

PUBLIC DISCLOSURE QUANTITATIVE
REPORTING TEMPLATES

2022



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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

2022

Assets	Solvency II value
Intangible assets	2
Deferred tax assets	706.872
Pension benefit surplus	0
Property, plant & equipment held for own use	369.916
Investments (other than assets held for index-linked and unit-linked contracts)	36.467.601
Property (other than for own use)	875.805
Holdings in related undertakings, including participations	999.546
Equities	1.463.906
Equities - listed	1.341.317
Equities - unlisted	122.589
Bonds	22.275.460
Government Bonds	7.600.012
Corporate Bonds	14.538.525
Structured notes	0
Collateralised securities	136.923
Collective Investments Undertakings	1.519.748
Derivatives	5.344.654
Deposits other than cash equivalents	603.026
Other investments	3.385.455
Assets held for index-linked and unit-linked contracts	7.614.532
Loans and mortgages	12.056.238
Loans on policies	6.325
Loans and mortgages to individuals	10.772.104
Other loans and mortgages	1.277.809
Reinsurance recoverables from:	673.746
Non-life and health similar to non-life	406.830
Non-life excluding health	405.169
Health similar to non-life	1.660
Life and health similar to life, excluding health and index-linked and unit-linked	266.916
Health similar to life	207.067
Life excluding health and index-linked and unit-linked	59.849
Life index-linked and unit-linked	0
Deposits to cedants	13.381
Insurance and intermediaries receivables	2.207.719
Reinsurance receivables	-637
Receivables (trade, not insurance)	2.041.098
Own shares (held directly)	770.949
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	789.605
Any other assets, not elsewhere shown	235.186
Total assets	63.946.207

Liabilities	Solvency II value
Technical provisions – non-life	9.109.661
Technical provisions – non-life (excluding health)	3.848.605
TP calculated as a whole	0
Best Estimate	3.679.107
Risk margin	169.498
Technical provisions - health (similar to non-life)	5.261.056
TP calculated as a whole	0
Best Estimate	5.094.514
Risk margin	166.541
Technical provisions - life (excluding index-linked and unit-linked)	27.837.974
Technical provisions - health (similar to life)	2.225.720
TP calculated as a whole	0
Best Estimate	2.181.310
Risk margin	44.411
Technical provisions – life (excluding health and index-linked and unit-linked)	25.612.254
TP calculated as a whole	0
Best Estimate	24.671.026
Risk margin	941.228
Technical provisions – index-linked and unit-linked	7.133.060
TP calculated as a whole	0
Best Estimate	7.102.992
Risk margin	30.067
Contingent liabilities	33.543
Provisions other than technical provisions	86.598
Pension benefit obligations	779.689
Deposits from reinsurers	10.683
Deferred tax liabilities	24.282
Derivatives	3.911.318
Debts owed to credit institutions	2.475
Financial liabilities other than debts owed to credit institutions	1.343.637
Insurance & intermediaries payables	1.084.172
Reinsurance payables	38.688
Payables (trade, not insurance)	316.544
Subordinated liabilities	1.898.554
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	1.898.554
Any other liabilities, not elsewhere shown	1.848.356
Total liabilities	55.459.235
Excess of assets over liabilities	8.486.972

	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	14.923.617	356.617	0	1.007.338	662.815	53.494	1.367.258	328.650	11.603
Gross - Proportional reinsurance accepted	28.978	2	763	13.813	0	565	75.576	942	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	14.025	206	0	7.763	5.274	8.114	147.606	15.042	8.271
Net	14.938.571	356.413	763	1.013.388	657.541	45.944	1.295.229	314.549	3.331
Premiums earned									
Gross - Direct Business	15.311.395	356.112	0	991.143	620.378	51.742	1.311.240	327.730	8.701
Gross - Proportional reinsurance accepted	28.978	2	485	7.046	0	566	70.505	954	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	11.681	101	0	6.150	4.214	6.808	129.095	13.637	6.171
Net	15.328.692	356.013	485	992.039	616.163	45.500	1.252.650	315.047	2.530
Claims incurred									
Gross - Direct Business	14.672.142	202.039	0	777.005	374.360	43.982	846.202	182.603	967
Gross - Proportional reinsurance accepted	10.776	0	167	13.643	0	429	59.771	475	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	10.887	298	0	2.358	2.588	15.995	150.759	20.364	828
Net	14.672.031	201.742	167	788.290	371.771	28.417	755.214	162.713	139
Changes in other technical provisions									
Gross - Direct Business	-456	-20	0	0	69	0	-298	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	59	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	-456	-20	0	0	69	0	-239	0	0
Expenses incurred	491.508	105.091	90	286.239	185.121	16.125	407.802	129.947	2.747
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	190.862	157.224	8.895					19.068.372
Gross - Proportional reinsurance accepted	0	25.124	17					145.778
Gross - Non-proportional reinsurance accepted				2	0	0	10.658	10.660
Reinsurers' share	7	4	1.453	16	6.694	1.924	105.036	321.437
Net	190.855	182.344	7.458	-14	-6.694	-1.924	-94.379	18.903.373
Premiums earned								
Gross - Direct Business	190.168	152.499	8.789					19.329.897
Gross - Proportional reinsurance accepted	0	24.922	34					133.491
Gross - Non-proportional reinsurance accepted				2	0	0	10.693	10.696
Reinsurers' share	7	4	1.407	16	6.322	1.907	97.128	284.648
Net	190.161	177.417	7.416	-14	-6.322	-1.907	-86.435	19.189.436
Claims incurred								
Gross - Direct Business	118.061	74.806	3.476					17.295.642
Gross - Proportional reinsurance accepted	0	548	24					85.833
Gross - Non-proportional reinsurance accepted				0	117	0	16.960	17.077
Reinsurers' share	9	0	518	20	-3.412	494	95.113	296.819
Net	118.052	75.353	2.982	-20	3.529	-494	-78.153	17.101.733
Changes in other technical provisions								
Gross - Direct Business	0	103	0					-602
Gross - Proportional reinsurance accepted	0	0	0					59
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	103	0	0	0	0	0	-543
Expenses incurred	46.733	87.406	3.565	2	-45	-1	1.609	1.763.938
Other expenses								72.332
Total expenses								1.836.270

