Public Disclosure Quantitative Reporting Templates

2021



1

SAMEN Gezond

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PUBLIC DISCLOSURE QUANTITATIVE REPORTING TEMPLATES

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

Achmea B.V. (Achmea Group)

Public Disclosure Quantitative Reporting Templates



0.1	1.02 - Balance sheet

€1.000

€1.000

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

S.02.01.02 - Balance sheet

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

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

€ 1.000

			Line of Business for: no	on-life insurance and reins	urance obligations (direct I	ousiness and accepted pro	oportional reinsurance)		
Premiums written Gross - Direct Business Gross - Proportional reinsurance accepted Reisurers' share Het Premiums earned Gross - Proportional reinsurance accepted Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Gross - Direct Business Gross - Buret Business Gross - Business Gross - Buret Business Gross - Business Gross - Business Gross - Business Gross - B	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	C
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	C
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	C
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	C	-640	0	C
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	207	0	C
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	C	C	0	C
Net	-102	-19	0	0	237	0	-434	0	C
Expenses incurred	477.161	105.325	7	264.522	196.731	16.623	394.292	119.653	1.640
Other expenses									
Total expenses									

Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance) Legal evenenses insurance Assistance Miscellaneous financial Line of business for: accepted non-proportional reinsurance Casualty Marine, aviation, Legal e urance Assistance Health

	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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 Annuities stemming from nor-life insurance contracts and relating to health insurance obligations other than health Insurance with profit participation Index-linked and unit-linked insurance Health insurance Other life insurance Health reinsurance Life-reinsurance Total Premiums written Gross Reinsurers' share Net Premiums earned 351.196 86.656 264.540 100.455 29 100.426 448.213 3.384 444.829 42.758 15.182 27.576 1.345.953 105.262 1.240.691 371.038 32.294 371.030 32.290 Premiums earned Gross Reinsurers' share Net Claims incurred 354.672 86.657 268.014 100.483 29 100.454 448.215 3.385 444.831 42.507 15.182 27.325 1.349.216 105.264 1.243.951 371.045 32.294 371.037 32.290 Gross Reinsurers' share Net Changes in other technical provisions 274.350 64.215 210.135 708.675 130 708.545 1.073.953 23.158 1.050.795 15.369 7.140 8.229 3.545.252 94.643 3.450.609 1.464.004 8.902 0 1.464.004 8.902 -948.732 -22.680 -926.052 328.484 6.569 335.053 Changes in other te Gross Reinsurers' share Net Expenses incurred Other expenses Total expenses -294.762 -118 -294.644 55.391 -511.012 -22.562 -488.450 89.128 1.772 -144.730 0 0 0 0 0 0 -144.730 73.584 1.772 20.120 1.661 88.600 0

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	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 ihare premium account related to ordinary share capital	10.590.446	10.590.446		0	
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
ubordinated mutual member accounts	0		0	0	
Ion-available subordinated mutual member accounts at group level	0	0	0	0	
Ion-available surplus funds at group level	0	0			
reference shares	20.859		20.859	0	
Non-available preference shares at group level	0 289.939		289.939	0	
Non-available share premium account related to preference shares at group level	0		0	0	
Reconciliation reserve	-3.488.561	-3.488.561			
subordinated liabilities Von-available subordinated liabilities at group level	2.087.708		509.516	1.578.192	
An amount equal to the value of net deferred tax assets	560.908			0	560.
The amount equal to the value of net deferred tax assets not available at the group level	6.571				6.
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Non available own funds related to other own funds items approved by supervisory authority Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	
Non-available minority interests at group level	1.598	1.598	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be lassified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	917.637	917.637	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229)	0	0	0	0	
Deduction for participations included by using D&A when a combination of methods is used	0	0	0	0	
Total of non-available own fund items	8.169	1.598	0	0	6
Total basic own funds after deductions	9.546.313	6.593.470	820.314	1.578.192	554
Ancillary own funds					
Jnpaid and uncalled ordinary share capital callable on demand	0			0	
Inpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, allable on demand	0			0	
Jnpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Non available ancillary own funds at group level	0			0	
Other ancillary own funds Fotal ancillary own funds	0			0	
Dwn funds of other financial sectors Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	768.212	768.212	0	0	
nstitutions 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	
Dwn funds when using the D&A, exclusively or in combination of method 1					
Own funds aggregated when using the D&A and combination of method	0	0	0	0	
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	
Available and eligible own funds					
Fotal available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings	9.546.313	6.593.470	820.314	1.578.192	554.
ncluded via D&A) Fotal available own funds to meet the minimum consolidated group SCR	8.991.976	6.593.470	820.314	1.578.192	
Fotal eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included	9.546.313	6.593.470	820.314	1.578.192	554.
ria D&A) Fotal eligible own funds to meet the minimum consolidated group SCR	7.882.101	6.593.470	820.314	468.316	
total engine own runds to meet the minimum consolidated group set	7.002.101	0.555.470	020.314	400.510	
Vinimum consolidated Group SCR (Article 230)	2.341.580				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	337%				
Fotal 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.
Group SCR Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	4.853.213 214%				
Reconciliation reserve	9.491.970				
Excess of assets over liabilities Own shares (held directly and indirectly)	827.034				
Foreseeable dividends, distributions and charges	240.200				
Other basic own fund items	11.872.973				
Vajustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds 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			
	J13.0/Z	313.0/2			
Expected profits included in future premiums (EPIFP) - Une business	223.256	223.256			

S.25.02.22 - Solvency Capital Requirement - for groups using the standard formula and partial internal model

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	2.314.647	2.269.766		
2	Counterparty default risk	201.766	0		
3	Life underwriting risk	1.848.958	0	None	Catastrofe 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		

2.341.580

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	C
Solvency capital requirement excluding capital add-on	4.273.958
Capital add-ons already set	C
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	16.600
retirement provisions	10.000
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non- regulated entities carrying out financial activities	C
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	C
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	C
Total amount of Notional Solvency Capital Requirements for remaining part	(
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business	
operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	C
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	C
Diversification effects due to RFF nSCR aggregation for article 304	0

