	0	0	0	262.496		
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		2.434.086	0	0	-38.261	2.395.825		
Risk Margin	46.738			0	7.354	54.092		
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
Technical provisions - total	2.743.320			0	-30.907	2.712.414		

	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	-1.518	0	97.173	27.727	791	54.060	1.643	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	117	0	1.995	4.316	466	24.272	1.216	0
Net Best Estimate of Premium Provisions	0	-1.635	0	95.178	23.411	325	29.788	427	0
Claims provisions									
Gross	0	331.790	0	1.682.430	46.579	9.656	311.144	704.184	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	406	0	46.992	2.541	268	22.777	29.146	0
Net Best Estimate of Claims Provisions	0	331.384	0	1.635.438	44.038	9.388	288.367	675.038	0
Total Best estimate - gross	0	330.272	0	1.779.602	74.306	10.447	365.204	705.827	0
Total Best estimate - net	0	329.749	0	1.730.615	67.449	9.713	318.155	675.466	0
Risk margin	0	8.543	0	57.322	4.345	401	14.561	25.093	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	338.815	0	1.836.924	78.651	10.848	379.765	730.920	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	523	0	48.987	6.857	734	47.049	30.361	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	338.292	0	1.787.937	71.794	10.114	332.716	700.559	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	5.684	11.374	0	0	0	0	0	196.934
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	3	0	0	0	0	0	0	32.384
Net Best Estimate of Premium Provisions	5.682	11.374	0	0	0	0	0	164.550
Claims provisions								
Gross	88.569	6.028	0	0	0	0	0	3.180.380
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	102.130
Net Best Estimate of Claims Provisions	88.569	6.028	0	0	0	0	0	3.078.250
Total Best estimate - gross	94.253	17.402	0	0	0	0	0	3.377.314
Total Best estimate - net	94.251	17.402	0	0	0	0	0	3.242.799
Risk margin	3.021	856	0	0	0	0	0	114.142
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	97.274	18.258	0	0	0	0	0	3.491.455
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	3	0	0	0	0	0	0	134.514
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	97.272	18.258	0	0	0	0	0	3.356.941

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												51.377	51.377	9.900	1.614.002
N-9	901.394	399.085	114.581	70.363	38.818	29.674	20.563	18.193	11.430	9.900				21.350	1.784.536
N-8	975.331	485.783	117.635	71.052	40.433	30.683	23.246	19.023	21.350					20.618	1.594.811
N-7	886.943	405.566	114.484	58.912	41.686	36.831	29.771	20.618						30.526	1.643.015
N-6	939.408	416.445	101.701	73.679	47.483	33.774	30.526							42.169	1.765.216
N-5	1.057.344	421.867	119.138	73.580	51.118	42.169								48.703	1.566.854
N-4	929.728	419.805	103.260	65.358	48.703									69.821	1.715.785
N-3	1.078.030	435.452	132.482	69.821										133.033	1.586.317
N-2	1.015.964	437.320	133.033											424.309	1.378.286
N-1	953.977	424.309												932.151	932.151
N	932.151													1.783.958	15.580.973
Total															

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												314.395	314.901
N-9	0	0	0	0	121.112	89.154	70.558	65.377	56.833	54.691			54.695
N-8	0	0	0	183.293	130.219	106.722	79.290	85.600	77.590				77.588
N-7	0	0	276.202	214.406	169.624	128.940	101.091	113.234					113.215
N-6	0	373.374	291.492	240.299	191.367	176.049	161.406						161.398
N-5	886.899	432.705	290.271	234.023	202.139	194.633							194.648
N-4	903.064	434.975	300.426	233.106	217.217								217.106
N-3	888.931	429.104	312.028	275.312									275.164
N-2	919.157	462.555	363.645										363.425
N-1	927.928	455.743											455.813
N	951.500												952.428
Total													3.180.380

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

	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	6.203.869	0	0	9.034	0
Basic own funds	1.135.696	0	0	-6.192	0
Eligible own funds to meet SCR	1.135.696	0	0	-6.192	0
SCR	804.544	0	0	126.909	0
Eligible own funds to meet MCR	1.135.696	0	0	-8.345	0
Minimum Capital Requirement	362.045	0	0	57.109	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	992.340	992.340			
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	23.100				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	1.135.696	1.135.696	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	1.135.696	1.135.696	0	0	0
Total available own funds to meet the MCR	1.135.696	1.135.696	0	0	
Total eligible own funds to meet the SCR	1.135.696	1.135.696	0	0	0
Total eligible own funds to meet the MCR	1.135.696	1.135.696	0	0	
SCR					
SCR	804.544				
MCR	362.045				
Ratio of Eligible own funds to SCR	141%				
Ratio of Eligible own funds to MCR	314%				
Reconciliation reserve					
Excess of assets over liabilities	1.158.796				
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	992.340				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	8.932				
Expected profits included in future premiums (EPIFP) - Non- life business	102.084				
Total Expected profits included in future premiums (EPIFP)	111.015				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	476.879	470.097		
2	Counterparty default risk	57.532	0		
3	Life underwriting risk	0	0	None	
4	Health underwriting risk	263.564	258.662	None	
5	Non-life underwriting risk	716.904	703.476	None	
6	Intangible asset risk	3	0		
7	Operational risk	115.059	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-279.400	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-59.380	0		
11	Loss absorbing capacity of expected profits market risk	-25.524	0		

Calculation of Solvency Capital Requirement

Total undiversified components	1.265.636
Diversification	-461.091
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	804.544
Capital add-ons already set	0
Solvency capital requirement	804.544

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	-279.400
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	590.551		
		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		329.749	346.432
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		1.730.615	833.543
Other motor insurance and proportional reinsurance		67.449	519.159
Marine, aviation and transport insurance and proportional reinsurance		9.713	37.024
Fire and other damage to property insurance and proportional reinsurance		318.155	916.344
General liability insurance and proportional reinsurance		675.466	282.033
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		94.251	183.791
Assistance and proportional reinsurance		17.402	130.629
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	50.312		
		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		2.395.825	
Total capital at risk for all life (re)insurance obligations			0

Overall MCR calculation

Linear MCR	640.863
SCR	804.544
MCR cap	362.045
MCR floor	201.136
Combined MCR	362.045
Absolute floor of the MCR	3.700
Minimum Capital Requirement	362.045

Achmea Zorgverzeke- ringen N.V. (consolidated)

Public Disclosure Quantitative Reporting Templates

2021

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)	4.557.896
Property (other than for own use)	2.150
Holdings in related undertakings, including participations	19.532
Equities	461.242
Equities - listed	459.587
Equities - unlisted	1.655
Bonds	3.658.417
Government Bonds	633.069
Corporate Bonds	2.862.302
Structured notes	0
Collateralised securities	163.046
Collective Investments Undertakings	198.042
Derivatives	2.957
Deposits other than cash equivalents	214.878
Other investments	678
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	5.006
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	5.006
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	1.922.153
Reinsurance receivables	0
Receivables (trade, not insurance)	1.508.452
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	176.772
Any other assets, not elsewhere shown	2.580
Total assets	8.172.860