	Line of Business for: life insurance obligations					Line of business for: life reinsurance obligations		Total	
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance		Life-reinsurance
Premiums written									
Gross	361.738	129.632	330.093	419.874	0	0	30.080	52.735	1.324.152
Reinsurers' share	97.545	174	10	1.749	0	0	0	14.998	114.476
Net	264.193	129.458	330.083	418.125	0	0	30.080	37.737	1.209.676
Premiums earned									
Gross	365.481	129.650	330.100	419.729	0	0	30.080	51.665	1.326.705
Reinsurers' share	97.544	177	10	1.747	0	0	0	14.998	114.476
Net	267.937	129.473	330.090	417.982	0	0	30.080	36.667	1.212.229
Claims incurred									
Gross	271.141	565.956	1.165.427	984.401	0	0	-20.166	15.606	2.982.365
Reinsurers' share	45.324	116	16.012	16.012	0	0	0	7.757	69.209
Net	225.817	565.840	1.165.427	968.389	0	0	-20.166	7.849	2.913.156
Changes in other technical provisions									
Gross	29.081	104.344	-2.994.202	-617.720	0	0	0	0	-3.478.497
Reinsurers' share	0	-465	0	-20.641	0	0	0	0	-21.106
Net	29.081	104.810	-2.994.202	-597.080	0	0	0	0	-3.457.391
Expenses incurred	87.973	53.127	74.837	87.502	0	0	519	24.923	328.882
Other expenses									8.925
Total expenses									337.806

	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	44.080.695	0	0	523.220	0
Basic own funds	8.565.921	0	0	-385.122	0
Eligible own funds to meet SCR	9.195.465	0	0	-199.867	0
SCR	4.409.896	0	0	1.095.713	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	410.820	410.820		0	
Non-available called but not paid in ordinary share capital at group level	0			0	
Share premium account related to ordinary share capital	10.590.446	10.590.446		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Non-available subordinated mutual member accounts at group level	0		0	0	0
Surplus funds	0	0			
Non-available surplus funds at group level	0	0			
Preference shares	17.945		17.945	0	0
Non-available preference shares at group level	0		0	0	0
Share premium account related to preference shares	249.435		249.435	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	-4.367.116	-4.367.116			
Subordinated liabilities	1.898.554		431.369	1.467.185	0
Non-available subordinated liabilities at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	706.872				706.872
The amount equal to the value of net deferred tax assets not available at the group level	1.075				1.075
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	0
Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	0
Non-available minority interests at group level	1.659	1.659	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	938.302	938.302	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	0	0	0	0	0
Deduction for participations included by using D&A when a combination of methods is used	0	0	0	0	0
Total non-available own fund items	2.734	1.659	0	0	1.075
Total basic own funds after deductions	8.565.921	5.694.190	698.749	1.467.185	705.797
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Non available ancillary own funds at group level	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Own funds of other financial sectors					
Credit institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	871.970	871.970	0	0	
Institutions for occupational retirement provision	55.731	55.731	0	0	
Non regulated entities carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	927.701	927.701	0	0	
Own funds when using the D&A, exclusively or in combination of method 1					
Own funds aggregated when using the D&A and combination of method	0	0	0	0	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0
Available and eligible own funds					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	8.565.921	5.694.190	698.749	1.467.185	705.797
Total available own funds to meet the minimum consolidated group SCR	7.860.124	5.694.190	698.749	1.467.185	
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)	8.267.764	5.694.190	698.749	1.467.185	407.640
Total eligible own funds to meet the minimum consolidated group SCR	6.812.130	5.694.190	698.749	419.190	
Minimum consolidated Group SCR (Article 230)	2.095.951				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	325%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	9.195.465	6.621.891	698.749	1.467.185	407.640
Group SCR	4.409.896				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	209%				
Reconciliation reserve					
Excess of assets over liabilities	8.486.972				
Own shares (held directly and indirectly)	770.949				
Foreseeable dividends, distributions and charges	65.255				
Other basic own fund items	11.975.518				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Other non available own funds	42.366				
Reconciliation reserve	-4.367.116				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	495.875	495.875			
Expected profits included in future premiums (EPIFP) - Non- life business	455.896	455.896			
Total Expected profits included in future premiums (EPIFP)	951.771	951.771			

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	2.049.997	2.007.340		
2	Counterparty default risk	173.749	0		
3	Life underwriting risk	1.258.020	0	None	Catastrofe risk
4	Health underwriting risk	1.906.246	224.741	None	
5	Non-life underwriting risk	1.123.624	931.315	None	
6	Intangible asset risk	2	0		
7	Operational risk	626.414	0		
8	Loss-absorbing capacity of technical provisions	-70	0		
9	Loss-absorbing capacity of deferred taxes	-550.411	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-131.560	-131.560		
11	Loss absorbing capacity of expected profits Market Risk	-312.242	-312.242		

Calculation of Solvency Capital Requirement

Total undiversified components	6.143.769
Diversification	-2.394.120
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	3.749.649
Capital add-ons already set	0
Solvency capital requirement for undertakings under consolidated method	4.409.896

Information on other entities

Capital requirement for other financial sectors (Non-insurance capital requirements)	637.586
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	614.730
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	22.856
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	0
Capital requirement for non-controlled participation requirements	3.265
Capital requirement for residual undertakings	19.397

Overall SCR	4.409.896
SCR for undertakings included via D and A	0
Solvency capital requirement	4.409.896

Other information on SCR

Amount/estimate of the overall loss-absorbing capacity of technical provisions	-70
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	-550.411
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0
Minimum consolidated group solvency capital requirement	2.095.951

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

2022

S.02.01.02 - Balance sheet

€ 1.000

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	559.751
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	21.942.660
Property (other than for own use)	804.374
Holdings in related undertakings, including participations	275.463
Equities	615.064
Equities - listed	565.763
Equities - unlisted	49.301
Bonds	10.426.276
Government Bonds	3.712.241
Corporate Bonds	6.714.035
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	836.694
Derivatives	5.293.598
Deposits other than cash equivalents	408.145
Other investments	3.283.046
Assets held for index-linked and unit-linked contracts	7.434.897
Loans and mortgages	11.179.586
Loans on policies	0
Loans and mortgages to individuals	4.133.619
Other loans and mortgages	7.045.967
Reinsurance recoverables from:	51.554
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	51.554
Health similar to life	0
Life excluding health and index-linked and unit-linked	51.554
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	43.052
Reinsurance receivables	0
Receivables (trade, not insurance)	697.300
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	160.845
Any other assets, not elsewhere shown	587
Total assets	42.070.232

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)	25.990.431
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)	25.990.431
TP calculated as a whole	0
Best Estimate	25.063.830
Risk margin	926.600
Technical provisions – index-linked and unit-linked	6.952.244
TP calculated as a whole	0
Best Estimate	6.924.156
Risk margin	28.088
Contingent liabilities	0
Provisions other than technical provisions	1.700
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	3.893.223
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	959
Insurance & intermediaries payables	579.434
Reinsurance payables	7.509
Payables (trade, not insurance)	57.014
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	1.159.493
Total liabilities	38.642.006
Excess of assets over liabilities	3.428.226