Minimum consolidated group solvency capital requirement

														Inclusion in the scope of group sup	sivision	Group solvency calculat
									% used for the							ALCON DOMINIC CALCOLI
	centification code of the	Type of code of the				Category (mutual/non			establishment of				Proportional share used for group		Date of decision if	Method used and under me
Y IE		D of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	(mutual/non	Supervisory Authority	% capital share	accounting	% voting rights	Other criteria	Level of influence	solvency	YES/NO	art. 214 is	treatment of the underta
						mutual)			consolidated				calculation		applied	
	0000 7/I RY9308051	LEI			NM	Non-mutual	De Nederlandsche Bank		accounts 100%	100%			100%			Method 1: Full consolidation
	000075U8C745(AV11	10	Achmea Pensioen- en Levensverzekeringen N.V. Achmea Schadeverzekeringen N.V.	Life undertakings Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidation
	2006454/0074138777	10	Achmea Interne Diensten N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual	De recentarización dana	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
	610220	Specific code	Klant Contact Services B.V.	Ancilary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/15	RV RV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidatio
	NL10270	Specific code	Kant Contact Diensten B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	8/	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
7245	0070UMI1FHIOV531	LEI	Achmea B.V.	Mixed financial holding company as defined in Art. 21241 (h) of Directive 2009/138/CC	8/	Non-mutual								Included into scope of group supervision	_	Method 1: Full consolidation
7245	COCRDREKSUWKS986	LEI	N.V. Hagelanie	Non-Ufe undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision	_	Method 1: Full consolidation
SARN	4120500	Specific code	Stichting Achmea Rechtsbijstand	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Foundation	Non-mutual		100%	100%	100%	Stichting	Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
INSH	HNL20900	Specific code	InShared Holding B.V.	Ancillary services undertakine as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	8/	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	_	Method 1: Full consolidati
	INLNL20910	Specific code	inShared Nederland B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	8/	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
INSH	ISNL20920	Specific code	InShared Services 8.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	RV.	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
	EVIN 20930	Specific code	NI Service BV	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	8/	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
nes	NL20940	Specific code	Online Claims Services B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	8/	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
	HARNL20950	Specific code	Legal Shared B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	RV.	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
	NL20960	Specific code	Outshared B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	RV .	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
	IPNL20970	Specific code	inShared IP 8.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (CU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (CU) 2015/35	RV RV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
	00/40436270336	101	Antonia Densinementine N.V.	Dibar	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted excit
	CVNL30520															Method 1: Adjusted equility Method 1: Full consolidati
	CONCIOSZO IODAFVHXP1AD9F194	Specific code	Woonallantie Woerden C.V. Syntrus Achmea Real Estate & Finance B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Credit institutions, investment firms and financial institutions	CV RV	Non-mutual Non-mutual	De Nederlandsche Bank	98% 100%	98% 100%	100%		Dominant Dominant	100%	Included into scope of group supervision		Method 1: Full consolidates
	00AFVHXP1AD9F194	LEI Specific code		Credit institutions, investment firms and financial institutions Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual Non-mutual	we new and sche wark	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Sectoral rules Method 1: Euli consolidati
			Achmea Vastgoed Beheer B.V.											Included into scope of group supervision		
	INL41200 INL41300	Specific code Specific code	Achmea Woninghypotheken B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	av.	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision		Method 1: Full consolidate Method 1: Full consolidate
			Achmea Woninghypotheken II B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	av.									Included into scope of group supervision		
	INL41400	Specific code	Achmea Woninghypotheken III B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV .	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
	ANNL46500	Specific code	Wagenplan B.V.	Other	av.	Non-mutual		50%	50%	50%		Significant	50%	Included into scope of group supervision		Method 1: Adjusted equit
	000.08310082AQ31	LD	Achmea Reinsurance Company N.V.	Reinsurance undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
	00H0H752UHDNCV31	LEI	Eureko Claims Centre B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	ev.	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
	002L4PEM4Q5XCL78	LEI	Achmea Investment Management B.V.	Credit institutions, investment firms and financial institutions	av.	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Sectoral rules
PMN	161330	Specific code	Pim Mulier B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	ev.	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
AVIT	NL613700	Specific code	Achmea Vitaliteit B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	W/	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
FEA)	INL64000	Specific code	Frexit Holding B.V.	Other	BV .	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equil
FBAS	RTNL64010	Specific code	Frexit Assurantian B.V.	Other	RV.	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision	_	Method 1: Adjusted equit
CDAS.	RDNL64020	Specific code	Frexit Assuradeuren B.V.	Other	BV .	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equit
	200410/20/04 1055528	JPC III CODE	Achmea Zorgwerzekeringen N.V.	Non-Life undertakines	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
	00UF2080JOKV5184	LEI	Zilveren Kruis Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision	_	Method 1: Eul consolidati
	CONMESMOPO30HT48			Non-Life undertakings	NV		De Nederlandsche Bank			100%			100%			Method 1: Full consolidat
245	000000000000000000000000000000000000000	10	FBTO Zorgverzekeringen N.V. Interpolis Zorgverzekeringen N.V.	Non-Life undertakings Non-Life undertakings	NV NV	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant Dominant	100%	Included into scope of group supervision		Method 1: Full consolidate
	471100				NV		De Nederlandsche wark							Included into scope of group supervision		
		Specific code	Zilveren Kruis Zorgkantoor N.V.	Other	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equit
	0019GN883588Y088	LEI	Eurocross Assistance Netherlands B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	ev.	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
	IDMFT6UT730GHU62	LEI	Eurocross International Central Europe SRO	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SRO	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
	NL71240	Specific code	Eurocross International Bulgaria EOOD (in Equidation)	Other	6000	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equil
	ENL71250	Specific code	Eurocross Assistance Suriname & Caribbean N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
	TRNL76120	Specific code	Eurocross Assistance Saglik Destek Hizmetleri Ticaret Limited Sirketi	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
ASER	IVNL71300	Specific code	Achmea Services N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual		100%	100%	100%		Dominant	100%	included into scope of group supervision		Method 1: Full consolidat
7245	ODGONLSKEV X2N876	LEI	De Friesland Zorgverzekeraar N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
7245	0000708280270824	Specific code	Achmea Innovation Fund B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	W/	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
7245	00W371T10P0#2651	ID	De Friesland Verzekeringen B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	8/	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
7245	00AH42V5X88CPE49	LEI	Achmea Bank N.V.	Credit institutions, investment firms and financial institutions	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	included into scope of group supervision		Method 1: Sectoral rules
AGK	TNL 75000	Specific code	Zilveren Kruis Health Services N.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
		LD	Staal Beheer N.V.	Other	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity
	0NZ5K83100	Specific code	Union Zdravotna Politi'ovna A.S.	Institutions for occupational retirement provision	AS	Non-mutual	National Bank of Slovakia	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Sectoral rules
	008FCN0000010981	LEI	Union Polat'ovna A.S.	Composite insurer	AS	Non-mutual	National Bank of Slovakia	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
					SRO		Hatteria saik di sovaka	100%		100%			100%			
UNIC	INSKABIJSOD IODAH2PGZNAVJEX53	Specific code	Union Services SRD	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Non-Ufe undertakings	540	Non-mutual	Central Bank of the Republic of Turkey	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
			Eureko Sigorta A.S.		AG	Non-mutual	Central wank of the Republic of Turkey					Dominant		Included into scope of group supervision		
	CA87200	Specific code	Achmea Canada Holding Inc.	Other	INC	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equity
	CA87210	Specific code	Onla Holding Inc.	Other	INC	Non-mutual		50%	50%			Significant	50%	Included into scope of group supervision		Method 1: Adjusted equit
	RL88010	Specific code	AFFGS Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equit
	IIRLEEGOD	Specific code	Liberty Wealth Management Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equit
	I005MTA4315515X40	LEI	Interamerican Helienic Life Insurance Company S.A.	Composite insurer	SA	Non-mutual	Bank of Greece	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
	I005C31V5KC42EP91	LEI	Interamerican Assistance General Insurance Company S.A.	Non-Life undertakings	SA	Non-mutual	Bank of Greece	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
ACC	ATGR89120	Specific code	Interassistance Commercial Company of Automobile and Tourism S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
	TORGR89130	Specific code	Mentor Assessors, Estimators, Engineers S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
135	ID03TX9K5I7QBRX66	LEI	Interamerican Property & Casualty Insurance Company S.A.	Non-Life undertakings	SA	Non-mutual	Bank of Greece	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
	489210	Specific code	Money Market Agents S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
	SR89500	Specific code	Athinaiki General Clinic S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
	(FIRSTGR89700	Specific code	Modern Private Medical Group Practice Medical Company S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
	ISTRAGRESSOD	Specific code	Interasistance Road Assistance Services S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (CU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (CU) 2015/35	54	Non-mutual		100%	100%	100%		Dominant		Included into scope of group supervision		Method 1: Full consolidate
	INNLA71300	Specific code	Achmea Indicia Iselect 8.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (CU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (CU) 2015/35	W	Non-mutual		50%	50%	50%		Significant	50%	Included into scope of group supervision		Method 1: Proportional co
	WNL871300	Specific code	Dispatch Nederland B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (CU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (CU) 2015/35	RV .	Non-mutual		63%	63%	625		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
	R 455000	Specific code	Eureko irelandilat.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equit
	RLBBBCCO	Specific code	AFFC1td. (in liquidation)	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equit
	KLASSICO	Specific code	WHC Ltd. (In injudation) Life Sciences Partners B.V.	Other	ETD IV	Non-mutual		BON BON	80%	80%		Dominant	80%	Included into scope of group supervision		Method 1: Adjusted equit
	INLA30000	Specific code Specific code	Life Sciences Partners B.V. Alled Insurance Consultants Ltd.	Other Other	LTD	Non-mutual Non-mutual		80% 100%	80% 100%	100%		Dominant	80% 100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Adjusted equit Method 1: Adjusted equit
	IRLEERSOO	Specific code	When insurance consultants cto.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	last and into scope or group supervision		
														Included into scope of group supervision		Method 1: Adjusted equil
	NRLC88600 WNLC71300	Specific code	Liberty Nominees Ltd. (in Equidation)	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equit
		Specific code	Dispatch Systems B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	ev.	Non-mutual		63%	63%	63%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
	IRLD88600	Specific code	LAM Real Estate Opportunities Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equit
	DH\$4100	Specific code	Dureko Servis Destek Hametleri A.S.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	AS	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equil
	MINNV	Specific code	InAdmin N.V.	Other	NV	Non-mutual		50%	50%	50%		Significant	50%	Included into scope of group supervision		Method 1: Adjusted equit
	MINRCG	Specific code	InAdmin RiskCo Group B.V.	Other	ev.	Non-mutual		50%	50%	50%		Significant	50%	Included into scope of group supervision		Method 1: Adjusted equit
	MINROI	Specific code	InAdmin RiskCo Holding B.V.	Other	ev.	Non-mutual		50%	50%	50%		Significant	50%	Included into scope of group supervision		Method 1: Adjusted equil
8500	COADM	Specific code	RiskCo Administrations B.V.	Other	ev.	Non-mutual		50%	50%	50%		Significant	50%	Included into scope of group supervision		Method 1: Adjusted equil
8500	0000	Specific code	RiskCo Experts B.V.	Other	BV .	Non-mutual		50%	50%	50%		Significant	50%	Included into scope of group supervision		Method 1: Adjusted equil
	COLDA	Specific code	RekColda	Other	Lda	Non-mutual		50%	50%	50%		Significant	50%	Included into scope of group supervision		Method 1: Adjusted equit
	COPHIL	Specific code	RakCo Philippines Inc	Other	INC	Non-mutual		42%	42%	425		Significant	42%	Included into scope of group supervision		Method 1: Adjusted equil
	IREENDE	Specific code	de Vereende N.V.	Non-Life undertakings	NV.	Non-mutual		20%	22%	205		Significant	22%	Included into scope of group supervision		Method 1: Proportional co
	IDEENDE	101	de vereende n.v. Stichting Achmea Zomverzekeringen Belegeingen	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Foundation	Non-mutual		10%	100%	100%	Stichting	Dominant	100%	Included into scope of group supervision		Method 1: Proportional co Method 1: Full consolidati
	COUSFEIENWUK750	10			Foundation	Non-mutual		100%	100%	100%	Stichting	Dominant	100%			Method 1: Full consolidate
			Stichting Achmea Zorgverzekeringen Beleggingen	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35		Non-mutual								Included into scope of group supervision		
7245																
7245	00/5F6/6NW/JK750	10 10	Stichting Achmea Zorgverzekeringen Beleggingen Stichting Bewaarder Achmea Beleggingspools	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Foundation	Non-mutual Non-mutual		100%	100%	100%	Stichting	Dominant Dominant	100%	Included into scope of group supervision Included into scope of group supervision		Method 1: Full consolidati Method 1: Full consolidati

Achmea Pensioen- en Levensverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates



5.0	2.01.02	- Balance	shee

€1.000

Assets	Solvency II value
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

S.02.01.02 - Balance sheet

€1.000

Liabilities	Solvency II value
Technical provisions – non-life	0
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - life (excluding index-linked and unit-linked)	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

€ 1.000

		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	a	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	a	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	C	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	C	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									

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

		Line of Business for: life insurance obligations						Line of business for: life 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	86.593	344.862	432.397	0	0	0	0	863.852
Reinsurers' share	0	3.528	917	13.988	0	0	0	0	18.432
Net	0	83.065	343.945	418.409	٥	0	0	0	845.420
Premiums earned									
Gross	0	86.593	344.862	432.397	0	0	0	0	863.852
Reinsurers' share	0	3.528	917	13.988	0	0	0	0	18.432
Net	0	83.065	343.945	418.409	٥	0	0	0	845.420
Claims incurred									
Gross	0	668.427	1.418.078	1.070.784	0	0	0	0	3.157.289
Reinsurers' share	0	1.186	529	26.153	0	0	0	0	27.868
Net	0	667.242	1.417.548	1.044.631	0	0	0	0	3.129.420
Changes in other technical provisions									
Gross	0	-324.591	-160.478	-509.172	0	0	0	0	-994.241
Reinsurers' share	0	-118	0	-22.562	٥	0	0	0	-22.680
Net	0	-324.473	-160.478	-486.610	0	0	0	0	-971.561
Expenses incurred	0	51.130	67.934	77.195	٥	0	0	0	196.259
Other expenses									8.335
Total expenses									204.594

	Health insurance (direct business)			Annuities stemming from non-life insurance	Health reinsurance	Total (Health similar to
		Contracts without options and guarantees	Contracts with options or guarantees	contracts and relating to health insurance obligations	(reinsurance accepted)	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	٥			0	0	0
Technical provisions calculated as a sum of BE and RM Best Estimate Gross Best Estimate		0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0	0	0	0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		0	0	0	0	0
Risk Margin	0			0	0	0
Amount of the transitional on Technical Provisions						
Technical Provisions calculated as a whole	0			0	0	0
Best estimate		0	0	0	0	0
Risk margin	0			0	0	0
Technical provisions - total	0			0	0	0

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	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	
hare prenium 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	
Surplus funds	0	0			
Preference shares	0		0	0	
Share premium account related to preference shares	0		0	0	
Reconciliation reserve	1.781.145	1.781.145			
Subordinated Hisbifties	0	1.701.145	0	0	
An amount equal to the value of net deferred tax assets	835.030		0		835.0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	000.0
	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	0				
as Solvency II own funds	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	835.0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other and lary own funds	0			0	
Total ancillary own funds	0			0	
	-			-	
Available and eligible own funds					
Total available own funds to meet the SCR	4.452.526	3.617.497	0	0	835.0
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	328.1
Total eligible own funds to meet the MCR	3.617.497	3.617.497	0	0	
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				
Dwn shares (held directly and indirectly)	4.452.520				
Foreseeable dividends, distributions and charges	0				
	2.671.381				
Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	2.071.381				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring renced funds Reconciliation reserve	1.781.145				

446.843
0
446.843

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

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	1.466.833	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	0
accordance with Art. 4 of Directive 2003/41/EC (transitional))	U
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

 $\mathrm{MCR}_{\mathrm{L}}$ 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	са	lculation	

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 Schadeverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates



S.02.01.02 - Balance 9	sheet

€1.000

Assets	Solvency II value
Intangible assets	3
Deferred tax assets	(
Pension benefit surplus	
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)	164.306
Holdings in related undertakings, including participations	337.512
Equities	
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	C
Loans and mortgages	815.749
Loans on policies	
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	
Life index-linked and unit-linked	
Deposits to cedants	340
Insurance and intermediaries receivables	112.117
Reinsurance receivables	(
Receivables (trade, not insurance)	42.362
Own shares (held directly)	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	
Cash and cash equivalents	86.623
Any other assets, not elsewhere shown	113.640
Total assets	7.832.062

S.02.01.02 - Balance sheet

€1.000

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

€ 1.000

		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-lif business and a	e insurance and reinsu ccepted proportional r						
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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	0	0	0	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	0	0	0	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
laims 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	0	0	0	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
hanges 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
xpenses incurred	45.225	46.668	0	0	0	0	0	1.045.087
Other expenses								-1.518
otal expenses								1.043.568

	Line of Business for: life insurance obligations Line of business for: life reinsura								
		Line of business for: line insurance obligations						reinsurance obligations	
	Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	Total
Premiums written									
Gross	342.285	0	0	0	0	0	32.294	0	374.579
Reinsurers' share	86.575	0	0	0	0	0	4	0	86.579
Net	255.710	0	0	0	0	0	32.290	0	288.000
Premiums earned									
Gross	345.628	0	0	0	0	0	32.294	0	377.922
Reinsurers' share	86.575	0	0	0	0	0	4	0	86.579
Net	259.053	0	0	0	0	0	32.290	0	291.343
Claims incurred									
Gross	261.578	0	0	0	0	0	8.902	0	270.479
Reinsurers' share	64.195	0	0	0	0	0	0	0	64.195
Net	197.382	0	0	0	0	0	8.902	0	206.284
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	85.682	0	0	0	0	0	837	0	86.519
Other expenses									-2.353
Total expenses									84.166

		Contracts without options and guarantees	Contracts with options or guarantees	from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
Technical provisions calculated as a whole	0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0			0	0	0
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate		2.696.583	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
Best estimate		0	0	0	0	0
Risk margin	0			0	0	0
Technical provisions - total	2.743.320			0	-30.907	2.712.414