Liabilities	Solvency II value
Technical provisions – non-life	4.241.606
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)	4.241.606
TP calculated as a whole	0
Best Estimate	4.075.426
Risk margin	166.180
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	504
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	2.569
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	323.618
Reinsurance payables	0
Payables (trade, not insurance)	381
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	22.440
Total liabilities	4.591.119
Excess of assets over liabilities	3.581.742

	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	14.025.169	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	1.193	0	0	0	0	0	0	0	0
Net	14.023.976	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	13.768.792	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	1.193	0	0	0	0	0	0	0	0
Net	13.767.598	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	13.393.848	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	13.393.848	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	432.226	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					14.025.169
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	1.193
Net	0	0	0	0	0	0	0	14.023.976
Premiums earned								
Gross - Direct Business	0	0	0					13.768.792
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	1.193
Net	0	0	0	0	0	0	0	13.767.598
Claims incurred								
Gross - Direct Business	0	0	0					13.393.848
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	13.393.848
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	432.226
Other expenses								2.815
Total expenses								435.042

	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	2.849.617	2.849.617			
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	13.884	13.884			
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	3.567.858	3.567.858	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)	3.567.858	3.567.858	0	0	0
Total available own funds to meet the minimum consolidated group SCR	3.567.858	3.567.858	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)	3.567.858	3.567.858	0	0	0
Total eligible own funds to meet the minimum consolidated group SCR	3.567.858	3.567.858	0	0	
Minimum consolidated Group SCR (Article 230)	846.283				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	421,59%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	3.567.858	3.567.858	0	0	0
Group SCR	2.157.519				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	165,37%				
Reconciliation reserve					
Excess of assets over liabilities	3.581.742				
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	2.849.617				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0	0			
Expected profits included in future premiums (EPIFP) - Non- life business	91.921	91.921			
Total Expected profits included in future premiums (EPIFP)	91.921	91.921			

	Gross solvency capital requirement	USP	Simplifications
Market risk	360.820		
Counterparty default risk	21.679		
Life underwriting risk	0	None	
Health underwriting risk	1.603.508	None	
Non-life underwriting risk	0	None	
Diversification	-250.357		
Intangible asset risk	0		
Basic Solvency Capital Requirement	1.735.650		
Calculation of Solvency Capital Requirement			
Operational risk	417.953		
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	2.153.603		
Capital add-on already set	0		
Solvency capital requirement for undertakings under consolidated method	2.157.519		
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	3.916		
Overall SCR	2.157.519		
SCR for undertakings included via D and A	0		
Solvency capital requirement	2.157.519		
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	846.283		

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	724500ILQZ0J1FC0P82	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	7245000F66NWN3K750	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	7245006NLS4FVZ2N876	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

2021

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)	3.591.155
Property (other than for own use)	2.150
Holdings in related undertakings, including participations	2.636.246
Equities	133.985
Equities - listed	133.735
Equities - unlisted	250
Bonds	717.077
Government Bonds	75.539
Corporate Bonds	624.946
Structured notes	0
Collateralised securities	16.592
Collective Investments Undertakings	80.837
Derivatives	862
Deposits other than cash equivalents	19.999
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	1.070
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	1.070
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	6.123
Reinsurance receivables	0
Receivables (trade, not insurance)	66.009
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	30.683
Any other assets, not elsewhere shown	177
Total assets	3.695.218

Liabilities	Solvency II value
Technical provisions – non-life	85.865
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)	85.865
TP calculated as a whole	0
Best Estimate	71.566
Risk margin	14.299
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	504
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	757
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)	12.007
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	14.343
Total liabilities	113.476
Excess of assets over liabilities	3.581.742

	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	1.208.650	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	1.208.650	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.208.693	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	1.208.693	0	0	0	0	0	0	0	0
Claims Incurred									
Gross - Direct Business	936.555	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	936.555	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	144.810	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					1.208.650
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	1.208.650
Premiums earned								
Gross - Direct Business	0	0	0					1.208.693
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	1.208.693
Claims Incurred								
Gross - Direct Business	0	0	0					936.555
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	936.555
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	144.810
Other expenses								6.877
Total expenses								151.687

	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	13.909	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	13.909	0	0	0	0	0	0	0	0
Claims provisions									
Gross	57.657	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	57.657	0	0	0	0	0	0	0	0
Total Best estimate - gross	71.566	0	0	0	0	0	0	0	0
Total Best estimate - net	71.566	0	0	0	0	0	0	0	0
Risk margin	14.299	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	85.865	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	85.865	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	13.909
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	13.909
Claims provisions								
Gross	0	0	0	0	0	0	0	57.657
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	57.657
Total Best estimate - gross	0	0	0	0	0	0	0	71.566
Total Best estimate - net	0	0	0	0	0	0	0	71.566
Risk margin	0	0	0	0	0	0	0	14.299
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	85.865
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	85.865

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												126	126	
N-9	0	0	7.724	1.295	36	15	-75	-72	-161	36			36	8.798
N-8	0	101.723	4.311	2.279	-35	-164	-94	-151	40				40	107.909
N-7	1.037.271	99.824	4.973	578	-102	-138	-157	-1					-1	1.142.248
N-6	1.104.048	89.543	3.367	2.964	-751	41	42						42	1.199.254
N-5	1.027.861	78.729	1.840	1.169	143	18							18	1.109.760
N-4	1.043.641	70.551	2.488	405	379								379	1.117.465
N-3	1.013.681	72.383	1.753	1.156									1.156	1.088.973
N-2	951.869	62.334	349										349	1.014.552
N-1	865.460	54.324											54.324	919.784
N	876.698												876.698	876.698
Total													933.167	8.585.442

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	13.971	1.219	1.085	195	0	0	0	0	0	0	0	0	0
N-8	12.079	3.777	413	0	0	0	0	0	0	0	0	0	0
N-7	98.688	3.216	1.219	84	0	0	0	0	0	0	0	0	0
N-6	93.673	5.198	2.844	1.261	0	0	0	0	0	0	0	0	0
N-5	100.973	5.846	94	157	0	0	0	0	0	0	0	0	0
N-4	95.621	5.065	405	0	0	0	0	0	0	0	0	0	0
N-3	79.165	1.386	178	111	0	0	0	0	0	0	0	0	112
N-2	70.956	876	153										153
N-1	44.602	423											425
N	56.855												56.967
Total													57.657

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)	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	2.849.617	2.849.617			
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	14.438				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	3.567.303	3.567.303	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	3.567.303	3.567.303	0	0	0
Total available own funds to meet the MCR	3.567.303	3.567.303	0	0	
Total eligible own funds to meet the SCR	3.567.303	3.567.303	0	0	0
Total eligible own funds to meet the MCR	3.567.303	3.567.303	0	0	
SCR					
SCR	792.446				
MCR	198.111				
Ratio of Eligible own funds to SCR	450%				
Ratio of Eligible own funds to MCR	1801%				
Reconciliation reserve					
Excess of assets over liabilities	3.581.742				
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	2.849.617				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	91.921				
Total Expected profits included in future premiums (EPIFP)	91.921				