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	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					0
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Premiums earned								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Claims incurred								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Changes in other technical provisions								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Expenses incurred	0	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	115.539	308.566	397.557	0	0	0	0	821.663
Reinsurers' share	0	2.607	833	12.855	0	0	0	0	16.295
Net	0	112.932	307.733	384.702	0	0	0	0	805.367
Premiums earned									
Gross	0	115.539	308.566	397.557	0	0	0	0	821.663
Reinsurers' share	0	2.607	833	12.855	0	0	0	0	16.295
Net	0	112.932	307.733	384.702	0	0	0	0	805.367
Claims incurred									
Gross	0	538.999	1.133.756	978.296	0	0	0	0	2.651.051
Reinsurers' share	0	109	401	20.818	0	0	0	0	21.328
Net	0	538.890	1.133.355	957.479	0	0	0	0	2.629.724
Changes in other technical provisions									
Gross	0	51.272	-3.028.124	-614.892	0	0	0	0	-3.591.743
Reinsurers' share	0	-465	0	-20.641	0	0	0	0	-21.106
Net	0	51.738	-3.028.124	-594.251	0	0	0	0	-3.570.637
Expenses incurred	0	48.688	68.697	73.556	0	0	0	0	190.941
Other expenses									8.030
Total expenses									198.971

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0		0		0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0		0		0	0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	9.865.115	5.703.836	1.220.320	15.198.715	0	0	0	31.987.986
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	5.165	0	0	46.389	0	0	0	51.554
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	9.859.950	5.703.836	1.220.320	15.152.326	0	0	0	31.936.432
Risk Margin	405.907	28.088		520.693		0	0	954.688
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0		0		0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0		0		0	0	0
Technical provisions - total	10.271.022	6.952.244		15.719.408		0	0	32.942.675

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

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	32.942.675	0	0	487.771	0
Basic own funds	3.428.226	0	0	-361.720	0
Eligible own funds to meet SCR	3.095.631	0	0	-351.896	0
SCR	1.514.376	0	0	903.981	0
Eligible own funds to meet MCR	2.868.475	0	0	-487.493	0
Minimum Capital Requirement	681.469	0	0	91.401	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	455	455		0	
Share premium account related to ordinary share capital	1.835.896	1.835.896		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	1.032.123	1.032.123			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	559.751				559.751
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	3.428.226	2.868.475	0	0	559.751
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	3.428.226	2.868.475	0	0	559.751
Total available own funds to meet the MCR	2.868.475	2.868.475	0	0	
Total eligible own funds to meet the SCR	3.095.631	2.868.475	0	0	227.156
Total eligible own funds to meet the MCR	2.868.475	2.868.475	0	0	
SCR	1.514.376				
MCR	681.469				
Ratio of Eligible own funds to SCR	204%				
Ratio of Eligible own funds to MCR	421%				
Reconciliation reserve					
Excess of assets over liabilities	3.428.226				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	2.396.102				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	1.032.123				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	402.290				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	402.290				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	1.226.418	1.211.207		
2	Counterparty default risk	58.049	0		
3	Life underwriting risk	1.258.178	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	122.288	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-400.496	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	0	0		
11	Loss absorbing capacity of expected profits market risk	-190.879	0		

Calculation of Solvency Capital Requirement

Total undiversified components	2.073.559
Diversification	-559.183
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	1.514.376
Capital add-ons already set	0
Solvency capital requirement	1.514.376

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	-400.496
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0

Linear formula component for non-life insurance and reinsurance obligations

MCR_{NL} Result 0

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

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 759.750

	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	9.651.320	
Obligations with profit participation - future discretionary benefits	208.630	
Index-linked and unit-linked insurance obligations	6.924.156	
Other life (re)insurance and health (re)insurance obligations	15.152.326	
Total capital at risk for all life (re)insurance obligations		66.902.958

Overall MCR calculation

Linear MCR	759.750
SCR	1.514.376
MCR cap	681.469
MCR floor	378.594
Combined MCR	681.469
Absolute floor of the MCR	4.000
Minimum Capital Requirement	681.469

Achmea Schade- verzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2022

achmea 

S.02.01.02 - Balance sheet

€ 1.000

Assets	Solvency II value
Intangible assets	2
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	2.406
Investments (other than assets held for index-linked and unit-linked contracts)	5.691.458
Property (other than for own use)	0
Holdings in related undertakings, including participations	51.695
Equities	195.440
Equities - listed	187.382
Equities - unlisted	8.058
Bonds	4.875.910
Government Bonds	2.190.814
Corporate Bonds	2.685.096
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	455.480
Derivatives	31.143
Deposits other than cash equivalents	15.227
Other investments	66.564
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	983.128
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	983.128
Reinsurance recoverables from:	364.855
Non-life and health similar to non-life	132.115
Non-life excluding health	131.663
Health similar to non-life	452
Life and health similar to life, excluding health and index-linked and unit-linked	232.740
Health similar to life	232.740
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	273
Insurance and intermediaries receivables	203.593
Reinsurance receivables	13.710
Receivables (trade, not insurance)	138.059
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	146.675
Any other assets, not elsewhere shown	112.038
Total assets	7.656.197

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	3.318.977
Technical provisions – non-life (excluding health)	3.021.183
TP calculated as a whole	0
Best Estimate	2.916.987
Risk margin	104.197
Technical provisions - health (similar to non-life)	297.794
TP calculated as a whole	0
Best Estimate	292.605
Risk margin	5.189
Technical provisions - life (excluding index-linked and unit-linked)	2.176.038
Technical provisions - health (similar to life)	2.176.038
TP calculated as a whole	0
Best Estimate	2.140.584
Risk margin	35.454
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	8.292
Pension benefit obligations	0
Deposits from reinsurers	273
Deferred tax liabilities	267.837
Derivatives	12.195
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	2.354
Insurance & intermediaries payables	208.776
Reinsurance payables	4.376
Payables (trade, not insurance)	89.541
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	326.916
Total liabilities	6.415.574
Excess of assets over liabilities	1.240.622