S.17.01.02 - Non-life Technical Provisions

				Direct busines	s and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	C	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	C	0 0	0	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	(00	0	0
Best estimate	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 proportion	al reinsurance		Accepted non-prop	ortional reinsurance		1
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	(0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	(0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	5.684	11.374	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	(32.384
Net Best Estimate of Premium Provisions	5.682	11.374	0	0	0	0	(164.550
Claims provisions								
Gross	88.569	6.028	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	(102.130
Net Best Estimate of Claims Provisions	88.569	6.028	0	0	0	0	(3.078.250
Total Best estimate - gross	94.253	17.402	0	0	0	0	(3.377.314
Total Best estimate - net	94.251	17.402	0	0	0	0	(3.242.799
Risk margin	3.021	856	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
Best estimate	0	0	0	0	0	0	(0
Risk margin	0	0	0	0	0	0	(0
Technical provisions - total	97.274	18.258	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	C	134.514
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	97.272	18.258	0	0	0	0	(3.356.941

Total Non-Life Business

Accident year	

absolute amo	ount)												
						Development year						In Current year	Sum of years
'ear	0	1	2	3	4	5	6	7	8	9	10 & +	in current year	(cumulative)
rior											51.377	51.377	
-9	901.394	399.085	114.581	70.363	38.818	29.674	20.563	18.193	11.430	9.900		9.900	1.614.0
-8	975.331	485.783	117.635	71.052	40.433	30.683	23.246	19.023	21.350			21.350	1.784.5
-7	886.943	405.566	114.484	58.912	41.686	36.831	29.771	20.618				20.618	1.594.8
-6	939.408	416.445	101.701	73.679	47.483	33.774	30.526					30.526	1.643.0
-5	1.057.344	421.867	119.138	73.580	51.118	42.169						42.169	1.765.2
-4	929.728	419.805	103.260	65.358	48.703							48.703	1.566.8
-3	1.078.030	435.452	132.482	69.821								69.821	1.715.7
-2	1.015.964	437.320	133.033									133.033	1.586.3
1	953.977	424.309										424.309	1.378.2
	932.151											932.151	932.1
											Total	1.783.958	15.580.97

Gross undiscounted Best Estimate Claims Provisions (absolute amount)

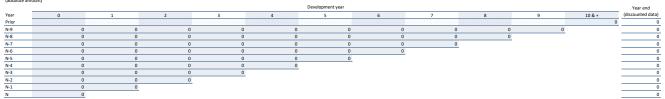
					1	Development year						Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior											314.395	314.901
N-9	0	0	0	0	121.112	89.154	70.558	65.377	56.833	54.691		54.695
N-8	0	0	0	183.293	130.219	106.722	79.290	85.600	77.590			77.588
N-7	0	0	276.202	214.406	169.624	128.940	101.091	113.234				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)

					De	evelopment year						In Current year	Sum of years (cumulative)
Year	0	1	2	3	4	5	6	7	8	9	10 & +	in current year	(cumulative)
Prior											0	0	
N-9	0	0	0	0	0	0	0	0	0	0		0	0
N-8	0	0	0	0	0	0	0	0	0			0	0
N-7	0	0	0	0	0	0	0	0				0	0
N-6	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
											Tota	il 0	0

Gross undiscounted Best Estimate Claims Provisio (absolute amount)



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

€	1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	681	681		0	
hare premium account related to ordinary share capital	165.775	165.775		0	
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0	-	0	0	
Surplus funds	0	0	0	0	
Preference shares	0	0	0	0	
Share premium account related to preference shares	0		0	0	
Reconciliation reserve	992.340	992.340	0	0	
Subordinated liabilities	0	552.540	0	0	
An amount equal to the value of net deferred tax assets	0		0	0	
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	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	22.100				
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	
Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand	0			0	
				0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds	0			0	
Total ancillary own funds	0			0	
Available and eligible own funds					
Total available own funds to meet the SCR	1.135.696	1.135.696	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	
Total eligible own funds to meet the MCR	1.135.696	1.135.696	0	0	
				800	
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				

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

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	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

€ 1.000

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

 $\mathrm{MCR}_{\mathrm{L}}$ 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	
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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 Zorgverzekeringen N.V. (consolidated)

Public Disclosure Quantitative Reporting Templates



S.02.	.01.0	- 20	Balance	sheet

€1.000

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	C
Pension benefit surplus	C
Property, plant & equipment held for own use	C
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	C
Loans and mortgages	5.006
Loans on policies	C
Loans and mortgages to individuals	C
Other loans and mortgages	5.006
Reinsurance recoverables from:	C
Non-life and health similar to non-life	(
Non-life excluding health	C
Health similar to non-life	C
Life and health similar to life, excluding health and index-linked and unit-linked	(
Health similar to life	C
Life excluding health and index-linked and unit-linked	C
Life index-linked and unit-linked	C
Deposits to cedants	C
Insurance and intermediaries receivables	1.922.153
Reinsurance receivables	C
Receivables (trade, not insurance)	1.508.452
Own shares (held directly)	C
Amounts due in respect of own fund items or initial fund called up but not yet paid in	C
Cash and cash equivalents	176.772
Any other assets, not elsewhere shown	2.580
Total assets	8.172.860

S.02.01.02 - Balance sheet

€1.000

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

€ 1.000

		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-li	fe insurance and reinsur	ance obligations (direct		Line of bu	siness for:		
	business and	accepted proportional re	einsurance)	accepted non-proportional reinsurance				
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	0					14.025.169
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

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) Non-available called but not paid in ordinary share capital at group level Share premium account related to ordinary share capital Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	Total Tie				
Ordinary share capital (gross of own shares) Non-available called but not paid in ordinary share capital at group level Share premium account related to ordinary share capital		r 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Non-available called but not paid in ordinary share capital at group level Share premium account related to ordinary share capital					
Share premium account related to ordinary share capital	59.621	59.621		0	
	0			0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	672.503	672.503		0	
	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Non-available subordinated mutual member accounts at group level Surplus funds	0	0	0	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	C
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 An amount equal to the value of net deferred tax assets	0	_	U	U	
The amount equal to the value of net deferred tax assets not available at the group level	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	C
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	C
Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	C
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	13.884	13.884			
as Solvency II own funds	13.004	13.004			
Deductions Deductions for participations in financial and cradit institutions	0	0	0	0	
Deductions for participations in financial and credit institutions 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,	0			0	
callable on demand					
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand 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
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 insitutions, alternative investment fund manager, financial institutions	0	0	0	0	
Institutions for occupational retirement provision	0	0	0	0	
Non regulated entities carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	0	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					
•	3.567.858	3 567 959	0	0	0
i otal available own futures to meet the consolidated group SCK (excluding own funds from other financial sector and from the undertakings	5.507.656	3.567.858			
included via D&A)		3.567.858	0	0	
included via D&A) Total available own funds to meet the minimum consolidated group SCR	3.567.858	3.307.838			
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total available own funds to meet the minimum consolidated group SCR Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included	3.567.858 3.567.858	3.567.858	0	0	0
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)			0	0	0
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR	3.567.858 3.567.858	3.567.858			0
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR (Article 230)	3.567.858 3.567.858 846.283	3.567.858			0
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR (Article 230)	3.567.858 3.567.858	3.567.858			0
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR (Article 230) Ratio of Eligible own funds to Minimum Consolidated Group SCR	3.567.858 3.567.858 846.283	3.567.858			
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total available own funds to meet the minimum consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR (Article 230) Ratio of Eligible own funds to Minimum Consolidated Group SCR Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) Group SCR	3.567.858 3.567.858 846.283 421,59% 3.567.858 2.157.519	3.567.858 3.567.858	0	0	
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR (Article 230) Ratio of Eligible own funds to Minimum Consolidated Group SCR 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 3.567.858 846.283 421,59% 3.567.858	3.567.858 3.567.858	0	0	
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total available own funds to meet the minimum consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR (Article 230) Ratio of Eligible own funds to Minimum Consolidated Group SCR Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) Group SCR Ratio of Eligible own funds to group SCR (including own funds from other financial sector and from the undertakings included via D&A) Group SCR Ratio of Eligible own funds to group SCR (including other financial sectors and the undertakings included via D&A) Ratio of Eligible own funds to group SCR (including other financial sectors and the undertakings included via D&A)	3.567.858 3.567.858 846.283 421,59% 3.567.858 2.157.519 165,37%	3.567.858 3.567.858	0	0	
included via D&A) Constrained by SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Constrained by SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Constrained by SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Constrained by SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Constrained by SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Constrained by SCR (including own funds from other financial sector and from the undertakings included via D&A) Constrained by SCR (including other financial sectors and the undertakings included via D&A) Constrained by SCR (including other financial sectors and the undertakings included via D&A) Constrained by SCR (including other financial sectors and the undertakings included via D&A) Constrained by SCR (excluding other financial sectors and the undertakings included via D&A) Constrained by SCR (excluding other financial sectors and the undertakings included via D&A) Constrained by SCR (excluding other financial sectors and the undertakings included via D&A) Constrained by SCR (excluding other financial sectors and the undertakings included via D&A) Constrained by SCR (excluding other financial sectors and the undertakings included via D&A) Constrained by SCR (excluding other financial sectors and the undertakings included via D&A) Constrained by SCR (excluding other financial sectors and the undertakings included via D&A) Constrained by SCR (excluding other financial sectors and the undertakings included via D&A) Constrained by SCR (excluding other financial sectors and the undertakings included via D&A) Constrained by SCR (excluding other financial sectors and the undertakings included via D&A) Constrained by SCR (excluding other financial sectors and the undertakings included via D&A) Constrained by SCR (excluding other financial sectors	3.567.858 3.567.858 846.283 421,59% 3.567.858 2.157.519	3.567.858 3.567.858	0	0	
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR (Article 230) Ratio of Eligible own funds to Minimum Consolidated Group SCR Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) Group SCR Ratio of Eligible own funds to group SCR (including other financial sectors and the undertakings included via D&A) Group SCR Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	3.567.858 3.567.858 446.283 421,59% 3.567.858 2.157.519 165,37% 3.581.742	3.567.858 3.567.858	0	0	
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total available own funds to meet the minimum consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the minimum consolidated group SCR Total eligible own funds to Minimum Consolidated Group SCR Total eligible own funds to Minimum Consolidated Group SCR Total eligible own funds to Minimum Consolidated Group SCR Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) Group SCR Ratio of Eligible own funds to group SCR (including other financial sectors and the undertakings included via D&A) Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges	3.567.858 3.567.858 846.283 421,59% 3.567.858 2.157.519 165,37% 3.581.742 0	3.567.858 3.567.858	0	0	
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total available own funds to meet the minimum consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR (Article 230) Ratio of Eligible own funds to Minimum Consolidated Group SCR Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) Group SCR Ratio of Eligible own funds to group SCR (including other financial sectors and the undertakings included via D&A) Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Forseeable dividends, distributions and charges Other basic own fund items	3.567.858 3.567.858 846.283 421,59% 3.567.858 2.157.519 165,37% 3.581.742 0 0	3.567.858 3.567.858	0	0	
included via D&A)	3.567.858 3.567.858 846.283 421,59% 3.567.858 2.157.519 165,37% 3.581.742 0 0 0 7732.124 0 0	3.567.858 3.567.858	0	0	
included via D&A)	3.567.858 3.567.858 846.283 421,59% 3.567.858 2.157.519 165,37% 3.581.742 0 0 0 732.124 0	3.567.858 3.567.858	0	0	
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total available own funds to meet the minimum consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR (Article 230) Ratio of Eligible own funds to Minimum Consolidated Group SCR Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) Group SCR Ratio of Eligible own funds to group SCR (including own funds from other financial sector and from the undertakings included via D&A) Group SCR Ratio of Eligible own funds to group SCR (including other financial sectors and the undertakings included via D&A) Reconciliation reserve Excess of assets own liabilities Oun shares (held directly and indirectly) Foreseable dividends, distributions and charges Other basic own fund items Adjustment for restricted own funds images Consultation reserve Reconciliation reserve Reconciliation reserve Reconciliation reserve Reconciliation reserve	3.567.858 3.567.858 846.283 421,59% 3.567.858 2.157.519 165,37% 3.581.742 0 0 0 7732.124 0 0	3.567.858 3.567.858	0	0	
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) Group SCR Ratio of Eligible own funds to group SCR (including other financial sectors and the undertakings included via D&A) Group SCR Reconclilation reserve Excess of assets over liabilities Ohns harse (held directly and indirectly) Foreseable dividends, distributions and charges Other basic own fund items Adjustment for restricted own funds in respect of matching adjustment portfolios and ring fenced funds Other non available own funds Reconclilation reserve Excess of funds in meserve	3.567.858 3.567.858 846.283 421,59% 3.567.858 2.157.519 165,37% 3.581.742 0 0 0 7732.124 0 0	3.567.858 3.567.858	0	0	
included via D&A) Total available own funds to meet the minimum consolidated group SCR Total available own funds to meet the minimum consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR (Article 230) Ratio of Eligible own funds to Minimum Consolidated Group SCR Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) Group SCR Ratio of Eligible own funds to group SCR (including own funds from other financial sector and from the undertakings included via D&A) Group SCR Ratio of Eligible own funds to group SCR (including other financial sectors and the undertakings included via D&A) Reconciliation reserve Excess of assets own liabilities Oun shares (held directly and indirectly) Foreseable dividends, distributions and charges Other basic own fund items Adjustment for restricted own funds images Consultation reserve Reconciliation reserve Reconciliation reserve Reconciliation reserve Reconciliation reserve	3.567.858 3.567.858 846.283 421,59% 3.567.858 2.157.519 165,37% 3.581.742 0 0 0 7732.124 0 0 0 2.849.617	3.567.858 3.567.858 3.567.858	0	0	0