	Gross solvency capital requirement	USP	Simplifications
Market risk	684.735		
Counterparty default risk	9.736		
Life underwriting risk	0	None	
Health underwriting risk	186.480	None	
Non-life underwriting risk	0	None	
Diversification	-124.765		
Intangible asset risk	0		
Basic Solvency Capital Requirement	756.186		
Calculation of Solvency Capital Requirement			
Operational risk	36.259		
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	792.446		
Capital add-on already set	0		
Solvency capital requirement	792.446		
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 60.170

	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	71.566	1.208.650
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	60.170
SCR	792.446
MCR cap	356.600
MCR floor	198.111
Combined MCR	198.111
Absolute floor of the MCR	2.500
Minimum Capital Requirement	198.111

Interpolis

Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2021

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)	185.644
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	15.031
Equities - listed	15.031
Equities - unlisted	0
Bonds	165.138
Government Bonds	25.323
Corporate Bonds	133.163
Structured notes	0
Collateralised securities	6.652
Collective Investments Undertakings	5.380
Derivatives	96
Deposits other than cash equivalents	0
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	164
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	164
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	61.069
Reinsurance receivables	0
Receivables (trade, not insurance)	43.465
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	23.578
Any other assets, not elsewhere shown	123
Total assets	314.042

Liabilities	Solvency II value
Technical provisions – non-life	134.779
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)	134.779
TP calculated as a whole	0
Best Estimate	129.006
Risk margin	5.773
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	83
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	19.200
Reinsurance payables	0
Payables (trade, not insurance)	35.099
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	326
Total liabilities	189.487
Excess of assets over liabilities	124.554

	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	523.755	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	62	0		0	0	0	0	0	0
Net	523.693	0		0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	509.478	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	62	0		0	0	0	0	0	0
Net	509.416	0		0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	497.425	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	497.425	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	16.421	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					523.755
Gross - Proportional reinsurance accepted	0	0		0					0
Gross - Non-proportional reinsurance accepted					0	0	0	0	62
Reinsurers' share	0	0		0	0	0	0	0	62
Net	0	0		0	0	0	0	0	523.693
Premiums earned									
Gross - Direct Business	0	0		0					509.478
Gross - Proportional reinsurance accepted	0	0		0					0
Gross - Non-proportional reinsurance accepted					0	0	0	0	62
Reinsurers' share	0	0		0	0	0	0	0	62
Net	0	0		0	0	0	0	0	509.416
Claims incurred									
Gross - Direct Business	0	0		0					497.425
Gross - Proportional reinsurance accepted	0	0		0					0
Gross - Non-proportional reinsurance accepted					0	0	0	0	62
Reinsurers' share	0	0		0	0	0	0	0	62
Net	0	0		0	0	0	0	0	497.425
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	62
Reinsurers' share	0	0		0	0	0	0	0	62
Net	0	0		0	0	0	0	0	0
Expenses incurred	0	0		0	0	0	0	0	16.421
Other expenses									260
Total expenses									16.161

	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	33.777	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	33.777	0	0	0	0	0	0	0	0
Claims provisions									
Gross	95.229	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	95.229	0	0	0	0	0	0	0	0
Total Best estimate - gross	129.006	0	0	0	0	0	0	0	0
Total Best estimate - net	129.006	0	0	0	0	0	0	0	0
Risk margin	5.773	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	134.779	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	134.779	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	33.777
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	33.777
Claims provisions								
Gross	0	0	0	0	0	0	0	95.229
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	95.229
Total Best estimate - gross	0	0	0	0	0	0	0	129.006
Total Best estimate - net	0	0	0	0	0	0	0	129.006
Risk margin	0	0	0	0	0	0	0	5.773
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	134.779
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	134.779

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	13.548	-12.714	0	0	-46	0	5	0		0	793
N-8	0	125.342	17.721	941	1.569	269	0	-18	0			0	145.825
N-7	223.016	126.020	-15.200	12.500	173	-50	45	0				0	346.504
N-6	251.943	111.589	-9.481	1.480	1.269	32	0					0	356.832
N-5	289.160	109.864	2.388	1.320	168	6						6	402.908
N-4	302.117	132.854	2.831	402	-21							-21	438.163
N-3	331.234	114.487	2.604	500								500	448.825
N-2	343.816	116.311	4.924									4.924	465.050
N-1	371.505	115.215										115.215	486.720
N	370.379											370.379	370.379
Total												491.003	3.462.019

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	-8.996	3.549	-104	0	0	0	0	0		0	0
N-8	0	-1.835	-16.949	457	0	0	0	0	0	0		0	0
N-7	114.157	-12.337	-11.020	114	0	0	0	0				0	0
N-6	116.311	11.230	2.076	536	0	0	0					0	0
N-5	116.640	2.160	-987	69	0	0						0	0
N-4	136.259	3.118	-189	580	0							0	0
N-3	116.940	-85	661	330								332	332
N-2	116.064	4.553	121									123	123
N-1	104.270	-15.077										-15.065	-15.065
N	109.518											109.840	109.840
Total												95.229	95.229

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	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	66.309	66.309			
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	124.554	124.554	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	124.554	124.554	0	0	0
Total available own funds to meet the MCR	124.554	124.554	0	0	
Total eligible own funds to meet the SCR	124.554	124.554	0	0	0
Total eligible own funds to meet the MCR	124.554	124.554	0	0	
SCR	73.321				
MCR	30.020				
Ratio of Eligible own funds to SCR	170%				
Ratio of Eligible own funds to MCR	415%				
Reconciliation reserve					
Excess of assets over liabilities	124.554				
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	66.309				
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	13.126		
Counterparty default risk	1.471		
Life underwriting risk	0	None	
Health underwriting risk	52.887	None	
Non-life underwriting risk	0	None	
Diversification	-9.457		
Intangible asset risk	0		
Basic Solvency Capital Requirement	58.027		
Calculation of Solvency Capital Requirement			
Operational risk	15.293		
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	73.321		
Capital add-on already set	0		
Solvency capital requirement	73.321		
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	30.020		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance		129.006	509.718
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	30.020
SCR	73.321
MCR cap	32.994
MCR floor	18.330
Combined MCR	30.020
Absolute floor of the MCR	2.500
Minimum Capital Requirement	30.020

Zilveren Kruis

Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2021

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)	2.800.918
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	251.453
Equities - listed	251.453
Equities - unlisted	0
Bonds	2.263.077
Government Bonds	421.784
Corporate Bonds	1.730.496
Structured notes	0
Collateralised securities	110.796
Collective Investments Undertakings	89.916
Derivatives	1.593
Deposits other than cash equivalents	194.879
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	2.724
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	2.724
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	1.564.029
Reinsurance receivables	0
Receivables (trade, not insurance)	1.391.689
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	29.795
Any other assets, not elsewhere shown	1.872
Total assets	5.791.027