	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	341.166	0	861.211	544.044	37.551	1.022.995	301.213	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	24.572	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	455	0	7.220	18.694	1.557	96.141	5.477	0
Net	0	340.711	0	853.991	525.350	35.994	951.425	295.736	0
Premiums earned									
Gross - Direct Business	0	341.886	0	858.141	539.260	37.578	1.001.165	302.284	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	24.572	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	422	0	6.822	15.591	1.539	92.303	5.319	0
Net	0	341.464	0	851.319	523.669	36.038	933.434	296.965	0
Claims incurred									
Gross - Direct Business	0	199.115	0	679.280	308.903	24.576	580.068	158.423	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	12.615	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	47	0	9.770	6.365	472	95.501	-9.688	0
Net	0	199.068	0	669.509	302.539	24.104	497.182	168.111	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	94.757	0	251.307	166.304	12.752	326.662	120.655	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)				Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
Premiums written									
Gross - Direct Business	185.741	140.748	0						3.434.670
Gross - Proportional reinsurance accepted	0	0	0						24.572
Gross - Non-proportional reinsurance accepted				0	0	0	0		0
Reinsurers' share	7	4	0	0	0	0	0		129.556
Net	185.734	140.745	0	0	0	0	0		3.329.686
Premiums earned									
Gross - Direct Business	185.038	136.416	0						3.401.769
Gross - Proportional reinsurance accepted	0	0	0						24.572
Gross - Non-proportional reinsurance accepted				0	0	0	0		0
Reinsurers' share	7	4	0	0	0	0	0		122.009
Net	185.030	136.412	0	0	0	0	0		3.304.332
Claims incurred									
Gross - Direct Business	118.020	70.064	0						2.138.450
Gross - Proportional reinsurance accepted	0	0	0						12.615
Gross - Non-proportional reinsurance accepted				0	0	0	0		0
Reinsurers' share	0	0	0	0	0	0	0		102.467
Net	118.020	70.064	0	0	0	0	0		2.048.597
Changes in other technical provisions									
Gross - Direct Business	0	0	0						0
Gross - Proportional reinsurance accepted	0	0	0						0
Gross - Non-proportional reinsurance accepted				0	0	0	0		0
Reinsurers' share	0	0	0	0	0	0	0		0
Net	0	0	0	0	0	0	0		0
Expenses incurred	45.387	47.685	0	0	0	0	0		1.065.510
Other expenses									1.168
Total expenses									1.066.677

	Line of Business for: life insurance obligations						Line of business for: life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
Premiums written									
Gross	352.511	0	0	0	0	0	30.080	0	382.591
Reinsurers' share	97.453	0	0	0	0	0	0	0	97.453
Net	255.058	0	0	0	0	0	30.080	0	285.138
Premiums earned									
Gross	356.146	0	0	0	0	0	30.080	0	386.226
Reinsurers' share	97.453	0	0	0	0	0	0	0	97.453
Net	258.692	0	0	0	0	0	30.080	0	288.772
Claims incurred									
Gross	256.025	0	0	0	0	0	-20.166	0	235.859
Reinsurers' share	45.332	0	0	0	0	0	0	0	45.332
Net	210.694	0	0	0	0	0	-20.166	0	190.528
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	86.307	0	0	0	0	0	519	0	86.826
Other expenses									175
Total expenses									87.001

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

	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM					
Best Estimate					
Gross Best Estimate	2.173.100	0	0	-32.515	2.140.584
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	232.740	0	0	0	232.740
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	1.940.359	0	0	-32.515	1.907.844
Risk Margin	30.663	0	0	4.791	35.454
Amount of the transitional on Technical Provisions					
Technical Provisions calculated as a whole	0	0	0	0	0
Best estimate	0	0	0	0	0
Risk margin	0	0	0	0	0
Technical provisions - total	2.203.762	0	0	-27.724	2.176.038

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	-7.596	0	65.382	19.377	-97	25.161	-8.728	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	73	0	1.328	3.661	391	19.902	528	0
Net Best Estimate of Premium Provisions	0	-7.669	0	64.054	15.716	-488	5.260	-9.256	0
Claims provisions									
Gross	0	300.201	0	1.626.688	67.619	15.592	362.077	648.760	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	379	0	45.292	1.657	482	35.702	22.719	0
Net Best Estimate of Claims Provisions	0	299.822	0	1.581.396	65.961	15.110	326.374	626.041	0
Total Best estimate - gross	0	292.605	0	1.692.070	86.996	15.495	387.238	640.032	0
Total Best estimate - net	0	292.153	0	1.645.451	81.677	14.622	331.634	616.785	0
Risk margin	0	5.189	0	63.168	3.527	329	10.740	23.368	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total	0	297.794	0	1.755.238	90.523	15.824	397.978	663.400	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	452	0	46.620	5.318	873	55.604	23.246	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	297.342	0	1.708.618	85.204	14.951	342.374	640.153	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	1.295	4.592	0	0	0	0	0	99.386
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	2	0	0	0	0	0	0	25.883
Net Best Estimate of Premium Provisions	1.294	4.592	0	0	0	0	0	73.502
Claims provisions								
Gross	82.448	6.822	0	0	0	0	0	3.110.206
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	106.231
Net Best Estimate of Claims Provisions	82.448	6.822	0	0	0	0	0	3.003.974
Total Best estimate - gross	83.743	11.413	0	0	0	0	0	3.209.591
Total Best estimate - net	83.742	11.413	0	0	0	0	0	3.077.477
Risk margin	2.454	611	0	0	0	0	0	109.386
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	86.197	12.024	0	0	0	0	0	3.318.977
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	2	0	0	0	0	0	0	132.115
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	86.195	12.024	0	0	0	0	0	3.186.862

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative) (absolute amount)												In Current year	Sum of years (cumulative)	
Year	Development year										10 & +			
	0	1	2	3	4	5	6	7	8	9				
Prior												48.349	48.349	
N-9	975.331	485.783	117.635	71.052	40.433	30.683	23.246	19.023	21.350	8.974			8.974	1.793.511
N-8	886.943	405.566	114.484	58.912	41.686	36.831	29.771	20.618	19.554				19.554	1.614.365
N-7	939.408	416.445	101.701	73.679	47.483	33.774	30.526	23.537					23.537	1.666.552
N-6	1.057.344	421.867	119.138	73.580	51.118	42.169	39.455						39.455	1.804.671
N-5	929.728	419.805	103.260	65.358	48.703	42.206							42.206	1.609.060
N-4	1.078.030	435.452	132.482	69.821	54.506								54.506	1.770.290
N-3	1.015.964	437.320	133.033	72.332									72.332	1.658.649
N-2	953.977	424.309	127.634										127.634	1.505.920
N-1	932.151	424.925											424.925	1.357.075
N	1.036.792												1.036.792	1.036.792
Total													1.898.264	15.816.886

Gross undiscounted Best Estimate Claims Provisions (absolute amount)												Year end (discounted data)	
Year	Development year										10 & +		
	0	1	2	3	4	5	6	7	8	9			
Prior												300.705	275.129
N-9	0	0	0	183.293	130.219	106.722	79.290	85.600	77.590	62.720			56.343
N-8	0	0	276.202	214.406	169.624	128.940	101.091	113.234	95.816				85.798
N-7	0	373.374	291.492	240.299	191.367	176.049	161.406	147.498					131.680
N-6	886.899	432.705	290.271	234.023	202.139	194.633	174.495						157.150
N-5	903.064	434.975	300.426	233.106	217.217	186.801							167.604
N-4	888.931	429.104	312.028	275.312	232.397								207.909
N-3	919.157	462.555	363.645	299.826									267.842
N-2	927.928	455.743	323.463										290.159
N-1	951.500	456.533											412.935
N	1.125.334												1.057.657
Total													3.110.206