	Gross solvency capital requirement	USP	Simplifications
Market risk	360.820)	
Counterparty default risk	21.679)	
Life underwriting risk	(None	
Health underwriting risk	1.603.508	None	
Non-life underwriting risk		None	
Diversification	-250.357	,	
Intangible asset risk	()	
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	0
retirement provisions	
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

							Criteria of influence					Inclusion in the scope of group		Group solvency calculation		
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	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	YES/NO	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
NL	724500HIKX3QVUQF9G08	LEI	Achmea Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
4L	724500UF20B0J0KVS184	LEI	Zilveren Kruis Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	724500ILQZD01FC0P082	LEI	Interpolis Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
4L	AZKNL71100	Specific code	Zilveren Kruis Zorgkantoor N.V.	Other	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Adjusted equity method
4L	724500JSF6J6NWUK750	LEI	Stichting Achmea Zorgverzekeringen Beleggingen	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	Non-mutual		100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
IL.	724500NMBSM0P030HT48	LEI	FBTO Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
L	72450060NL5KFVXZN876	LEI	De Friesland Zorgverzekeraar N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
L	DFZPZNL72400	Specific code	De Friesland Participatiefonds	Ancillary 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 Zorgverzekeringen N.V. (solo)

Public Disclosure Quantitative Reporting Templates



5.02.0	01.02	 Balance 	sheet

€1.000

Assets	Solvency II value
Intangible assets	(
Deferred tax assets	(
Pension benefit surplus	(
Property, plant & equipment held for own use	(
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	C
Collateralised securities	16.592
Collective Investments Undertakings	80.837
Derivatives	862
Deposits other than cash equivalents	19.999
Other investments	(
Assets held for index-linked and unit-linked contracts	(
Loans and mortgages	1.070
Loans on policies	C
Loans and mortgages to individuals	(
Other loans and mortgages	1.070
Reinsurance recoverables from:	(
Non-life and health similar to non-life	(
Non-life excluding health	(
Health similar to non-life	(
Life and health similar to life, excluding health and index-linked and unit-linked	C
Health similar to life	C
Life excluding health and index-linked and unit-linked	C
Life index-linked and unit-linked	(
Deposits to cedants	(
Insurance and intermediaries receivables	6.123
Reinsurance receivables	(
Receivables (trade, not insurance)	66.009
Own shares (held directly)	(
Amounts due in respect of own fund items or initial fund called up but not yet paid in	(
Cash and cash equivalents	30.683
Any other assets, not elsewhere shown	177
Total assets	3.695.218

S.02.01.02 - Balance sheet

€1.000

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

€ 1.000

		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	(
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	(
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	٥	0	0	(
Net	1.208.650	0	0	0	0	0	0	0	(
Premiums earned									
Gross - Direct Business	1.208.693	0	0	0	0	a	0	0	C
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	(
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	(
Net	1.208.693	0	0	0	0	0	0	0	(
Claims incurred									
Gross - Direct Business	936.555	0	0	0	0	C	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	936.555	0	0	0	0	0	0	0	(
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	C	0	0	(
Gross - Proportional reinsurance accepted	0	0	0	0	0	٥	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	144.810	0	0	0	0	0	0	0	(
Other expenses									
Total expenses									

	Line of Business for: non-l	ife insurance and reinsur	ance obligations (direct					
	business and	accepted proportional re	einsurance)					
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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 busines	s and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	C) 0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	٥	0	0	0	C	0 0	٥	0
Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions	13.909	o	0	0	0	c	0	n	
Gross 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
Net Best Estimate of Premium Provisions	13.909	0	0	0	0	() 0	0	0
Claims provisions	57.657	0	0	0	0	(0	0	
Gross 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
Net Best Estimate of Claims Provisions	57.657	0	0	0	0	() 0	0	0
Total Best estimate - gross	71.566	0	0	0	0	C) 0	0	0
Total Best estimate - net	71.566	0	0	0	0	(0	0	0
Risk margin	14.299	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	c	0	0	0
Best estimate	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	C	0 0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	٥	0	0	0	c	0	٥	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	85.865	٥	0	0	0	C	0 0	٥	0

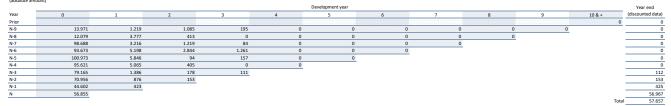
	Direct business and accepted proportional reinsurance				Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional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



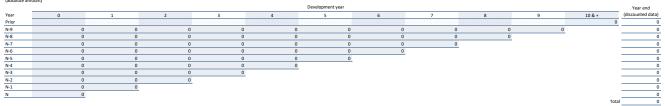
Gross undiscounted Best Estimate Claims Provisions (absolute amount)



Underwriting year

	int)												
_					De	evelopment year						In Current year	Sum of yea (cumulativ
	0	1	2	3	4	5	6	7	8	9	10 & +	in concinc year	(cumulativ
											C	0	
	0	0	0	0	0	0	0	0	0		0	0	
	0	0	0	0	0	0	0	0	0			0	
	0	0	0	0	0	0	0	0				0	
	0	0	0	0	0	0	0					0	
	0	0	0	0	0	0						0	
	0	0	0	0	0							0	
	0	0	0	0								0	
	0	0	0									0	
	0	0										0	
	0											0	

Gross undiscounted Best Estimate Claims Provisio (absolute amount)



	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
asic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
rdinary share capital (gross of own shares)	59.621	59.621		0	
hare premium account related to ordinary share capital	672.503	672.503		0	
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
ubordinated mutual member accounts	0		0	0	
urplus funds	0	0			
reference shares	0		0	0	
hare premium account related to preference shares	0		0	0	
econciliation reserve	2.849.617	2.849.617			
ubordinated liabilities	0		0	0	
n amount equal to the value of net deferred tax assets	0				
ther own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Iwn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
lassified as Solvency II own funds					
I we funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	14.438				
s Solvency II own funds	11.150				
Jeductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
otal basic own funds after deductions	3.567.303	3.567.303	0	0	
and the same finds					
ncillary own funds npaid and uncalled ordinary share capital callable on demand	0			0	
Inpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,					
allable on demand	0			0	
Inpaid and uncalled preference shares callable on demand	0			0	
legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
etters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
etters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
upplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
upplementary members calls other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
ther ancillary own funds	0			0	
iotal ancillary own funds	0			0	
vailable and eligible own funds	3.567.303	3.567.303	0	0	
otal available own funds to meet the SCR otal available own funds to meet the MCR			0		
	3.567.303	3.567.303		0	
iotal eligible own funds to meet the SCR	3.567.303	3.567.303	0	0	
otal eligible own funds to meet the MCR	3.567.303	3.567.303	0	0	
CR	792.446				
ACR	198.111				
atio of Eligible own funds to SCR	450%				
atio of Eligible own funds to MCR	1801%				
teconciliation reserve					
xcess of assets over liabilities	3.581.742				
Own shares (held directly and indirectly)	0				
oreseeable dividends, distributions and charges	0				
hter basic own fund items	732.124				
djustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
leconciliation reserve	2.849.617				
xpected profits	0				
xpected profits included in future premiums (EPIFP) - Life business xpected profits included in future premiums (EPIFP) - Non- life business	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		

0

0

0

0

0

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 Total amount of Notional Solvency Capital Requirement for remaining part Total amount of Notional Solvency Capital Requirements for ring fenced funds Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios Diversification effects due to RFF nSCR aggregation for article 304

Linear formula component for non-life insurance and reinsurance obligations

	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

 $\mathrm{MCR}_{\mathrm{L}}$ Result

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

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



5.02.01	.02 -	Balance	sheet

€1.000

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	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	C
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	C
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	164
Loans on policies	0
Loans and mortgages to individuals	C
Other loans and mortgages	164
Reinsurance recoverables from:	C
Non-life and health similar to non-life	C
Non-life excluding health	C
Health similar to non-life	C
Life and health similar to life, excluding health and index-linked and unit-linked	C
Health similar to life	C
Life excluding health and index-linked and unit-linked	C
Life index-linked and unit-linked	C
Deposits to cedants	C
Insurance and intermediaries receivables	61.069
Reinsurance receivables	C
Receivables (trade, not insurance)	43.465
Own shares (held directly)	C
Amounts due in respect of own fund items or initial fund called up but not yet paid in	[
Cash and cash equivalents	23.578
Any other assets, not elsewhere shown	123
Total assets	314.042