Liabilities	Solvency II value
Technical provisions – non-life	3.338.696
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)	3.338.696
TP calculated as a whole	0
Best Estimate	3.220.295
Risk margin	118.401
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	1.390
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	32.995
Insurance & intermediaries payables	233.455
Reinsurance payables	0
Payables (trade, not insurance)	139.349
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	5.693
Total liabilities	3.751.578
Excess of assets over liabilities	2.039.450

	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	10.281.675	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	924	0	0	0	0	0	0	0	0
Net	10.280.751	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	10.093.405	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	924	0	0	0	0	0	0	0	0
Net	10.092.481	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	9.986.318	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	9.986.318	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	219.728	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					10.281.675
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	924
Net	0	0	0	0	0	0	0	10.280.751
Premiums earned								
Gross - Direct Business	0	0	0					10.093.405
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	924
Net	0	0	0	0	0	0	0	10.092.481
Claims incurred								
Gross - Direct Business	0	0	0					9.986.318
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	9.986.318
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	219.728
Other expenses								1.009
Total expenses								220.737

	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	811.861	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	811.861	0	0	0	0	0	0	0	0
Claims provisions									
Gross	2.408.434	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	2.408.434	0	0	0	0	0	0	0	0
Total Best estimate - gross	3.220.295	0	0	0	0	0	0	0	0
Total Best estimate - net	3.220.295	0	0	0	0	0	0	0	0
Risk margin	118.401	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	3.338.696	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	3.338.696	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	811.861	
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	811.861	
Claims provisions									
Gross	0	0	0	0	0	0	0	2.408.434	
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	2.408.434	
Total Best estimate - gross	0	0	0	0	0	0	0	3.220.295	
Total Best estimate - net	0	0	0	0	0	0	0	3.220.295	
Risk margin	0	0	0	0	0	0	0	118.401	
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	3.338.696	
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	3.338.696	

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	431.460	-245.686	350	0	-1.095	0	121	0		0	185.150
N-8	0	3.205.612	456.780	-7.842	31.893	6.650	0	-439	0			0	3.692.654
N-7	5.611.783	3.269.621	-75.887	251.893	9.519	0	1.113	0				0	9.068.042
N-6	5.883.650	3.259.134	-4.113	95.445	25.578	3.980	0					0	9.263.675
N-5	6.622.023	2.695.865	6.952	89.256	8.932	503						503	9.423.531
N-4	6.780.872	2.886.152	71.126	10.463	1.244								1.244
N-3	7.333.081	2.492.975	106.982	27.039									27.039
N-2	7.293.353	2.495.556	135.286										135.286
N-1	7.591.599	2.346.349											2.346.349
N	7.265.533												7.265.533
													9.937.948
													7.265.533
													9.775.955
													78.470.661
													Total

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	-636.953	24.819	-3.916	0	0	0	0	0		0	0
N-8	0	398.897	-144.983	1.408	0	0	0	0	0	0		0	0
N-7	3.335.766	142.354	135.700	9.122	0	0	0	0				0	0
N-6	3.438.112	306.865	114.270	14.669	0	0	0					0	0
N-5	2.909.535	110.680	51.265	7.038	0	0						0	0
N-4	3.117.761	98.295	16.053	7.691	0							0	0
N-3	2.799.516	98.835	2.477	1.888								1.897	1.897
N-2	2.710.257	99.950											8.173
N-1	2.423.533	-94.920											-94.476
N	2.502.430												2.509.186
													2.408.434
													Total

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	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	1.840.465	1.840.465		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	198.940	198.940			
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	2.039.450	2.039.450	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
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	2.039.450	2.039.450	0	0	0
Total available own funds to meet the MCR	2.039.450	2.039.450	0	0	0
Total eligible own funds to meet the SCR	2.039.450	2.039.450	0	0	0
Total eligible own funds to meet the MCR	2.039.450	2.039.450	0	0	0
SCR	1.482.562				
MCR	631.046				
Ratio of Eligible own funds to SCR	138%				
Ratio of Eligible own funds to MCR	323%				
Reconciliation reserve					
Excess of assets over liabilities	2.039.450				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	1.840.510				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	198.940				
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	188.026		
Counterparty default risk	26.866		
Life underwriting risk	0	None	
Health underwriting risk	1.107.345	None	
Non-life underwriting risk	0	None	
Diversification	-145.890		
Intangible asset risk	0		
Basic Solvency Capital Requirement	1.176.348		
Calculation of Solvency Capital Requirement			
Operational risk	306.214		
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	1.482.562		
Capital add-on already set	0		
Solvency capital requirement	1.482.562		
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 631.046

	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	3.220.295	10.206.217
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	631.046
SCR	1.482.562
MCR cap	667.153
MCR floor	370.641
Combined MCR	631.046
Absolute floor of the MCR	2.500
Minimum Capital Requirement	631.046

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Public Disclosure Quantitative Reporting Templates

2021

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)	231.174
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	15.770
Equities - listed	15.770
Equities - unlisted	0
Bonds	209.735
Government Bonds	24.907
Corporate Bonds	178.286
Structured notes	0
Collateralised securities	6.543
Collective Investments Undertakings	5.573
Derivatives	96
Deposits other than cash equivalents	0
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	161
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	161
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	75.731
Reinsurance receivables	0
Receivables (trade, not insurance)	57.688
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	58.497
Any other assets, not elsewhere shown	141
Total assets	423.392

Liabilities	Solvency II value
Technical provisions – non-life	202.575
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)	202.575
TP calculated as a whole	0
Best Estimate	192.950
Risk margin	9.625
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	86
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	22.629
Reinsurance payables	0
Payables (trade, not insurance)	40.473
Subordinated liabilities	21.165
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	21.165
Any other liabilities, not elsewhere shown	395
Total liabilities	287.322
Excess of assets over liabilities	136.070

	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	577.293	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	70	0	0	0	0	0	0	0	0
Net	577.223	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	555.602	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	70	0	0	0	0	0	0	0	0
Net	555.531	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	538.389	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	538.389	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	18.594	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					577.293
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	70
Net	0	0	0	0	0	0	0	577.223
Premiums earned								
Gross - Direct Business	0	0	0					555.602
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	70
Net	0	0	0	0	0	0	0	555.531
Claims incurred								
Gross - Direct Business	0	0	0					538.389
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	538.389
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	18.594
Other expenses								245
Total expenses								18.840