Underwriting year

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

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

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	5.495.015	0	0	42.753	0
Basic own funds	1.215.002	0	0	-28.991	0
Eligible own funds to meet SCR	1.215.002	0	0	-28.991	0
SCR	763.169	0	0	103.412	0
Eligible own funds to meet MCR	1.215.002	0	0	-39.071	0
Minimum Capital Requirement	343.426	0	0	46.535	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	681	681		0	
Share premium account related to ordinary share capital	165.775	165.775		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	1.074.166	1.074.166			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	25.620				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	1.215.002	1.215.002	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	1.215.002	1.215.002	0	0	0
Total available own funds to meet the MCR	1.215.002	1.215.002	0	0	
Total eligible own funds to meet the SCR	1.215.002	1.215.002	0	0	0
Total eligible own funds to meet the MCR	1.215.002	1.215.002	0	0	
SCR	763.169				
MCR	343.426				
Ratio of Eligible own funds to SCR	159%				
Ratio of Eligible own funds to MCR	354%				
Reconciliation reserve					
Excess of assets over liabilities	1.240.622				
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	1.074.166				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	27.489				
Expected profits included in future premiums (EPIFP) - Non- life business	160.555				
Total Expected profits included in future premiums (EPIFP)	188.044				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	383.177	374.644		
2	Counterparty default risk	79.935	0		
3	Life underwriting risk	0	0	None	
4	Health underwriting risk	239.003	233.588	None	
5	Non-life underwriting risk	807.194	788.272	None	
6	Intangible asset risk	2	0		
7	Operational risk	118.529	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-265.013	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-116.222	0		
11	Loss absorbing capacity of expected profits market risk	-47.313	0		

Calculation of Solvency Capital Requirement

Total undiversified components	1.199.292
Diversification	-436.123
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	763.169
Capital add-ons already set	0
Solvency capital requirement	763.169

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	-265.013
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	581.390
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	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	292.153	340.891
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	1.645.451	854.389
Other motor insurance and proportional reinsurance	81.677	533.691
Marine, aviation and transport insurance and proportional reinsurance	14.622	35.883
Fire and other damage to property insurance and proportional reinsurance	331.634	961.196
General liability insurance and proportional reinsurance	616.785	295.298
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	83.742	185.734
Assistance and proportional reinsurance	11.413	140.745
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	40.065
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	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	1.907.844	
Total capital at risk for all life (re)insurance obligations		0

Overall MCR calculation

Linear MCR	621.454
SCR	763.169
MCR cap	343.426
MCR floor	190.792
Combined MCR	343.426
Absolute floor of the MCR	4.000
Minimum Capital Requirement	343.426

Achmea Zorgverzeke- ringen N.V. (consolidated)

Public Disclosure Quantitative Reporting Templates

2022

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)	5.365.737
Property (other than for own use)	0
Holdings in related undertakings, including participations	18.296
Equities	400.453
Equities - listed	398.685
Equities - unlisted	1.768
Bonds	4.727.941
Government Bonds	681.248
Corporate Bonds	3.909.769
Structured notes	0
Collateralised securities	136.923
Collective Investments Undertakings	174.198
Derivatives	13.696
Deposits other than cash equivalents	30.508
Other investments	646
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	4.043
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	4.043
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	1.905.311
Reinsurance receivables	0
Receivables (trade, not insurance)	1.569.938
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	232.193
Any other assets, not elsewhere shown	3.117
Total assets	9.080.339

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	4.895.598
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)	4.895.598
TP calculated as a whole	0
Best Estimate	4.736.923
Risk margin	158.675
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	331
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	4.377
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	270.874
Reinsurance payables	0
Payables (trade, not insurance)	105
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	164.480
Total liabilities	5.335.766
Excess of assets over liabilities	3.744.573

	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	14.790.380	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	1.115	0	0	0	0	0	0	0	0
Net	14.789.265	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	15.182.522	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	1.115	0	0	0	0	0	0	0	0
Net	15.181.406	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	14.584.282	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	14.584.282	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	432.138	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					14.790.380
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	1.115
Net	0	0	0	0	0	0	0	14.789.265
Premiums earned								
Gross - Direct Business	0	0	0					15.182.522
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	1.115
Net	0	0	0	0	0	0	0	15.181.406
Claims incurred								
Gross - Direct Business	0	0	0					14.584.282
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	14.584.282
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	432.138
Other expenses								61.895
Total expenses								494.033

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	59.621	59.621		0	
Non-available called but not paid in ordinary share capital at group level	0			0	
Share premium account related to ordinary share capital	672.503	672.503		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Non-available subordinated mutual member accounts at group level	0		0	0	0
Surplus funds	0	0			
Non-available surplus funds at group level	0	0			
Preference shares	0		0	0	0
Non-available preference shares at group level	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	3.012.449	3.012.449			
Subordinated liabilities	0		0	0	0
Non-available subordinated liabilities at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
The amount equal to the value of net deferred tax assets not available at the group level	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	0
Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	0
Non-available minority interests at group level	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	12.787	12.787			
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	0	0	0	0	0
Deduction for participations included by using D&A when a combination of methods is used	0	0	0	0	0
Total of non-available own fund items	0	0	0	0	0
Total basic own funds after deductions	3.731.786	3.731.786	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Non available ancillary own funds at group level	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Own funds of other financial sectors					
Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	0	0	0	0	
Institutions for occupational retirement provision	0	0	0	0	
Non regulated entities carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	0	0	0	0	
Own funds when using the D&A, exclusively or in combination of method 1					
Own funds aggregated when using the D&A and combination of method	0	0	0	0	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0
Available and eligible own funds					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	3.731.786	3.731.786	0	0	0
Total available own funds to meet the minimum consolidated group SCR	3.731.786	3.731.786	0	0	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	3.731.786	3.731.786	0	0	0
Total eligible own funds to meet the minimum consolidated group SCR	3.731.786	3.731.786	0	0	
Minimum consolidated Group SCR (Article 230)	915.981				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	407,41%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	3.731.786	3.731.786	0	0	0
Group SCR	2.265.721				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	164,71%				
Reconciliation reserve					
Excess of assets over liabilities	3.744.573				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	732.124				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Other non available own funds	0				
Reconciliation reserve	3.012.449				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0	0			
Expected profits included in future premiums (EPIFP) - Non- life business	260.261	260.261			
Total Expected profits included in future premiums (EPIFP)	260.261	260.261			