S.02.01.02 - Balance sheet

€1.000

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

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

			Line of Business for: non-life insurance and reinsurance obligation	ons (direct business and accepted	I proportional reinsurance	1			
	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 suretysl insurance
Premiums written									
Gross - Direct Business	523.755	0		0 0	. a	0	0	0	
Gross - Proportional reinsurance accepted	0	0		0 0	0 0	0	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	62	0		0 0	0 0	0	0	0	
Net	523.693	0		0 0	0 0	0	0	0	
remiums earned									
Gross - Direct Business	509.478	0		0 0				0	
Gross - Proportional reinsurance accepted	0	0		0 0	0 0	0	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	62	0		0 0				0	
Vet	509.416	0		0 0	0 0	0	0	0	
laims incurred									
Gross - Direct Business	497.425	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	
Vet	497.425	0		0 0	0 0	0	0	0	
hanges in other technical provisions									
Gross - Direct Business	0	0		0 0				0	
Sross - Proportional reinsurance accepted	0	0		0 0	0 0	a	0	0	
Sross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0		0 0				0	
Vet	0	0		0 0				0	
xpenses incurred	16.421	0		0 0	0 0	0	0	0	
Other expenses									
otal expenses									
		Line of Business for: non-life insurance a	ed reinsurance obligations (direct business and accented proportional reinsurance)			usiness for:			
	Legal expenses		d reinsurance obligations (direct business and accepted proportional reinsurance)		accepted non-prop	usiness for: nortional reinsurance Marine, aviation,			-
		Line of Business for: non-life insurance a Assistance	d reinsurance obligations (direct business and accepted proportional reinsurance) Miccellaneous financial loss	Health		ortional reinsurance	Property	Total	_
remiums written	Legal expenses			Health	accepted non-prop	ortional reinsurance Marine, aviation,	Property		-
Gross - Direct Business	Legal expenses			Health	accepted non-prop	ortional reinsurance Marine, aviation,	Property	Total 523.755	-
Gross - Direct Business	Legal expenses insurance	Assistance			accepted non-prop	ortional reinsurance Marine, aviation,	Property		
Sross - Direct Business Sross - Proportional reinsurance accepted	Legal expenses insurance 0	Assistance		0	accepted non-prop Casualty	ortional reinsurance Marine, aviation, transport		523.755 0 0	
Sross - Direct Business Sross - Proportional reinsurance accepted Sross - Non-proportional reinsurance accepted	Legal expenses insurance 0 0	Assistance		0	accepted non-prop Casualty	Marine, aviation, transport 0 0 0 0	0	523.755	
Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share	Legal expenses insurance 0	Assistance 0 0		0	accepted non-prop Casualty	Marine, aviation, transport 0 0 0 0	0 0	523.755 0 0	
Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted einsurers' share Vet	Legal expenses insurance 0 0 0 0	Assistance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	accepted non-prop Casualty	Marine, aviation, transport 0 0 0 0	0 0	523.755 0 0 62 523.693	-
Sross - Direct Business Sross - Proportional reinsurance accepted Sross - Non-proportional reinsurance accepted Reinsurer's Jane Reinsurer's Jane Reinsurer Status Forss - Direct Business	Legal expenses insurance 0 0 0 0 0 0	Assistance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			accepted non-prop Casualty	Marine, aviation, transport 0 0 0 0	0 0	523.755 0 62 523.693 509.478	-
Sross - Direct Business Sross - Proportional reinsurance accepted Sross - Non-proportional reinsurance accepted Reinsurer's Jane Reinsurer's Jane Reinsurer Status Forss - Direct Business	Legal expenses insurance 0 0 0 0	Assistance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	accepted non-prop Casualty	Marine, aviation, transport 0 0 0 0	0 0	523.755 0 0 62 523.693	-
trios - Direct Business iross - Proportional reinsurance accepted insurers' share left tet tet iross - Timerc Business iross - Timorc Business iross - Non-proportional reinsurance accepted iross - Non-proportional reinsurance accepted	Legal expenses insurance 0 0 0 0 0 0 0 0	Assistance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			accepted non-prop Casuality 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Marine, aviation, transport 0 0 0		523.755 0 62 523.693 509.478 0 0 0	-
trios - Direct Business iross - Proportional reinsurance accepted insurers' share left tet tet iross - Timerc Business iross - Timorc Business iross - Non-proportional reinsurance accepted iross - Non-proportional reinsurance accepted	Legal expenses insurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Asistance Asistance Control of the second			accepted non-prop	Marine, aviation, transport 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		523.755 0 62 523.693 509.478 0 0 0 62	-
Trans - Direct Business Trans - Poportional reinsurance accepted Gross - Nop-proportional reinsurance accepted terisures' share Vet Vet Trans - Direct Business Trans - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted terisures' share Vet	Legal expenses insurance 0 0 0 0 0 0 0 0	Assistance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			accepted non-prop	Marine, aviation, transport 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		523.755 0 62 523.693 509.478 0 0 0	-
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isios - Orect Business Isios - Topostonia reinvance accepted isios - Neo proportional reinvance accepted et et isios - Topostonia reinvance accepted isios - Neorotanal reinvance accepted isios - Neorotanal reinvance accepted etanorars' share etanorars' share isin castro del isin castro del isin castro del isin castro del isin castro del isios - Topostonia reinvance accepted etanorars' share isin castro del isin castro del isi	Legal expenses insurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Asistance Asistance Control of the second			accepted non-prop	Marine, aviation, transport 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		523.755 0 62 523.693 509.478 0 0 0 62	
lines - Invert Business Inse - Those Transmission - Resolution Inse - Resolutional reinsurance accepted accepted entry - Insert - Insert Insert - Insert - Insert Insert - Resolutions Insert - Resolutions Insert - Resolutions Insert - Insert - Insert Insert - Insert - Insert Insert - Insert Insert - Insert - Insert Insert - Insert - Insert - Insert	Legal expenses insurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Asistance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			accepted non-prop Casualty Cas	Marine, aviation, Warine, aviation, transport 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		523.755 0 0 523.693 509.478 0 0 6 22 509.416 497.425 0 0	
orse - free flaviness orse - Topostroland reinsurance accepted orses - Topostroland reinsurance accepted enderwars' share enderwars' share enderwars' chare enderwars' c	Legal expenses insurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Asistance Asistance		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	accepted non-prop Casually Casually 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Marine, aviation, Warine, aviation, transport 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		523.755 0 0 62 523.693 509.478 0 0 0 62 509.416 497.425	
Inco. There Business Tors. The proteinal reinsurance accepted Tors. Theor proteinal reinsurance accepted et et et et et et et et et et	Legal expenses insurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aubtance Aubtance			accepted non-prog	Marine, avaitan, transport		523.755 0 0 523.693 509.478 0 0 0 6 2 509.416 4 9 497.425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-
Irosa: Troportional reinsurance accepted mos: Froportional reinsurance accepted mos: Troportional reinsurance accepted entermines' share entermines' share mos: Troportional reinsurance accepted mos: T	Legal expenses insurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Asistance			accepted non-prog	Marine, avaitan, transport		523.755 0 0 525.2693 509.478 0 62 598.416 497.425 0 0 0 0 6 2 598.416 200.417	-
orea - free flagings. Incos - Topostroani reinsurance accepted Incos - Topostroani reinsurance accepted executors' share exe exe miums earned Topost- Topostroani reinsurance accepted Incos - Topostroani - Incos - Topostroani - Incos	Legal expenses insurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aubtance Aubtance			accepted non-prog	Marine, avaitan, transport		523.755 0 0 523.693 509.478 0 0 0 6 2 509.416 4 9 497.425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-
rises - Breef Business Tress - Thepatholan lensurance accepted mices - Thepatholan lensurance accepted ensurers' share ensurers' share ensurers' accepted mices - Insert patholan reinsurance accepted mices - Insert patholan reinsurance accepted anis nurred mices - Thepatholan reinsurance accepted mices - Thepatholan reinsurance	Legal expenses instructor 0	Aubtance Aubtance			accepted non-prog	Marine, avaitan, transport		523.755 0 0 523.693 509.478 0 0 0 6 2 509.416 4 9 497.425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Inse - Bret Business Inse - They Tell business Inse - They Tell and Internance accepted Inserver's 'have Ins	tegal repenses Insurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Asistance Asistance			accepted non-prog	Marine, avaitan, transport		523,755 0 0 522,523,693 509,478 0 509,478 509,476 497,425 0 0 0 0 497,425	
lines - Invert Buildings Inse - New York International Concepted International Concepted Inte	Legal repenses instructe 0	Asistance			accepted non-prog	Arrine, svaten, transport 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		523.755 0 523.693 509.476 0 0 0 509.416 497.425 0 0 0 0 0 497.425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
lines - Invert Buildings Inse - New York International Concepted International Concepted Inte	Legal expenses instructor 0	Asistance			accepted non-prog	Arrine, svaten, transport 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		523,755 0 0 522 523,693 509,478 0 0 622 509,416 497,425 0 0 0 0 497,425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
orse : Tree Tabulants Trees : Tree transmission are accepted missions : Tree transmissions are accepted end of the transmission are accepted from : Theory transmission are end of the transmission are end of the transmission are excepted from : Theory transmission are excepted	Legal repenses instructe 0	Asistance			accepted non-prog	Marine, avaton, transport 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		523.755 0 523.693 509.476 0 0 0 509.416 497.425 0 0 0 0 0 497.425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
rises - Breet Business Torss - Thopstofisal reinsurance accepted micross - Thopstofisal reinsurance accepted accepted et t t micross - Thopstofisal reinsurance accepted micross - Thopstofisal reinsurance accepted micross - Thopstofisal reinsurance accepted micross - Thopstofisal reinsurance accepted micross - Thop reporting micross - Thopstofisal reinsurance micross - Thopstofisal reinsurance micross - Thopstofisal reinsurance excepted micross - Thopstofisal reinsurance micross - Thopstofisal reinsurance micross - Thopstofisal reinsurance et micross - Thopstofisal reinsurance micross - Thopstofisal reinsurance micross - Thopstofisal reinsurance micross - Thopstofisal micross - Thopstofisal	Legal expenses Insurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Asistance Asistance			accepted non-prog	Arrine, svaten, transport 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		523,755 0 0 522,893 523,893 509,478 0 0 0 497,425 497,425 0 0 0 0 497,425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	tegal esentes insurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Asistance Asistance A			accepted non-prog	Arrine, svaten, transport 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		523.755 0 0 523.693 599.476 0 0 0 497.425 0 497.425 0 0 0 497.425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

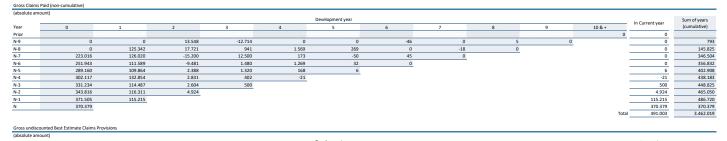
S.17.01.02 - Non-life Technical Provisions

				Direct busines	s and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	C	0	0	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	۵	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	C	0	0	0
Net Best Estimate of Premium Provisions	33.777	0	0	0	0	C	0	0	0
Claims provisions Gross	95.229	0	0	0	0	c	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	۵	0	0	0
Net Best Estimate of Claims Provisions	95.229	0	0	0	0	C	0	0	0
Total Best estimate - gross	129.006	0	0	0	0	C	0	0	0
Total Best estimate - net	129.006	0	0	0	0	C	0	0	0
Risk margin	5.773	0	0	0	0	C	0	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0		0	0	0	0
Best estimate	0	0	0	0		C	-	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	۵	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	134.779	0	0	0	0	۵	0	0	0

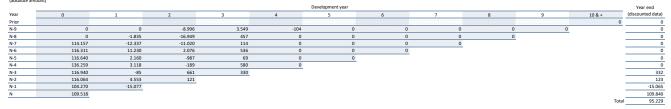
	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional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



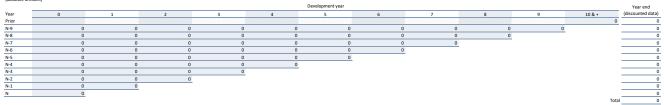
Gross (absol



Underwriting year

isolute amo						Development year							Sum of years
r	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	Sum of years (cumulative)
												0 0	
	0	0	0	0	0	0	0	() ()	0	0	
	0	0	0	0	0	0	0	() ()		0	
	0	0	0	0	0	0	0	()	-		0	
	0	0	0	0	0	0	0		-			0	
	0	0	0	0	0	0						0	
	0	0	0	0	0							0	
	0	0	0	0								0	
	0	0	0									0	
	0	0										0	
	0											0	
											т	otal 0	

Gross undiscounted Best Estimate Claims Pro (absolute amount)



_					
	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	
Surplus funds	0	0			
Preference shares	0		0	0	
Share premium account related to preference shares	0		0	0	
Reconciliation reserve	66.309	66.309			
Subordinated liabilities	0		0	0	
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	0				
as Solvency II own funds	°				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	124.554	124.554	0	0	
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0	
callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds	0			0	
Total ancillary own funds	0			0	
Available and eligible own funds					
Total available own funds to meet the SCR	124.554	124.554	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	
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				
	00.005				
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

 $\mathrm{MCR}_{\mathrm{L}}$ Result

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

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



S.02.01	.02 -	Balance	sheet

€1.000

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

S.02.01.02 - Balance sheet

€ 1.000

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: n	on-life insurance and reins	urance obligations (direct	business and accepted pro	portional reinsurance)		
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	10.281.675	0	0	0	0	0	0	0	C
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	C
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	924	0	0	0	0	0	0	0	C
Net	10.280.751	0	0	0	0	0	0	0	C
Premiums earned									
Gross - Direct Business	10.093.405	0	0	0	0	0	0	0	C
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	C
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	924	0	0	0	0	0	0	0	C
Net	10.092.481	0	0	0	0	0	0	0	C
Claims incurred									
Gross - Direct Business	9.986.318	0	0	0	0	0	0	0	C
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	C
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	C
Net	9.986.318	0	0	0	0	0	0	0	C
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	C
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	C
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	0	0	0	C
Net	0	0	0	0	0	0	0	0	C
Expenses incurred	219.728	0	0	0	0	0	0	0	C
Other expenses									
Total expenses									

	Line of Business for: non-li							
	business and	accepted proportional r	einsurance)					
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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

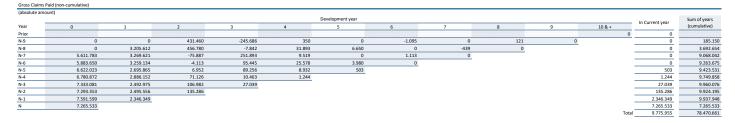
S.17.01.02 - Non-life Technical Provisions