	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	64.471	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	64.471	0	0	0	0	0	0	0	0
Claims provisions									
Gross	128.479	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	128.479	0	0	0	0	0	0	0	0
Total Best estimate - gross	192.950	0	0	0	0	0	0	0	0
Total Best estimate - net	192.950	0	0	0	0	0	0	0	0
Risk margin	9.625	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	202.575	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	202.575	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	64.471
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	64.471
Claims provisions								
Gross	0	0	0	0	0	0	0	128.479
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	128.479
Total Best estimate - gross	0	0	0	0	0	0	0	192.950
Total Best estimate - net	0	0	0	0	0	0	0	192.950
Risk margin	0	0	0	0	0	0	0	9.625
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	202.575
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	202.575

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												-9	-9
N-9	192.265	199.844	18.082	-15.083	1.113	398	-58	0	6	0		0	396.567
N-8	260.660	209.469	14.951	-11.294	-83	341	0	-23	0			0	474.022
N-7	297.441	195.214	11.353	-2.243	224	-50	29	0				0	501.969
N-6	328.720	205.062	16.889	255	1.661	127	0					0	552.714
N-5	425.087	186.790	10.424	816	10	44						44	623.171
N-4	410.817	219.500	10.779	-1.276	209							209	640.028
N-3	436.895	174.093	5.033	-1.173								-1.173	614.848
N-2	436.835	175.254	6.125									6.125	618.214
N-1	437.666	146.347										146.347	584.013
N	390.287											390.287	390.287
Total												541.830	5.395.833

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	232.373	880	-14.365	0	0	0	0	0	0	0		0
N-8	218.049	-4.245	-8.985	-773	0	0	0	0	0	0		0
N-7	197.794	16.171	-2.232	39	0	0	0	0	0			0
N-6	204.892	18.666	29	737	0	0	0					0
N-5	205.781	8.586	66	216	0	0						0
N-4	215.250	9.642	158	1.018	0							0
N-3	179.858	-465	465	164								165
N-2	171.256	4.820	1.152									1.160
N-1	140.825	-8.788										-8.762
N	135.524											135.917
Total												128.479

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	141.900	141.900		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	-5.875	-5.875			
Subordinated liabilities	21.165		0	21.165	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	157.235	136.070	0	21.165	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	157.235	136.070	0	21.165	0
Total available own funds to meet the MCR	157.235	136.070	0	21.165	0
Total eligible own funds to meet the SCR	157.235	136.070	0	21.165	0
Total eligible own funds to meet the MCR	143.198	136.070	0	7.128	
SCR					
SCR	115.482				
MCR	35.639				
Ratio of Eligible own funds to SCR	136%				
Ratio of Eligible own funds to MCR	402%				
Reconciliation reserve					
Excess of assets over liabilities	136.070				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	141.945				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	-5.875				
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	14.190		
Counterparty default risk	4.349		
Life underwriting risk	0	None	
Health underwriting risk	92.713	None	
Non-life underwriting risk	0	None	
Diversification	-12.732		
Intangible asset risk	0		
Basic Solvency Capital Requirement	98.520		
Calculation of Solvency Capital Requirement			
Operational risk	16.962		
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	115.482		
Capital add-on already set	0		
Solvency capital requirement	115.482		
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 35.639

	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	192.950	565.333
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	35.639
SCR	115.482
MCR cap	51.967
MCR floor	28.871
Combined MCR	35.639
Absolute floor of the MCR	2.500
Minimum Capital Requirement	35.639

De Friesland Zorgverzekeraar N.V.

Public Disclosure Quantitative Reporting Templates

2021

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)	367.188
Property (other than for own use)	0
Holdings in related undertakings, including participations	1.470
Equities	45.003
Equities - listed	43.598
Equities - unlisted	1.405
Bonds	303.390
Government Bonds	85.516
Corporate Bonds	195.410
Structured notes	0
Collateralised securities	22.464
Collective Investments Undertakings	16.337
Derivatives	310
Deposits other than cash equivalents	0
Other investments	678
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	25.758
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	25.758
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	215.202
Reinsurance receivables	0
Receivables (trade, not insurance)	179.453
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	67.213
Any other assets, not elsewhere shown	267
Total assets	855.082

Liabilities	Solvency II value
Technical provisions – non-life	479.691
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)	479.691
TP calculated as a whole	0
Best Estimate	461.609
Risk margin	18.082
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	253
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	48.334
Reinsurance payables	0
Payables (trade, not insurance)	3.305
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	1.684
Total liabilities	533.267
Excess of assets over liabilities	321.815

	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	1.433.796	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	137	0	0	0	0	0	0	0	0
Net	1.433.660	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.401.613	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	137	0	0	0	0	0	0	0	0
Net	1.401.476	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	1.435.161	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	1.435.161	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	34.927	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					1.433.796
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	137
Net	0	0	0	0	0	0	0	1.433.660
Premiums earned								
Gross - Direct Business	0	0	0					1.401.613
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	137
Net	0	0	0	0	0	0	0	1.401.476
Claims incurred								
Gross - Direct Business	0	0	0					1.435.161
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	1.435.161
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	34.927
Other expenses								-5.040
Total expenses								29.887

	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	99.316	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	99.316	0	0	0	0	0	0	0	0
Claims provisions									
Gross	362.293	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	362.293	0	0	0	0	0	0	0	0
Total Best estimate - gross	461.609	0	0	0	0	0	0	0	0
Total Best estimate - net	461.609	0	0	0	0	0	0	0	0
Risk margin	18.082	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	479.691	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	479.691	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	99.316
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	99.316
Claims provisions								
Gross	0	0	0	0	0	0	0	362.293
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	362.293
Total Best estimate - gross	0	0	0	0	0	0	0	461.609
Total Best estimate - net	0	0	0	0	0	0	0	461.609
Risk margin	0	0	0	0	0	0	0	18.082
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	479.691
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	479.691

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	536.230	431.866	24.424	-3.280	2.294	390	1	-437	47	0		0	991.535
N-8	633.484	396.976	14.486	-20.398	-2.231	2.095	4.448	204	0			0	1.029.063
N-7	656.547	388.503	17.459	-330	2.321	4.155	331	0				0	1.068.987
N-6	756.778	395.389	20.708	11.402	-8.736	2.233	0					0	1.177.773
N-5	880.866	396.377	14.943	4.606	-845	91						0	1.296.039
N-4	900.359	395.784	24.822	5.359	251							0	1.326.485
N-3	977.891	355.097	24.311	3.914								0	1.361.213
N-2	1.045.575	347.937	17.950									0	1.411.462
N-1	1.089.560	313.746										0	1.403.306
N	1.044.602											0	1.044.602
Total												1.380.555	12.110.465

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	492.810	51.563	3.921	0	0	0	0	0	0	0	0	0	0
N-8	432.945	14.349	6.383	4.613	6.865	0	0	0	0	0	0	0	0
N-7	440.458	35.485	12.285	4.739	0	0	0	0	0	0	0	0	0
N-6	454.705	39.255	9.741	2.604	0	0	0	0	0	0	0	0	0
N-5	427.896	29.191	10.917	3.107	0	0	0	0	0	0	0	0	0
N-4	427.280	33.415	81	1.431	0	0	0	0	0	0	0	0	0
N-3	398.807	8.655	-1.459	494	0	0	0	0	0	0	0	0	496
N-2	347.720	4.975	-282										276
N-1	319.045	0.151											9.216
N	351.905												352.856
Total													362.293