	Gross solvency capital requirement	USP	Simplifications
Market risk	285.067		
Counterparty default risk	22.332		
Life underwriting risk	0	None	
Health underwriting risk	1.720.820	None	
Non-life underwriting risk	0	None	
Diversification	-208.698		
Intangible asset risk	0		
Basic Solvency Capital Requirement	1.819.520		
Calculation of Solvency Capital Requirement			
Operational risk	442.594		
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	2.262.115		
Capital add-on already set	0		
Solvency capital requirement for undertakings under consolidated method	2.265.721		
Information on other entities			
Capital requirement for other financial sectors (Non-insurance capital requirements)	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	0		
Capital requirement for non-controlled participation requirements	0		
Capital requirement for residual undertakings	3.606		
Overall SCR	2.265.721		
SCR for undertakings included via D and A	0		
Solvency capital requirement	2.265.721		
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	915.981		

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Criteria of influence						Inclusion in the scope of group		Group solvency calculation
								% capital share	% used for the establishment of accounting consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	YES/NO	Date of decision if art. 234 is applied	Method used and under method 1, treatment of the undertaking
NL	724500HX3QVUQF9G08	LEI	Achmea Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	724500UF2080JOKVS184	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	724500LQZD01FCOP082	LEI	Interpolis Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	AZKNL71100	Specific code	Zilveren Kruis Zorgkantoor N.V.	Other	NV	Non-mutual		100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Adjusted equity method
NL	724500ISF6J6NWIJK750	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
NL	724500NWSMOP030HT48	LEI	FBIO Zorgverzekeringen N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	7245006NLSK9VXZN876	LEI	De Friesland Zorgverzekeraar N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	DFZPNL72400	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 Zorg-
verzekeringen N.V. (solo)**
Public Disclosure Quantitative Reporting Templates

2022

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	3.725.763
Property (other than for own use)	0
Holdings in related undertakings, including participations	3.004.524
Equities	116.280
Equities - listed	116.013
Equities - unlisted	267
Bonds	526.387
Government Bonds	96.011
Corporate Bonds	416.517
Structured notes	0
Collateralised securities	13.859
Collective Investments Undertakings	75.360
Derivatives	3.213
Deposits other than cash equivalents	0
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	817
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	817
Reinsurance recoverables from:	0
Non-life and health similar to non-life	0
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	0
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	5.200
Reinsurance receivables	0
Receivables (trade, not insurance)	66.551
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	85.236
Any other assets, not elsewhere shown	110
Total assets	3.883.678

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	105.385
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)	105.385
TP calculated as a whole	0
Best Estimate	91.445
Risk margin	13.940
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	331
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	762
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	0
Reinsurance payables	0
Payables (trade, not insurance)	2.023
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	30.603
Total liabilities	139.105
Excess of assets over liabilities	3.744.573

	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	1.223.093	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.223.093	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.223.118	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.223.118	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	943.897	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	943.897	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	144.399	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					1.223.093
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	1.223.093
Premiums earned								
Gross - Direct Business	0	0	0					1.223.118
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	1.223.118
Claims incurred								
Gross - Direct Business	0	0	0					943.897
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	943.897
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	144.399
Other expenses								6.229
Total expenses								150.628

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	35.450	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	35.450	0	0	0	0	0	0	0	0
Claims provisions									
Gross	55.995	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	55.995	0	0	0	0	0	0	0	0
Total Best estimate - gross	91.445	0	0	0	0	0	0	0	0
Total Best estimate - net	91.445	0	0	0	0	0	0	0	0
Risk margin	13.940	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	105.385	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	105.385	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	35.450
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	35.450
Claims provisions								
Gross	0	0	0	0	0	0	0	55.995
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	55.995
Total Best estimate - gross	0	0	0	0	0	0	0	91.445
Total Best estimate - net	0	0	0	0	0	0	0	91.445
Risk margin	0	0	0	0	0	0	0	13.940
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	105.385
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	105.385

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9			10 & +	
Prior												-278	-278	
N-9	0	101.723	4.311	2.279	-35	-164	-94	-151	40	0			0	107.909
N-8	1.037.271	99.824	4.973	578	-102	-138	-157	-1	0				0	1.142.248
N-7	1.104.048	89.543	3.367	2.964	-751	41	42	-174					-174	1.199.080
N-6	1.027.861	78.729	1.840	1.169	143	18	-12						-12	1.109.748
N-5	1.043.641	70.551	2.488	405	379	-43							-43	1.117.422
N-4	1.013.681	72.383	1.753	1.156	109								109	1.089.062
N-3	951.869	62.334	349	106									106	1.014.658
N-2	865.460	54.324	1.894										1.894	921.678
N-1	876.698	50.443											50.443	927.142
N	894.635												894.635	894.635
Total													946.679	9.523.602

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	12.079	3.777	413	0	0	0	0	0	0	0	0	0	0
N-8	98.688	3.216	1.219	84	0	0	0	0	0	0	0	0	0
N-7	93.673	5.198	2.844	1.261	0	0	0	0	0	0	0	0	0
N-6	100.973	5.846	94	157	0	0	0	0	0	0	0	0	0
N-5	95.621	5.065	405	0	0	0	0	0	0	0	0	0	0
N-4	79.165	1.386	178	111	0	0	0	0	0	0	0	0	0
N-3	70.956	876	153	53	0	0	0	0	0	0	0	0	51
N-2	44.602	423	321										307
N-1	56.655	655											634
N	55.602												55.004
Total													55.995

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	59.621	59.621		0	
Share premium account related to ordinary share capital	672.503	672.503		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	3.012.449	3.012.449			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	13.294				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	3.731.279	3.731.279	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	3.731.279	3.731.279	0	0	0
Total available own funds to meet the MCR	3.731.279	3.731.279	0	0	
Total eligible own funds to meet the SCR	3.731.279	3.731.279	0	0	0
Total eligible own funds to meet the MCR	3.731.279	3.731.279	0	0	
SCR	847.848				
MCR	211.962				
Ratio of Eligible own funds to SCR	440%				
Ratio of Eligible own funds to MCR	1760%				
Reconciliation reserve					
Excess of assets over liabilities	3.744.573				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	732.124				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	3.012.449				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	95.530				
Total Expected profits included in future premiums (EPIFP)	95.530				

	Gross solvency capital requirement	USP	Simplifications
Market risk	737.871		
Counterparty default risk	17.661		
Life underwriting risk	0	None	
Health underwriting risk	188.434	None	
Non-life underwriting risk	0	None	
Diversification	-132.811		
Intangible asset risk	0		
Basic Solvency Capital Requirement	811.155		

Calculation of Solvency Capital Requirement

Operational risk	36.693
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	847.848
Capital add-on already set	0
Solvency capital requirement	847.848

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 61.783

	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	91.445	1.223.093
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation

Linear MCR	61.783
SCR	847.848
MCR cap	381.532
MCR floor	211.962
Combined MCR	211.962
Absolute floor of the MCR	2.700
Minimum Capital Requirement	211.962