				Direct busines	ss and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	C	0	0	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	۵	0	٥	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	a	0	o	0
Net Best Estimate of Premium Provisions	811.861	0	0	0	0	C	0	0	0
Claims provisions									
Gross	2.408.434	0	0	0	0	C	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	٥	0	٥	0
Net Best Estimate of Claims Provisions	2.408.434	0	0	0	0	C	0	0	0
Total Best estimate - gross	3.220.295	0	0	0	0	C	0	0	0
Total Best estimate - net	3.220.295	0	0	0	0	C	0	0	0
Risk margin	118.401	0	0	0	0	C	0	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	C	0	0	0
Best estimate	0	0	0	0	0	C	0	0	0
Risk margin	0	0	0	0	0	C	0	0	0
Technical provisions - total	3.338.696	0	0	0	0	a	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	۵	0	٥	o
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	3.338.696	0	0	0	0	٥	0	0	0

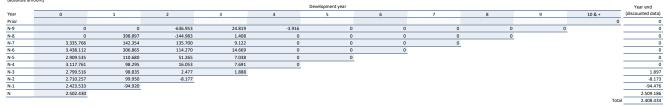
	Direct busines	s and accepted proportion	al reinsurance		Accepted non-prop	ortional reinsurance		1
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	C	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	۵	0
Technical provisions calculated as a sum of BE and RM Best estimate								
Premium provisions Gross	0	0	0	0	0	0	C	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	۵	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	C	811.861
Claims provisions Gross	0	0	0	0	0	0	C	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	۵	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	C	2.408.434
Total Best estimate - gross	0	0	0	0	0	0	C	3.220.295
Total Best estimate - net	0	0	0	0	0	0	C	3.220.295
Risk margin	0	0	0	0	0	0	C	118.401
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	0	0	0	0	0	0	c	0
Best estimate	0	0	0	0	0	0	C	0
Risk margin	0	0	0	0	0	0	C	0
Technical provisions - total	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	۵	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	٥	3.338.696

Accident year	

Total Non-Life Business



nted Best Estimate Claims Prov Gross (abso



Underwriting year

Gross Claims Paid (non-cumulative)

	n) Development year											In Current year	Sum of years (cumulative)
Year	0	1	2	3	4	5	6	7	8	9	10 & +	in current year	(cumulative)
Prior											0	0	
N-9	0	0	0	0	0	C	0	C) C	0		0	
N-8	0	0	0	0	0	C	0	C) C		-	0	
N-7	0	0	0	0	0	C	0	C	1			0	
N-6	0	0	0	0	0	C	0					0	
N-5	0	0	0	0	0	C						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	
											Tota	al O	

Gross undiscounted Best Estimate Claims Provisions (absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
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	
Surplus funds	0	0	-		
Preference shares	0	-	0	0	
Share pre-mium account related to preference shares	0		0	0	
Reconciliation reserve	198.940	198.940			
Subordinated liabilities	0	150.540	0	0	
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
wn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	0	0	U	0	
assified 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				
eductions eductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
bedeeden her berechten eine eine eine eine eine eine eine e	2.039.450	2.039.450	0	0	
	2.000.400	2.000.100	5	0	
ncillary own funds	0			0	
Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,					
callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds	0			0	
otal ancillary own funds	0			0	
vailable and eligible own funds					
Total available own funds to meet the SCR	2.039.450	2.039.450	0	0	
Total available own funds to meet the MCR	2.039.450	2.039.450	0	0	
Total eligible own funds to meet the SCR	2.039.450	2.039.450	0	0	
Total eligible own funds to meet the MCR	2.039.450	2.039.450	0	0	
CR	1.482.562				
ICR	631.046				
atio of Eligible own funds to SCR	138%				
atio of Eligible own funds to MCR	323%				
econciliation 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				
leconciliation reserve	198.940				
xpected profits					
	0				
Expected profits included in future premiums (EPIFP) - Life business Expected profits included in future premiums (EPIFP) - Non- life business	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

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

	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

 $\mathrm{MCR}_{\mathrm{L}}$ Result

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

0

Overall MCR calculation	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

FBTO Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2021



S.02.	01.02	- Balar	nce she	et

€1.000

Assets	Solvency II value
Intangible assets	
Deferred tax assets	0
Pension benefit surplus	
Property, plant & equipment held for own use	
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	C
Assets held for index-linked and unit-linked contracts	C
Loans and mortgages	161
Loans on policies	C
Loans and mortgages to individuals	0
Other loans and mortgages	161
Reinsurance recoverables from:	0
Non-life and health similar to non-life	C
Non-life excluding health	C
Health similar to non-life	C
Life and health similar to life, excluding health and index-linked and unit-linked	C
Health similar to life	C
Life excluding health and index-linked and unit-linked	C
Life index-linked and unit-linked	C
Deposits to cedants	C
Insurance and intermediaries receivables	75.731
Reinsurance receivables	C
Receivables (trade, not insurance)	57.688
Own shares (held directly)	C
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

S.02.01.02 - Balance sheet

€1.000

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	C		
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	C		
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	70	0	0	0	0	0	0	0	C		
Net	577.223	0	0	0	0	0	0	0	C		
Premiums earned											
Gross - Direct Business	555.602	0	0	0	0	0	0	0	C		
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	C		
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	70	0	0	0	0	0	0	0	C		
Net	555.531	0	0	0	0	0	0	0	C		
Claims incurred											
Gross - Direct Business	538.389	0	0	0	0	0	0	0	C		
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	C		
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	0	0	0	0	0	0	0	0	C		
Net	538.389	0	0	0	0	0	0	0	C		
Changes in other technical provisions											
Gross - Direct Business	0	0	0	0	0	0	0	0	C		
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	C		
Gross - Non- proportional reinsurance accepted											
Reinsurers'share	0	0	0	0	0	0	0	0	C		
Net	0	0	0	0	0	0	0	0	C		
Expenses incurred	18.594	0	0	0	0	0	0	0	C		
Other expenses											
Total expenses											

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

S.17.01.02 - Non-life Technical Provisions

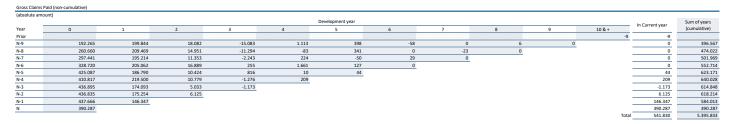
				Direct busines	s and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	C	0	0	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	۵	0	٥	0
Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions									
Gross	64.471	0	0	0	0	C	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	a	0	o	0
Net Best Estimate of Premium Provisions	64.471	0	0	0	0	C	0	0	0
Claims provisions Gross	128.479	0	0	0	0	a	0	O	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	٥	0	٥	0
Net Best Estimate of Claims Provisions	128.479	0	0	0	0	C	0	0	0
Total Best estimate - gross	192.950	0	0	0	0	C	0	0	0
Total Best estimate - net	192.950	0	0	0	0	C	0	0	0
Risk margin	9.625	0	0	0	0	C	0	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0		C	0	0	
Best estimate	0	0	0	0		C	-		
Risk margin	0	0	0	0	0	C	0	0	0
Technical provisions - total	202.575	0	0	0	0	a	0	٥	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	۵	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	202.575	0	0	0	0	C	0	0	0

	Direct business	and accepted proportion	al reinsurance		Accepted non-prop	ortional reinsurance		1
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	(0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	C	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	C	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	C	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	(64.471
Claims provisions								
Gross	0	0	0	0	0	0	C	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	C	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	(128.479
Total Best estimate - gross	0	0	0	0	0	0	(192.950
Total Best estimate - net	0	0	0	0	0	0	C	192.950
Risk margin	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	C	0
Best estimate	0	0	0	0	0	0	(0
Risk margin	0	0	0	0	0	0	C	0
Technical provisions - total	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	o	0	0	0	C	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	C	202.575

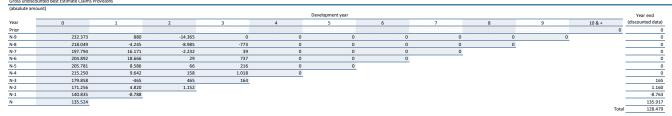
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Total Non-Life Business

Accident	/ear	



Gross undiscounted Best Estimate Claims Provisions (absolute amount)



Underwriting year

	int)												
_					De	evelopment year						In Current year	Sum of yea (cumulativ
	0	1	2	3	4	5	6	7	8	9	10 & +	in concinc year	(cumulativ
											C	0	
	0	0	0	0	0	0	0	0	0		0	0	
	0	0	0	0	0	0	0	0	0			0	
	0	0	0	0	0	0	0	0				0	
	0	0	0	0	0	0	0					0	
	0	0	0	0	0	0						0	
	0	0	0	0	0							0	
	0	0	0	0								0	
	0	0	0									0	
	0	0										0	
	0											0	

Gross undiscounted Best Estimate Claims Provisio (absolute amount)



	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
asic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Irdinary share capital (gross of own shares)	45	45		0	
hare premium account related to ordinary share capital	141.900	141.900		0	
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
ubordinated mutual member accounts	0		0	0	
urplus funds	0	0			
reference shares	0		0	0	
hare premium account related to preference shares	0		0	0	
econciliation reserve	-5.875	-5.875			
ubordinated liabilities	21.165		0	21.165	
n amount equal to the value of net deferred tax assets	0				
ther own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
wn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
lassified as Solvency II own funds					
wn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	0				
s Solvency II own funds	0				
eductions					
eductions for participations in financial and credit institutions	0	0	0	0	
otal basic own funds after deductions	157.235	136.070	0	21.165	
ncillary own funds					
Inpaid and uncalled ordinary share capital callable on demand	0			0	
Inpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0	
allable on demand	0			U	
Inpaid and uncalled preference shares callable on demand	0			0	
legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
etters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
etters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
upplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
upplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
hther ancillary own funds	0			0	
otal ancillary own funds	0			0	
vailable and eligible own funds					
otal available own funds to meet the SCR	157.235	136.070	0	21.165	
otal available own funds to meet the MCR	157.235	136.070	0	21.165	
otal eligible own funds to meet the SCR	157.235	136.070	0	21.165	
otal eligible own funds to meet the MCR	143.198	136.070	0	7.128	
CR	115.482				
1CR E	35.639				
atio of Eligible own funds to SCR	136%				
atio of Eligible own funds to MCR	402%				
econciliation reserve					
xcess of assets over liabilities	136.070				
wn shares (held directly and indirectly)	0				
oreseeable dividends, distributions and charges	0				
ther basic own fund items	141.945				
diustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
spectrum or 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		

0

0

0

0

0

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 Image: Capital requirement for duration-based equity risk sub-module Total amount of Notional Solvency Capital Requirement for remaining part Image: Capital Requirement for remaining part Total amount of Notional Solvency Capital Requirements for ring fenced funds Image: Capital Requirement for matching adjustment portfolios Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios Image: Capital Requirement for matching adjustment portfolios Diversification effects due to RFF nSCR aggregation for article 304 Image: Capital Requirement for matching adjustment portfolios

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

 $\mathrm{MCR}_{\mathrm{L}}$ Result

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

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



5.02.0	1.02 -	Balance	sheet

€1.000

Assets	Solvency II value
Intangible assets	(
Deferred tax assets	(
Pension benefit surplus	
Property, plant & equipment held for own use	
Investments (other than assets held for index-linked and unit-linked contracts)	367.18
Property (other than for own use)	
Holdings in related undertakings, including participations	1.47
Equities	45.00
Equities - listed	43.59
Equities - unlisted	1.40
Bonds	303.39
Government Bonds	85.510
Corporate Bonds	195.410
Structured notes	(
Collateralised securities	22.46
Collective Investments Undertakings	16.33
Derivatives	31
Deposits other than cash equivalents	
Other investments	67
Assets held for index-linked and unit-linked contracts	
Loans and mortgages	25.75
Loans on policies	
Loans and mortgages to individuals	
Other loans and mortgages	25.75
Reinsurance recoverables from:	
Non-life and health similar to non-life	
Non-life excluding health	
Health similar to non-life	
Life and health similar to life, excluding health and index-linked and unit-linked	
Health similar to life	
Life excluding health and index-linked and unit-linked	
Life index-linked and unit-linked	
Deposits to cedants	
Insurance and intermediaries receivables	215.20
Reinsurance receivables	
Receivables (trade, not insurance)	179.45
Own shares (held directly)	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	
Cash and cash equivalents	67.21
Any other assets, not elsewhere shown	26
Total assets	855.082