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	116.885	116.885		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	204.885	204.885			
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	24.870				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	296.945	296.945	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	296.945	296.945	0	0	0
Total available own funds to meet the MCR	296.945	296.945	0	0	
Total eligible own funds to meet the SCR	296.945	296.945	0	0	0
Total eligible own funds to meet the MCR	296.945	296.945	0	0	
SCR					
SCR	229.724				
MCR	89.407				
Ratio of Eligible own funds to SCR	129%				
Ratio of Eligible own funds to MCR	332%				
Reconciliation reserve					
Excess of assets over liabilities	321.815				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	116.930				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	204.885				
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	36.119		
Counterparty default risk	15.313		
Life underwriting risk	0	None	
Health underwriting risk	169.164	None	
Non-life underwriting risk	0	None	
Diversification	-34.096		
Intangible asset risk	0		
Basic Solvency Capital Requirement	186.500		
Calculation of Solvency Capital Requirement			
Operational risk	43.224		
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	229.724		
Capital add-on already set	0		
Solvency capital requirement	229.724		
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 89.407

	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	461.609	1.440.669
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	89.407
SCR	229.724
MCR cap	103.376
MCR floor	57.431
Combined MCR	89.407
Absolute floor of the MCR	2.500
Minimum Capital Requirement	89.407

N.V. Hagelunie

Public Disclosure Quantitative Reporting Templates

2021

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
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)	235.175
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	21.419
Equities - listed	21.419
Equities - unlisted	0
Bonds	188.869
Government Bonds	82.477
Corporate Bonds	106.391
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	24.625
Derivatives	262
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:	31.296
Non-Life and Health similar to Non-Life	31.296
Non-Life excluding Health	31.296
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	8.221
Reinsurance receivables	5.500
Receivables (trade, not insurance)	368
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	11.617
Any other assets, not elsewhere shown	5.119
Total Assets	297.296

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical Provisions – Non-Life	68.364
Technical Provisions – Non-Life (excluding Health)	68.364
TP calculated as a whole	0
Best Estimate	64.839
Risk Margin	3.525
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	2.691
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred Tax Liabilities	17.582
Derivatives	213
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	6
Reinsurance payables	0
Payables (trade, not insurance)	4.630
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	3.024
Total Liabilities	96.511
Excess of assets over liabilities	200.784

	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	115.301	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	205	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	54.556	0	0
Net	0	0	0	0	0	0	60.949	0	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	110.739	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	52.831	0	0
Net	0	0	0	0	0	0	58.099	0	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	68.950	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	28.274	0	0
Net	0	0	0	0	0	0	40.676	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	18.336	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					115.301
Gross - Proportional reinsurance accepted	0	0	0					205
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	54.556
Net	0	0	0	0	0	0	0	60.949
Premiums earned								
Gross - Direct Business	0	0	0					110.739
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	52.831
Net	0	0	0	0	0	0	0	58.099
Claims incurred								
Gross - Direct Business	0	0	0					68.950
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	28.274
Net	0	0	0	0	0	0	0	40.676
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	18.336
Other expenses								-289
Total expenses								18.047

	Line of Business for: life insurance obligations					Line of business for: life reinsurance obligations			
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	Total
Premiums written									
Gross	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	DE	
Premiums written							
Gross - Direct Business	77.205	21.736	8.206	3.749	2.486	954	114.336
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	36.563	9.313	4.691	1.800	1.136	402	53.905
Net	40.642	12.423	3.514	1.949	1.351	552	60.431
Premiums earned							
Gross - Direct Business	76.949	17.413	8.082	3.725	2.346	862	109.377
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	36.054	8.220	4.661	1.763	1.101	393	52.192
Net	40.895	9.193	3.420	1.963	1.245	469	57.185
Claims incurred							
Gross - Direct Business	48.471	17.495	2.242	-1.382	549	1.542	68.917
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	20.257	7.472	-287	211	542	46	28.241
Net	28.214	10.023	2.529	-1.593	7	1.496	40.676
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	13.387	2.620	1.415	555	137	56	18.170
Other expenses							-289
Total expenses							17.880

	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	35.458	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	8.973	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	26.485	0	0
Claims provisions									
Gross	0	0	0	0	0	0	29.381	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	22.322	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	7.059	0	0
Total Best Estimate - gross	0	0	0	0	0	0	64.839	0	0
Total Best Estimate - net	0	0	0	0	0	0	33.544	0	0
Risk Margin	0	0	0	0	0	0	3.525	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	68.364	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	31.296	0	0
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	37.069	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	35.458
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	8.973
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	26.485
Claims provisions								
Gross	0	0	0	0	0	0	0	29.381
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	22.322
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	7.059
Total Best Estimate - gross	0	0	0	0	0	0	0	64.839
Total Best Estimate - net	0	0	0	0	0	0	0	33.544
Risk Margin	0	0	0	0	0	0	0	3.525
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	68.364
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	31.296
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	37.069

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												-121	
N-9	19.612	7.122	650	110	87	0	0	0	0	0	0	0	27.581
N-8	6.679	11.273	1.660	186	8	3	0	37	0	0	0	0	19.846
N-7	20.995	9.527	557	308	46	8	21	93	0	0	0	0	31.555
N-6	30.052	10.969	850	484	53	36	118	0	0	0	0	0	42.563
N-5	79.404	56.649	2.401	2.541	37	8	0	0	0	0	0	0	141.040
N-4	24.403	5.020	1.006	438	7	0	0	0	0	0	0	0	20.874
N-3	36.287	14.897	707	72	0	0	0	0	0	0	0	0	51.962
N-2	16.361	9.627	785	0	0	0	0	0	0	0	0	0	26.772
N-1	23.222	4.222	0	0	0	0	0	0	0	0	0	0	27.444
N	43.707	0	0	0	0	0	0	0	0	0	0	0	43.707
Total												48.889	433.344

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	5	-2	-2	-2	-2	0	0	0	0
N-8	0	0	0	151	146	137	239	209	0	0	0	0	0
N-7	0	0	2.146	1.783	1.688	1.634	1.628	0	0	0	0	0	0
N-6	0	1.487	414	123	69	49	976	0	0	0	0	0	981
N-5	60.483	7.495	3.940	-119	-102	12	0	0	0	0	0	0	12
N-4	9.988	1.493	-15	-171	27	0	0	0	0	0	0	0	27
N-3	21.961	1.531	445	210	0	0	0	0	0	0	0	0	211
N-2	15.491	1.272	279	0	0	0	0	0	0	0	0	0	280
N-1	8.646	1.204	0	0	0	0	0	0	0	0	0	0	1.208
N	26.583	0	0	0	0	0	0	0	0	0	0	0	26.662
Total													29.381