Interpolis

Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2022

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)	179.419
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	13.039
Equities - listed	13.039
Equities - unlisted	0
Bonds	161.368
Government Bonds	26.581
Corporate Bonds	129.198
Structured notes	0
Collateralised securities	5.589
Collective Investments Undertakings	4.533
Derivatives	478
Deposits other than cash equivalents	0
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	129
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	129
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	110.966
Reinsurance receivables	0
Receivables (trade, not insurance)	56.965
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	15.320
Any other assets, not elsewhere shown	129
Total assets	362.928

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	185.404
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)	185.404
TP calculated as a whole	0
Best Estimate	179.762
Risk margin	5.642
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	165
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	16.534
Reinsurance payables	0
Payables (trade, not insurance)	27.959
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	386
Total liabilities	230.448
Excess of assets over liabilities	132.480

	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	543.092	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	59	0		0	0	0	0	0	0
Net	543.033	0		0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	564.376	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	59	0		0	0	0	0	0	0
Net	564.317	0		0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	545.794	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	545.794	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	15.170	0		0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					543.092
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted								0
Reinsurers' share	0	0	0	0	0	0	0	59
Net	0	0	0	0	0	0	0	543.033
Premiums earned								
Gross - Direct Business	0	0	0					564.376
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted								0
Reinsurers' share	0	0	0	0	0	0	0	59
Net	0	0	0	0	0	0	0	564.317
Claims incurred								
Gross - Direct Business	0	0	0					545.794
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted								0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	545.794
Changes in other technical provisions								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted								0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	0	0	0	15.170
Other expenses								282
Total expenses								15.452

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	51.396	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	51.396	0	0	0	0	0	0	0	0
Claims provisions									
Gross	128.366	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	128.366	0	0	0	0	0	0	0	0
Total Best estimate - gross	179.762	0	0	0	0	0	0	0	0
Total Best estimate - net	179.762	0	0	0	0	0	0	0	0
Risk margin	5.642	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	185.404	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	185.404	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance		
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	0	0	0	0	0	0	51.396	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	51.396	
Claims provisions									
Gross	0	0	0	0	0	0	0	128.366	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	128.366	
Total Best estimate - gross	0	0	0	0	0	0	0	179.762	
Total Best estimate - net	0	0	0	0	0	0	0	179.762	
Risk margin	0	0	0	0	0	0	0	5.642	
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	185.404	
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	185.404	

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	125.342	17.721	941	1.569	269	0	-18	0	0	0	0	145.825
N-8	223.016	126.020	-15.200	12.500	173	-50	45	0	0	0	0	0	346.504
N-7	251.943	111.589	-9.481	1.480	1.269	32	0	0	0	0	0	0	356.832
N-6	289.160	109.864	2.388	1.320	168	6	0	0	0	0	0	0	402.908
N-5	302.117	132.854	2.831	402	-21	0	0	0	0	0	0	0	438.183
N-4	331.234	114.487	2.604	500	349	0	0	0	0	0	0	0	449.174
N-3	343.816	116.311	4.924	-347									464.703
N-2	371.505	115.215	7.719										494.439
N-1	370.379	116.714											487.093
N	426.772												426.772
Total												551.207	4.012.433

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	-1.835	-16.949	457	0	0	0	0	0	0	0	0	0
N-8	114.157	-12.337	-11.020	114	0	0	0	0	0	0	0	0	0
N-7	116.311	11.230	2.076	536	0	0	0	0	0	0	0	0	0
N-6	116.640	2.160	-987	69	0	0	0	0	0	0	0	0	0
N-5	136.259	3.118	-189	580	0	0	0	0	0	0	0	0	0
N-4	116.940	-85	661	330	0	0	0	0	0	0	0	0	0
N-3	116.064	4.553	121	347									341
N-2	104.270	-15.077	-13.267										-13.266
N-1	109.518	423											302
N	142.504												140.978
Total													128.366

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	58.200	58.200		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	74.235	74.235			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	132.480	132.480	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	132.480	132.480	0	0	0
Total available own funds to meet the MCR	132.480	132.480	0	0	
Total eligible own funds to meet the SCR	132.480	132.480	0	0	0
Total eligible own funds to meet the MCR	132.480	132.480	0	0	
SCR	80.261				
MCR	33.708				
Ratio of Eligible own funds to SCR	165%				
Ratio of Eligible own funds to MCR	393%				
Reconciliation reserve					
Excess of assets over liabilities	132.480				
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	74.235				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	8.688				
Total Expected profits included in future premiums (EPIFP)	8.688				

	Gross solvency capital requirement	USP	Simplifications
Market risk	12.653		
Counterparty default risk	874		
Life underwriting risk	0	None	
Health underwriting risk	59.534	None	
Non-life underwriting risk	0	None	
Diversification	-8.926		
Intangible asset risk	0		
Basic Solvency Capital Requirement	64.136		
Calculation of Solvency Capital Requirement			
Operational risk	16.125		
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	80.261		
Capital add-on already set	0		
Solvency capital requirement	80.261		
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 33.708

	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	179.762	537.433
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation

Linear MCR	33.708
SCR	80.261
MCR cap	36.117
MCR floor	20.065
Combined MCR	33.708
Absolute floor of the MCR	2.700
Minimum Capital Requirement	33.708

Zilveren Kruis

Zorgverzekeringen N.V.

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Assets	Solvency II value
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	3.560.807
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	218.132
Equities - listed	218.132
Equities - unlisted	0
Bonds	3.228.432
Government Bonds	442.731
Corporate Bonds	2.692.604
Structured notes	0
Collateralised securities	93.097
Collective Investments Undertakings	75.752
Derivatives	7.983
Deposits other than cash equivalents	30.508
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	2.146
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	2.146
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	1.405.142
Reinsurance receivables	0
Receivables (trade, not insurance)	1.407.341
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	133.242
Any other assets, not elsewhere shown	2.357
Total assets	6.511.035

Liabilities	Solvency II value
Technical provisions – non-life	3.754.875
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)	3.754.875
TP calculated as a whole	0
Best Estimate	3.641.911
Risk margin	112.964
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	2.751
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	134.117
Insurance & intermediaries payables	186.358
Reinsurance payables	0
Payables (trade, not insurance)	49.873
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	114.595
Total liabilities	4.242.570
Excess of assets over liabilities	2.268.466

	Line of business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	10.574.276	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	869	0	0	0	0	0	0	0	0
Net	10.573.408	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	10.865.604	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	869	0	0	0	0	0	0	0	0
Net	10.864.735	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	10.673.213	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	10.673.213	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	206.997	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					10.574.276
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	869
Net	0	0	0	0	0	0	0	10.573.408
Premiums earned								
Gross - Direct Business	0	0	0					10.865.604
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	869
Net	0	0	0	0	0	0	0	10.864.735
Claims incurred								
Gross - Direct Business	0	0	0					10.673.213
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	10.673.213
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	10.673.213
Expenses incurred	0	0	0	0	0	0	0	206.997
Other expenses								51.350
Total expenses								258.347