S.02.01.02 - Balance sheet

€ 1.000

	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: no	on-life insurance and reins	urance obligations (direct	business and accepted pro	portional reinsurance)		
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	1.433.796	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	137	0	0	0	0	0	0	0	(
Net	1.433.660	0	0	0	0	0	0	0	(
Premiums earned									
Gross - Direct Business	1.401.613	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	137	0	0	0	0	0	0	0	(
Net	1.401.476	0	0	0	0	0	0	0	(
Claims incurred									
Gross - Direct Business	1.435.161	0	0	0	0	0	0	0	(
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	(
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	(
Net	1.435.161	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	34.927	0	0	0	0	0	0	0	(
Other expenses									
Total expenses									

	Line of Business for: non-li	fe insurance and reinsu	ance obligations (direct		Line of bu	siness for:		
		accepted proportional re			accepted non-propo	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	0					1.433.796
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

S.17.01.02 - Non-life Technical Provisions

				Direct busines	s and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	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

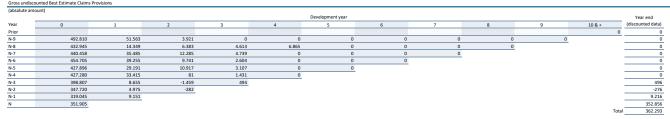
	Direct busines	s and accepted proportion	al reinsurance		Accepted non-prop	ortional reinsurance		1
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	C	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	C	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	(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	c	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	C	99.316
Claims provisions								
Gross	0	0	0	0	0	0	C	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	c	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	C	362.293
Total Best estimate - gross	0	0	0	0	0	0	(461.609
Total Best estimate - net	0	0	0	0	0	0	(461.609
Risk margin	0	0	0	0	0	0	C	18.082
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	0	0	0	0	C	0
Best estimate	0	0	0	0	0	0	C	0
Risk margin	0	0	0	0	0	0	C	0
		-		-				
Technical provisions - total	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	C	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	c	479.691

Total Non-Life Business

Accident year

absolute amo	ount)												
	Development year									 In Current year 	Sum of years		
ear	0	1	2	3	4	5	6	7	8	9	10 & +	in current year	(cumulative)
rior												0 0	
1-9	536.230	431.866	24.424	-3.280	2.294	390	1	-437	47	0		0	991.5
1-8	633.484	396.976	14.486	-20.398	-2.231	2.095	4.448	204	0			0	1.029.0
I-7	656.547	388.503	17.459	-330	2.321	4.155	331	0				0	1.068.9
1-6	756.778	395.389	20.708	11.402	-8.736	2.233	0					0	1.177.7
1-5	880.866	396.377	14.943	4.606	-845	91						91	1.296.0
1-4	900.359	395.784	24.822	5.269	251							251	1.326.4
4-3	977.891	355.097	24.311	3.914								3.914	1.361.2
1-2	1.045.575	347.937	17.950									17.950	1.411.4
-1	1.089.560	313.746										313.746	1.403.3
	1.044.602											1.044.602	1.044.6
											To	tal 1.380.555	12.110.4

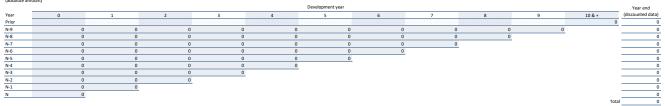
inted Best Estimate Claims Provisi Gross (abso



Underwriting year

	int)					Development year							
_						Development year						In Current year	Sum of yea (cumulativ
	0	1	2	3	4	5	6	7	8	9	10 & +		(cumulati
												0 0	
	0	0	0	0	0	0	0	(0	D	0	0	
	0	0	0	0	0	0	0	(0	D		0	
	0	0	0	0	0	0	0	(0			0	
	0	0	0	0	0	0	0		_			0	
	0	0	0	0	0	0						0	
	0	0	0	0	0							0	
	0	0	0	0								0	
	0	0	0									0	
-	0	0										0	
_	0											0	

Gross undiscounted Best Estimate Claims Pr (absolute amount)



-					
	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	(
Surplus funds	0	0			
Preference shares	0		0	0	(
Share premium account related to preference shares	0		0	0	
Reconciliation reserve	204.885	204.885			
Subordinated liabilities	0		0	0	
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified					
as Solvency II own funds	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	(
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,					
callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	(
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	(
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	(
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	(
Other ancillary own funds	0			0	(
Total ancillary own funds	0			0	(
Available and eligible own funds					
Total available own funds to meet the SCR	296.945	296.945	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	(
Total eligible own funds to meet the MCR	296.945	296.945	0	0	
				-	
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				
	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		

0

0

0

0

0

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 Total amount of Notional Solvency Capital Requirement for remaining part Total amount of Notional Solvency Capital Requirements for ring fenced funds Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios Diversification effects due to RFF nSCR aggregation for article 304

Linear formula component for non-life insurance and reinsurance obligations

	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

 $\mathrm{MCR}_{\mathrm{L}}$ Result

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

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



.02.01.02	- Balance	sheet

s

€1.000

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

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

S.05.01.02 -	Premiums.	claims	and	expenses	bv	line of	business	

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Workers' compensation Motor vehicle liability Oth		Other motor insurance			General liability	Credit and suretyship	
insurance	insurance	insurance	insurance		transport insurance	property insurance	insurance	insurance	
0			-	-			-		
0		0	0	0		205	0		
	(0	0	0			0		
0	C	0	0	0		60.949	0		
0	c	0	0	0		110.739	0		
0	(0	0	0) 190	0		
0	(0	0	0		52.831	0		
0	(0	0	0		58.099	0		
0	c	0	0	0		68.950	0		
0	(0	0	0		0 0	0		
0	C	0	0	0		28.274	0		
0	(0	0	0		40.676	0		
0	c	0	0	0		0	0		
0	(0	0	0		0 0	0		
0	(0	0	0) 0	0		
0							0		
0							0		
	Insurance	Insurance Insurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Medical expense insurance Income protection insurance Worker's compensation insurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Medical expense insurance income protection insurance Worker's compensation insurance Motor vehicle liability insurance 0	Medical expense insurance income protection insurance Worker's compensation insurance Motor vehicle lability insurance other motor insurance 0	Medical expense insurance Income protection insurance Workers' compensation insurance Motor vehicle lability insurance Other motor insurance Marine, availability insurance 0	Insurance Insurance Insurance Other motor insurance property insurance property insurance 0 0 0 0 0 0 153.01 0 0 0 0 0 0 255.55 0 0 0 0 0 255.55 0 0 0 0 0 555.55 0 0 0 0 0 555.55 0 0 0 0 0 555.55 0 0 0 0 0 153.01 0 0 0 0 0 555.55 0 0 0 0 0 153.01 0 0 0 0 0 153.01 0 0 0 0 0 153.01 0 0 0 0 0 153.01 0 0 0 0 0 153.01	Medical expense insurance Income protection insurance Worker's compensation insurance Motor vehicle liability insurance Other motor insurance If and other damage to transport insurance The and other damage to insurance General liability insurance 0	

	Line of Business for: non-	life insurance and reins	urance obligations (direct					
		accepted proportional						
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
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	(
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	(
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					(
Gross - Non-proportional reinsurance accepted				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					(
Gross - Proportional reinsurance accepted	0	(0 0					(
Gross - Non- proportional reinsurance accepted				0	0	0	0	(
Reinsurers'share	0	(0 0	0	0	0	0	(
Net	0	(0 0	0	0	0	0	(
xpenses incurred	0	(0 0	0	0	0	0	18.336
ther 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	non-lite insurance		Life-reinsurance	Total	
Premiums written										
Gross	0	0	0	C	0	0		0	0	
Reinsurers' share	0	0	0	C	0	0	0	0	0	
Net	0	0	0	C	0	0	0	0	0	
Premiums earned										
Gross	0	0	0	C	0	0	0	0	0	
Reinsurers' share	0	0	0	C	0	0	0	0	0	
Net	0	0	0	C	0	0	0	0	0	
Claims incurred										
Gross	0	0	0	C	0	0	0	0	0	
Reinsurers' share	0	0	0	C	0	0	0	0	0	
Net	0	0	0	C	0	0	0	0	0	
Changes in other technical provisions										
Gross	0	0	0	C	0	0	0	0	0	
Reinsurers' share	0	0	0	C	0	0	0	0	0	
Net	0	0	0	C	0	0	0	0	0	
Expenses incurred	0	0	0	C	0	0	0	0	0	
Other expenses									0	
Total eveness									0	

Net Claims incurred Gross

Expenses incurred Other expenses Total expenses

oross
Reinsurers' share
Net
Changes in other technical provisions
Gross
Reinsurers' share
Net
Exponence in

	Home Country		Top 5 countries (by amount	of gross premiums writte	en) - 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	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						C
Premiums earned							
Gross	0						C
Reinsurers' share	0						C
Net	0						0

0

0

0 0

0 0

				Direct busines	s and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical Provisions calculated as a whole	0	0	0	0	0	C	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	٥	0	0	0
Technical Provisions calculated as a sum of BE and RM									
Best Estimate									
Premium provisions									
Gross	0	0	0	0	0	C	35.458	0	0
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	8.973	0	0
adjustment for expected losses due to counterparty default	U	U	U	U	U	u	8.973	U	U
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	26.485	0	0
Claims provisions									
Gross	0	0	0	0	0	C	29.381	0	0
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	C	22.322	0	0
adjustment for expected losses due to counterparty default			-						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	C	0	0	0
Best Estimate	0	0	0	0	0	C	0	0	0
Risk Margin	0	0	0	0	0	C	0	0	0
Technical Provisions - total	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	۵	31.296	0	0
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	٥	37.069	0	0

	Direct busines	s and accepted proportion	nal reinsurance		Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	
associated to TP as a whole								
Technical Provisions calculated as a sum of BE and RM								
Best Estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	35.45
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	8.97
adjustment for expected losses due to counterparty default	U	0	0	U	U	0	U	6.97
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	26.48
Claims provisions								
Gross	0	0	0	0	0	0	0	29.38
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	22.32
adjustment for expected losses due to counterparty default	U	0	0	U	U	0	U	22.52
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	7.05
Total Best Estimate - gross	0	0	0	0	0	0	0	64.83
Total Best Estimate - net	0	0	0	0	0	0	0	33.54
Risk Margin	0	0	0	0	0	0	0	3.52
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	
Best Estimate	0	0	0	0	0	0	0	
Risk Margin	0	0	0	0	0	0	0	
Technical Provisions - total	0	0	0	0	0	0	0	68.36
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	31.29
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	37.06

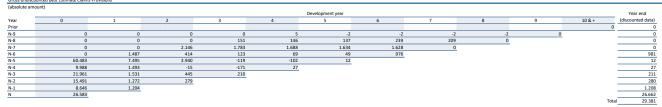
Total Non-Life Business

Accident year

....