Underwriting year

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

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

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

	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	68.364	0	0	24	0
Basic Own Funds	200.784	0	0	-7	0
Eligible Own Funds to meet SCR	200.784	0	0	-7	0
SCR	50.458	0	0	138	0
Eligible Own Funds to meet MCR	200.784	0	0	-9	0
Minimum Capital Requirement	12.614	0	0	34	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	195.676	195.676			
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	200.784	200.784	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	200.784	200.784	0	0	0
Total Available Own Funds to meet the MCR	200.784	200.784	0	0	
Total Eligible Own Funds to meet the SCR	200.784	200.784	0	0	0
Total Eligible Own Funds to meet the MCR	200.784	200.784	0	0	
SCR	50.458				
MCR	12.614				
Ratio of Eligible Own Funds to SCR	398%				
Ratio of Eligible Own Funds to MCR	1592%				
Reconciliation reserve					
Excess of assets over liabilities	200.784				
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	195.676				
Expected profits					
Expected Profits included In Future Premiums (EPIFP) - Life business	0				
Expected Profits included In Future Premiums (EPIFP) - Non-Life business	2.132				
Total Expected Profits included In Future Premiums (EPIFP)	2.132				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	27.266	25.688		
2	Counterparty default risk	12.427	0		
3	Life underwriting risk	0	0	None	
4	Health underwriting risk	0	0	None	
5	Non-life underwriting risk	46.486	45.728	None	
6	Intangible asset risk	0	0		
7	Operational risk	3.328	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-17.545	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-417	0		
11	Loss absorbing capacity of expected profits Market Risk	-1.540	0		

Calculation of Solvency Capital Requirement

Total undiversified components	70.006
Diversification	-19.548
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency Capital Requirement excluding capital add-on	50.458
Capital add-ons already set	0
Solvency Capital Requirement	50.458

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	-17.545
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	7.854		
		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		33.544	62.675
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	7.854
SCR	50.458
MCR cap	22.706
MCR floor	12.614
Combined MCR	12.614
Absolute floor of the MCR	3.700
Minimum Capital Requirement	12.614

Achmea Reinsurance Company N.V.

Public Disclosure Quantitative Reporting Templates

2021

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)	500.859
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	123.071
Equities - listed	123.071
Equities - unlisted	0
Bonds	305.372
Government Bonds	147.461
Corporate Bonds	157.911
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	58.080
Derivatives	617
Deposits other than cash equivalents	0
Other investments	13.719
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:	213.546
Non-life and health similar to non-life	104.051
Non-life excluding health	103.872
Health similar to non-life	179
Life and health similar to life, excluding health and index-linked and unit-linked	109.495
Health similar to life	103.292
Life excluding health and index-linked and unit-linked	6.203
Life index-linked and unit-linked	0
Deposits to cedants	21.027
Insurance and intermediaries receivables	834
Reinsurance receivables	68
Receivables (trade, not insurance)	2.588
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	37.006
Any other assets, not elsewhere shown	2.374
Total assets	778.303

Liabilities	Solvency II value
Technical provisions – non-life	288.026
Technical provisions – non-life (excluding health)	282.371
TP calculated as a whole	0
Best Estimate	247.817
Risk margin	34.554
Technical provisions - health (similar to non-life)	5.656
TP calculated as a whole	0
Best Estimate	5.116
Risk margin	540
Technical provisions - life (excluding index-linked and unit-linked)	138.830
Technical provisions - health (similar to life)	132.054
TP calculated as a whole	0
Best Estimate	129.650
Risk margin	2.404
Technical provisions – life (excluding health and index-linked and unit-linked)	6.776
TP calculated as a whole	0
Best Estimate	2.812
Risk margin	3.964
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	7.949
Deferred tax liabilities	9.728
Derivatives	1.570
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	8.874
Reinsurance payables	1.497
Payables (trade, not insurance)	1.164
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	5.900
Total liabilities	463.540
Excess of assets over liabilities	314.763

	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	91	3	31	0	0	-49	67.196	79	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	2.001	78	0
Net	91	3	31	0	0	-49	65.194	1	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	5.814	3	31	0	0	-49	61.429	79	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	2.001	78	0
Net	5.814	3	31	0	0	-49	59.427	1	0
Claims Incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	4.295	0	110	30	0	-240	42.729	-13	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	1.581	0	0
Net	4.295	0	110	30	0	-240	41.147	-13	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	2.036	0	7	0	0	38	18.446	10	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					67.350
Gross - Non-proportional reinsurance accepted				347	7.229	2.287	117.829	127.692
Reinsurers' share	0	0	0	11	5.928	1.741	84.188	93.947
Net	0	0	0	336	1.301	547	33.641	101.095
Premiums earned								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					67.306
Gross - Non-proportional reinsurance accepted				347	6.838	2.042	109.870	119.096
Reinsurers' share	0	0	0	11	5.572	1.500	79.427	88.590
Net	0	0	0	336	1.265	541	30.443	97.812
Claims Incurred								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					46.911
Gross - Non-proportional reinsurance accepted				166	14.266	1	31.081	45.514
Reinsurers' share	0	0	0	10	5.234	1	11.201	18.028
Net	0	0	0	156	9.032	0	19.879	74.397
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	50	41	42	2.881	23.551
Other expenses								853
Total expenses								24.405

	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	59.166	58.462	117.628
Reinsurers' share	0	0	0	0	0	0	59.166	15.182	74.348
Net	0	0	0	0	0	0	0	43.281	43.281
Premiums earned									
Gross	0	0	0	0	0	0	59.166	58.212	117.378
Reinsurers' share	0	0	0	0	0	0	59.166	15.182	74.348
Net	0	0	0	0	0	0	0	43.030	43.030
Claims Incurred									
Gross	0	0	0	0	0	0	42.335	20.096	62.431
Reinsurers' share	0	0	0	0	0	0	42.335	7.140	49.475
Net	0	0	0	0	0	0	0	12.956	12.956
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	824	28.361	29.184
Other expenses									0
Total expenses									29.184

	Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		BM	FR	GR	ES	CH	
Premiums written							
Gross - Direct Business	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	2.673	10.555	6.671	0	20.348	15.652	55.899
Gross - Non-proportional reinsurance accepted	107.193	155	0	7.961	1.480	156	116.945
Reinsurers' share	46	17.910	7.944	0	2.778	22.010	50.689
Net	109.820	-7.201	-1.273	7.961	19.049	-6.202	122.155
Premiums earned							
Gross - Direct Business	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	2.673	10.176	3.829	0	15.948	18.573	51.200
Gross - Non-proportional reinsurance accepted	102.187	155	0	5.210	1.564	156	109.273
Reinsurers' share	46	17.792	7.230	0	2.147	20.696	47.911
Net	104.815	-7.460	-3.400	5.210	15.365	-1.967	112.563
Claims incurred							
Gross - Direct Business	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	740	12.323	3.780	0	11.130	5.118	33.091
Gross - Non-proportional reinsurance accepted	36.202	119	0	0	25	10	36.356
Reinsurers' share	2.975	1.847	1.506	0	16	6.480	12.825
Net	33.966	10.595	2.273	0	11.139	-1.352	56.622
Changes in other technical provisions							
Gross - Direct Business	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0
Expenses incurred	9.745	551	22	0	5.161	2.367	17.845
Other expenses							853
Total expenses							18.699