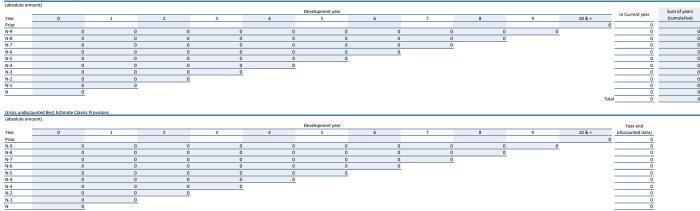
					Development year						In Current year	Sum of ye
0	1	2	3	4	5	6	7	8	9	10 & +	in current year	(cumulati
										-121	-121	
19.612	7.122	650	110	87	0	0	0)	D	0	0	
6.679	11.273	1.660	186	8	3	0	37		D		0	
20.995	9.527	557	308	46	8	21	93		-		93	
30.052	10.969	850	484	53	36	118		-			118	
79.404	56.649	2.401	2.541	37	8						8	
14.403	5.020	1.006	438	7							7	
36.287	14.897	707	72								72	
16.361	9.627	785									785	
23.222	4.222										4.222	
 43.707											43.707	

Gross undiscounted Best Estimate Claims Provisi (absolute amount)



Inderwriting year

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



€1.000

Total

S.23.01.01 - Own Funds					€1
	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
rdinary share capital (gross of own shares)	5.108	5.108			0
share premium account related to ordinary share capital	0	0			0
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0			0
Subordinated mutual member accounts	0		0		0
Surplus funds	0	0			
Preference shares	0		0		0
Share premium account related to preference shares	0		0		0
Reconciliation reserve	195.676	195.676			
Subordinated liabilities	0		0		0
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0		0
Own Funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II Own Funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	0				
as Solvency II Own Funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0		0
Total Basic Own Funds after deductions	200.784	200.784	0		0
Ancillary Own Funds					
Unpaid and uncalled ordinary share capital callable on demand	0				0
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0				0
callable on demand					
Unpaid and uncalled preference shares callable on demand	0				0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0				0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0				0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0				0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0				0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0				0
Other Ancillary Own Funds	0				0
Total Ancillary Own Funds	0				0
Available and Eligible Own Funds					
Total available Own Funds to meet the SCR	200.784	200.784	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
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				

S.25.02.21 - Solvency Capital Requirement - for undertakings using the Standard Formula and Partial Internal Model

Unique number of		Calculation of the			
component	Components description	Solvency Capital	Amount modelled	USP	Simplifications
component		Requirement			
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	
5	Intangible asset risk	0	0		
7	Operational risk	3.328	0		
3	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		

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
	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	0
operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	U
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0

Diversification effects due to RFF nSCR aggregation for article 304

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	7.854		
		Net (of reinsurance/SPV)	Net (of reinsurance)
		best estimate and TP	written premiums in the
		calculated as a whole	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 reinsur	ance	0	0
Fire and other damage to property insurance and proportional rein	isurance	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	e	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

 $\mathrm{MCR}_{\mathrm{L}}$ Result

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

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



S.	02.1	01.	02	-	Balaı	nce	sheet	F.

€1.000

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	
Property, plant & equipment held for own use	
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	
Equities	123.071
Equities - listed	123.071
Equities - unlisted	
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	C
Loans and mortgages	C
Loans on policies	(
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	(
Deposits to cedants	21.027
Insurance and intermediaries receivables	834
Reinsurance receivables	68
Receivables (trade, not insurance)	2.588
Own shares (held directly)	C
Amounts due in respect of own fund items or initial fund called up but not yet paid in	(
Cash and cash equivalents	37.006
Any other assets, not elsewhere shown	2.374
Total assets	778.303

S.02.01.02 - Balance sheet

€ 1.000

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: no	on-life insurance and reins	urance obligations (direct	business and accepted pro	oportional reinsurance)		
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	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-li	fe insurance and reinsu	rance obligations (direct					
	business and	accepted proportional r	einsurance)		accepted non-propor	tional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					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: lit	e insurance obligations			Line of business for: life	reinsurance obligations	
	Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	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	C	0	0	59.166	58.462	117.628
Reinsurers' share	0	0	0	C	0	0	59.166	15.182	74.348
Net	0	0	0	C	0	0	0	43.281	43.281
Premiums earned									
Gross	0	0	0	C	0	0	59.166	58.212	117.378
Reinsurers' share	0	0	0	C	0	0	59.166	15.182	74.348
Net	0	0	0	C	0	0	0	43.030	43.030
Claims incurred									
Gross	0	0	0	C	0	0	42.335	20.096	62.431
Reinsurers' share	0	0	0	C	0	0	42.335	7.140	49.475
Net	0	0	0	C	0	0	0	12.956	12.956
Changes in other technical provisions									
Gross	0	0	0	C	0	0	0	0	C
Reinsurers' share	0	0	0	C	0	0	0	0	C
Net	0	0	0	C	0	0	0	0	C
Expenses incurred	0	0	0	C	0	0	824	28.361	29.184
Other expenses									0
Total expenses									29.184

0 2.673 107.193 46 109.820 0 0	BM 0 10.555 155 17.910 -7.201	FR 0 6.671 0 7.944	GR 0	ES 0 20.348	CH 0	0
2.673 107.193 46 109.820 0	10.555 155 17.910	6.671 0	0			0
2.673 107.193 46 109.820 0	10.555 155 17.910	6.671 0	0			0
107.193 46 109.820 0	155 17.910	0		20.348		
46 109.820 0	17.910		3.000		15.652	55.899
109.820		7,944	7.961	1.480	156	116.945
0	-7.201		0	2.778	22.010	50.689
		-1.273	7.961	19.049	-6.202	122.155
0.077	0	0	0	0	0	0
2.673	10.176	3.829	0	15.948	18.573	51.200
102.187	155	0	5.210	1.564	156	109.273
46	17.792	7.230	0	2.147	20.696	47.911
104.815	-7.460	-3.400	5.210	15.365	-1.967	112.563
0	0	0	0	0	0	0
740	12.323	3.780	0	11.130	5.118	33.091
36.202	119	0	0	25	10	36.356
			0			12.825
						56.622
0	0	0	0	0	0	0
			-			C
						0
						0
			-			0
						17.845
5.745	331		0	5.101	2.307	853
						18.699
						18.055
Home Country	т	op 5 countries (by amount	of gross premiums written) - life obligations		Total Top 5 and home country
	BB	IE	GB	US	CH	country
74.871	36.352	2,840	1.064	1.825	822	117.774
0			0	0		55.952
74.871			1.064	1.825		61.822
74 871	36 176	2 821	1 0 2 6	1 313	679	116.885
						55.952
						60.933
/4.0/1	25.520	10.013	1.020	1.515	22.567	50.535
49 102	12.026	1 002	122	779	124	63.256
						35.794
						27.462
49.105	0.442	-14.1/4	123	//8	-10.010	27.402
0	0	0	0	0	0	0
						0
						0
26.549	17.130	-5.353	10	64	-6.018	32.382
						0 32.382
	104.815 0 740 36.202 2.975 33.966 0 0 0 0 0 0 0 9.745 Home Country 74.871	104.815 -7.460 0 0 740 12.323 36.202 119 2.975 1.847 33.966 10.595 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 36.352 551 0 10.650 74.871 36.352 0 10.650 74.871 25.526 49.103 12.036 0 3.594 49.103 8.442 0 0 0 0 0 0	104.815 -7.460 -3.400 0 0 0 740 12.323 3.780 36.202 119 0 2.975 1.847 1.506 33.966 10.595 2.273 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 9.745 551 22 0 0.0650 21.635 74.871 36.352 2.840 0 10.650 21.635 74.871 36.176 2.821 0 10.650 21.635 74.871 25.526 -18.815 74.871 25.526 -18.815 49.103 3.594	104.815 -7.460 -3.400 5.210 0 0 0 0 0 740 12.323 3.780 0 0 36.202 119 0 0 0 33.966 10.595 2.273 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 9.745 551 22 0 0 9.745 551 22 0 0 10.650 21.635 0 0 0 10.650 21.635 0 0 0 74.871 36.352 2.840 1.064 0	104.815 -7.460 -3.400 5.210 15.365 0 0 0 0 0 0 740 12.323 3.780 0 11.130 36.202 119 0 0 25 2.975 1.847 1.506 0 16 33.966 10.595 2.273 0 11.139 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 9.745 551 22 0 5.161 2 2 0 5.161 9.745 551 22 0 0 0 0 0 0 0 19.745 551 22	104.815 -7.460 -3.400 5.210 15.365 -1.967 0 0 0 0 0 0 0 0 740 12.323 3.780 0 11.130 5.118 36.202 119 0 0 25 1.00 2.975 1.847 1.506 0 16 6.480 33.966 10.595 2.273 0 11.139 -1.352 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2.266 141 15.502 2.840 1.064<

		options and guarantees	or guarantees	obligations		
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	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	2.404	2.404
Amount of the transitional on Technical Provisions						
Technical Provisions calculated as a whole	0			0	0	0
Best estimate		0	0	0	0	0
Risk margin	0			0	0	0
Technical provisions - total	0			0	132.054	132.054

	€ 1.000

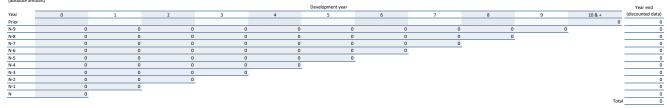
				Direct husing	s and accepted proportion	al sainsusansa			
				Direct busines	is and accepted proportion	ai reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	C	0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	۵	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	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	۵	-482	-30	
Net Best Estimate of Premium Provisions	-88	0	-44	0	0	9	-2.280	28	
Claims provisions									
Gross	4.205	1	0	0	0	836	19.615	0	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	a	260	0	
Net Best Estimate of Claims Provisions	4.205	1	0	0	0	836	19.355	0	
Total Best estimate - gross	4.117	1	-44	0	0	845	16.852	-1	
Total Best estimate - net	4.117	1	-44	0	0	845	17.074	28	1
Risk margin	1	0	0	0	0	0	434	0	
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	C	0	0	
Best estimate	0	0	0	0	0	C	0	0	
Risk margin	0	0	0	0	0	C	0	0	
Technical provisions - total	4.118	1	-44	0	0	845	17.285	-1	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	۵	-222	-30	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	4.118	1	-44	0	0	845	17.508	28	

	Direct busines	s and accepted proportion	al reinsurance		Accepted non-propo	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	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

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

Gross undiscounted Best Estimate Claims Provisions (absolute amount)



Underwriting year

osolute amou	unt)												
	Development year												
	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulativ
r 🗌											5.416	5.416	
	2.042	2.407	325	554	546	149	456	138	111	101		101	
	35.150	27.679	1.300	2	0	-13	0	0	0			0	6
	28	256	404	11	3	3	0	0				0	
	3.403	10.222	397	148	17	3	1					1	1
	69.414	93.935	10.566	146	1.728	653						653	17
	1.855	23.620	4.388	1.343	749							749	3
	39.932	22.151	12.440	1.463								1.463	7
	582	12.668	6.007									6.007	1
	3.358	20.552										20.552	2
	4.857											4.857	
											Total	39.800	

Gross undiscounted Best Estimate Claims Provis (absolute amount)

						Development year						Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
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		3.301
N-8	19.725	2.553	270	1.066	943	1.062	858	1.222	1.114			1.101
N-7	2.993	321	1.041	980	1.295	20	242	1.130				1.115
N-6	17.267	2.192	1.499	11.003	10.710	16.908	17.244					15.732
N-5	105.866	21.859	6.907	4.679	2.014	3.714						3.708
N-4	68.164	29.697	9.145	5.572	4.389							4.298
N-3	47.987	24.017	10.511	7.133								6.868
N-2	36.568	23.473	10.222									10.008
N-1	51.176	48.324										48.066
N	55.715											56.103
											Total	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					
Prdinary share capital (gross of own shares)	4.540	4.540		0	
ihare premium account related to ordinary share capital	135.479	135.479		0	
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
ubordinated mutual member accounts	0		0	0	
surplus funds	0	0			
reference shares	0		0	0	
hare premium account related to preference shares	0		0	0	
Reconciliation reserve	174.744	174.744	-		
subordinated liabilities	0		0	0	
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
	0	0	U	0	
wn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be lassified as Solvency II own funds					
Dwn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified					
as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	314.763	314.763	0	0	
	514.705	514.705	0	0	
Ancillary own funds					
Jnpaid and uncalled ordinary share capital callable on demand	0			0	
Jnpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, allable on demand	0			0	
	0			0	
Inpaid and uncalled preference shares callable on demand	-				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
etters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
etters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
upplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Dther ancillary own funds	0			0	
Fotal ancillary own funds	0			0	
Available and eligible own funds					
Total available own funds to meet the SCR	314.763	314.763	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	
Total eligible own funds to meet the MCR	314.763	314.763	0	0	
CR ACR	179.015 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				
Dwn shares (held directly and indirectly)	0				
oreseeable dividends, distributions and charges	0				
ther basic own fund items	140.019				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
teconciliation reserve	174.744				
Expected profits	20 201				
xpected profits included in future premiums (EPIFP) - Life business xpected profits included in future premiums (EPIFP) - Non- life business	20.291 14.821				

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

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	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	0	
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

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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

 $\mathrm{MCR}_{\mathrm{L}}$ Result

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	
Obligations with profit participation - guaranteed benefits	0		
Obligations with profit participation - future discretionary benefits	0		
Index-linked and unit-linked insurance obligations	0	0	
Other life (re)insurance and health (re)insurance obligations	22.967	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