	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		BB	IE	GB	US	CH	
Premiums written							
Gross	74.871	36.352	2.840	1.064	1.825	822	117.774
Reinsurers' share	0	10.650	21.635	0	0	23.666	55.952
Net	74.871	25.702	-18.795	1.064	1.825	-22.844	61.822
Premiums earned							
Gross	74.871	36.176	2.821	1.026	1.313	679	116.885
Reinsurers' share	0	10.650	21.635	0	0	23.666	55.952
Net	74.871	25.526	-18.815	1.026	1.313	-22.987	60.933
Claims incurred							
Gross	49.103	12.036	1.092	123	778	124	63.256
Reinsurers' share	0	3.594	15.266	0	0	16.934	35.794
Net	49.103	8.442	-14.174	123	778	-16.810	27.462
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	26.549	17.130	-5.353	10	64	-6.018	32.382
Other expenses							0
Total expenses							32.382

	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		2.812
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0		0	0		0	0		6.203
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0		0	0		0	0		-3.390
Risk Margin	0		0	0		0	0		3.964
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		6.776
	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	129.650				129.650
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0	0	0	103.292				103.292
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		0	0	0	26.358				26.358
Risk Margin		0	0	0	2.404				2.404
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	132.054				132.054

	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	-88	0	-44	0	0	9	-2.763	-1	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	-482	-30	0
Net Best Estimate of Premium Provisions	-88	0	-44	0	0	9	-2.280	28	0
Claims provisions									
Gross	4.205	1	0	0	0	836	19.615	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	260	0	0
Net Best Estimate of Claims Provisions	4.205	1	0	0	0	836	19.355	0	0
Total Best estimate - gross	4.117	1	-44	0	0	845	16.852	-1	0
Total Best estimate - net	4.117	1	-44	0	0	845	17.074	28	0
Risk margin	1	0	0	0	0	0	434	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	4.118	1	-44	0	0	845	17.285	-1	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	-222	-30	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	4.118	1	-44	0	0	845	17.508	28	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	-118	2.133	954	36.334	36.414
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	1.783	852	35.973	38.096
Net Best Estimate of Premium Provisions	0	0	0	-118	349	101	361	-1.681
Claims provisions								
Gross	0	0	0	1.160	88.777	280	101.645	216.518
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	179	47.014	212	18.291	65.955
Net Best Estimate of Claims Provisions	0	0	0	981	41.763	68	83.354	150.563
Total Best estimate - gross	0	0	0	1.042	90.910	1.233	137.979	252.933
Total Best estimate - net	0	0	0	863	42.113	169	83.716	148.882
Risk margin	0	0	0	539	22.879	240	11.002	35.094
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	1.581	113.789	1.473	148.981	288.026
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	179	48.797	1.064	54.263	104.051
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	1.402	64.992	409	94.717	183.975

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	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

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												5.416	5.416
N-9	2.042	2.407	325	554	546	149	456	138	111	101		101	6.830
N-8	35.150	27.679	1.300	2	0	-13	0	0	0	0		0	64.118
N-7	28	256	404	11	3	3	0	0	0	0		0	705
N-6	3.403	10.222	397	148	17	3	1					1	14.192
N-5	69.414	93.935	10.566	146	1.728	653						653	176.442
N-4	1.855	23.620	4.388	1.343	749							749	31.954
N-3	39.932	22.151	12.440	1.463								1.463	75.986
N-2	582	12.668	6.007									6.007	19.257
N-1	3.358	20.552										20.552	23.910
N	4.857											4.857	4.857
Total												39.800	418.252

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												65.603	65.382
N-9	3.917	4.026	2.362	2.827	2.803	2.786	2.388	2.176	2.639	3.306		3.306	3.301
N-8	19.725	2.553	270	1.066	943	1.062	858	1.222	1.114			1.114	1.101
N-7	2.993	321	1.041	980	1.295	20	242	1.130				242	1.115
N-6	17.267	2.192	1.499	11.003	10.710	16.908	17.244					17.244	15.732
N-5	105.866	21.859	6.907	4.679	2.014	3.714						3.714	3.708
N-4	68.164	29.697	9.145	5.572	4.389							4.389	4.298
N-3	47.987	24.017	10.511	7.133								7.133	6.868
N-2	36.568	23.473	10.222									10.222	10.008
N-1	51.176	48.324										48.324	48.066
N	55.715											55.715	56.103
Total												215.682	215.682

	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	174.744	174.744			
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	314.763	314.763	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	314.763	314.763	0	0	0
Total available own funds to meet the MCR	314.763	314.763	0	0	
Total eligible own funds to meet the SCR	314.763	314.763	0	0	0
Total eligible own funds to meet the MCR	314.763	314.763	0	0	
SCR					
SCR	179.015				
MCR	44.754				
Ratio of Eligible own funds to SCR	176%				
Ratio of Eligible own funds to MCR	703%				
Reconciliation reserve					
Excess of assets over liabilities	314.763				
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	174.744				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	20.291				
Expected profits included in future premiums (EPIFP) - Non- life business	14.821				
Total Expected profits included in future premiums (EPIFP)	35.111				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	91.416	89.041		
2	Counterparty default risk	13.171	0		
3	Life underwriting risk	45.402	0	None	
4	Health underwriting risk	20.719	0	None	
5	Non-life underwriting risk	175.337	28.883	None	
6	Intangible asset risk	0	0		
7	Operational risk	10.287	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-54.098	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-9.151	0		
11	Loss absorbing capacity of expected profits market risk	-5.968	0		

Calculation of Solvency Capital Requirement

Total undiversified components	287.114
Diversification	-108.100
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	179.015
Capital add-ons already set	0
Solvency capital requirement	179.015

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	-54.098
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 39.102

	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	4.117	212
Income protection insurance and proportional reinsurance	1	3
Workers' compensation insurance and proportional reinsurance	0	233
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	845	0
Fire and other damage to property insurance and proportional reinsurance	17.074	28.723
General liability insurance and proportional reinsurance	28	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	863	497
Non-proportional casualty reinsurance	42.113	70.113
Non-proportional marine, aviation and transport reinsurance	169	1.302
Non-proportional property reinsurance	83.716	12

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 482

	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	22.967	
Total capital at risk for all life (re)insurance obligations		0

Overall MCR calculation

Linear MCR	39.585
SCR	179.015
MCR cap	80.557
MCR floor	44.754
Combined MCR	44.754
Absolute floor of the MCR	3.600
Minimum Capital Requirement	44.754