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	490.237	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	490.237	0	0	0	0	0	0	0	0
Claims provisions									
Gross	3.151.674	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	3.151.674	0	0	0	0	0	0	0	0
Total Best estimate - gross	3.641.911	0	0	0	0	0	0	0	0
Total Best estimate - net	3.641.911	0	0	0	0	0	0	0	0
Risk margin	112.964	0	0	0	0	0	0	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total	3.754.875	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	3.754.875	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance		
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	0	0	0	0	0	0	490.237	
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	490.237	
Claims provisions									
Gross	0	0	0	0	0	0	0	3.151.674	
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	3.151.674	
Total Best estimate - gross	0	0	0	0	0	0	0	3.641.911	
Total Best estimate - net	0	0	0	0	0	0	0	3.641.911	
Risk margin	0	0	0	0	0	0	0	112.964	
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	
Best estimate	0	0	0	0	0	0	0	0	
Risk margin	0	0	0	0	0	0	0	0	
Technical provisions - total	0	0	0	0	0	0	0	3.754.875	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	3.754.875	

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)

(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	3.205.612	456.780	-7.842	31.893	6.650	0	-439	0	0	0	0	3.692.654
N-8	5.611.783	3.269.621	-75.887	251.893	9.519	0	1.113	0	0	0	0	0	9.068.042
N-7	5.883.650	3.259.134	-4.113	95.445	25.578	3.980	0	0	0	0	0	0	9.263.675
N-6	6.622.023	2.695.865	6.952	89.256	8.932	503	0	0	0	0	0	0	9.423.531
N-5	6.780.172	2.886.152	71.126	10.463	1.244	0	0	0	0	0	0	0	9.749.858
N-4	7.333.081	2.492.975	106.982	27.039	1.898	0	0	0	0	0	0	0	9.961.975
N-3	7.293.353	2.495.556	135.286	7.484	0	0	0	0	0	0	0	0	9.931.679
N-2	7.591.599	2.346.349	200.719	0	0	0	0	0	0	0	0	0	10.138.667
N-1	7.265.533	2.420.535	0	0	0	0	0	0	0	0	0	0	9.686.068
N	8.120.012	0	0	0	0	0	0	0	0	0	0	0	8.120.012
Total													10.750.648

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	398.897	-144.983	1.408	0	0	0	0	0	0	0	0	0
N-8	3.335.766	142.354	135.700	9.122	0	0	0	0	0	0	0	0	0
N-7	3.438.112	306.865	114.270	14.669	0	0	0	0	0	0	0	0	0
N-6	2.909.535	110.680	51.265	7.038	0	0	0	0	0	0	0	0	0
N-5	3.117.761	98.295	16.053	7.691	0	0	0	0	0	0	0	0	0
N-4	2.799.516	98.835	2.477	1.888	0	0	0	0	0	0	0	0	0
N-3	2.710.257	99.950	-8.177	900	0	0	0	0	0	0	0	0	885
N-2	2.423.533	-84.920	-25.548	0	0	0	0	0	0	0	0	0	-26.244
N-1	2.502.430	148.893	0	0	0	0	0	0	0	0	0	0	145.807
N	3.063.217	0	0	0	0	0	0	0	0	0	0	0	3.031.226
Total													3.151.674

Underwriting year

Gross Claims Paid (non-cumulative)

(absolute amount)

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

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	2.088.465	2.088.465		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	179.956	179.956			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	2.268.466	2.268.466	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	2.268.466	2.268.466	0	0	0
Total available own funds to meet the MCR	2.268.466	2.268.466	0	0	
Total eligible own funds to meet the SCR	2.268.466	2.268.466	0	0	0
Total eligible own funds to meet the MCR	2.268.466	2.268.466	0	0	
SCR	1.580.286				
MCR	667.617				
Ratio of Eligible own funds to SCR	144%				
Ratio of Eligible own funds to MCR	340%				
Reconciliation reserve					
Excess of assets over liabilities	2.268.466				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	2.088.510				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	179.956				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	111.120				
Total Expected profits included in future premiums (EPIFP)	111.120				

	Gross solvency capital requirement	USP	Simplifications
Market risk	151.963		
Counterparty default risk	35.222		
Life underwriting risk	0	None	
Health underwriting risk	1.206.721	None	
Non-life underwriting risk	0	None	
Diversification	-130.527		
Intangible asset risk	0		
Basic Solvency Capital Requirement	1.263.379		
Calculation of Solvency Capital Requirement			
Operational risk	316.907		
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	1.580.286		
Capital add-on already set	0		
Solvency capital requirement	1.580.286		
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 667.617

	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	3.641.911	10.562.702
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation

Linear MCR	667.617
SCR	1.580.286
MCR cap	711.129
MCR floor	395.071
Combined MCR	667.617
Absolute floor of the MCR	2.700
Minimum Capital Requirement	667.617

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Public Disclosure Quantitative Reporting Templates

2022

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)	266.640
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	13.680
Equities - listed	13.680
Equities - unlisted	0
Bonds	247.789
Government Bonds	26.139
Corporate Bonds	216.154
Structured notes	0
Collateralised securities	5.496
Collective Investments Undertakings	4.687
Derivatives	484
Deposits other than cash equivalents	0
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	127
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	127
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	136.685
Reinsurance receivables	0
Receivables (trade, not insurance)	88.618
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	74.009
Any other assets, not elsewhere shown	220
Total assets	566.299

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	284.473
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)	284.473
TP calculated as a whole	0
Best Estimate	274.970
Risk margin	9.503
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	166
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	25.314
Reinsurance payables	0
Payables (trade, not insurance)	40.089
Subordinated liabilities	18.680
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	18.680
Any other liabilities, not elsewhere shown	16.537
Total liabilities	385.258
Excess of assets over liabilities	181.041

	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	860.848	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	60	0	0	0	0	0	0	0	0
Net	860.789	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	891.923	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	60	0	0	0	0	0	0	0	0
Net	891.863	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	841.641	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	841.641	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	29.866	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					860.848
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	60
Net	0	0	0	0	0	0	0	860.789
Premiums earned								
Gross - Direct Business	0	0	0					891.923
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	60
Net	0	0	0	0	0	0	0	891.863
Claims incurred								
Gross - Direct Business	0	0	0					841.641
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	841.641
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	29.866
Other expenses								2.388
Total expenses								32.254

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	76.727	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	76.727	0	0	0	0	0	0	0	0
Claims provisions									
Gross	198.244	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	198.244	0	0	0	0	0	0	0	0
Total Best estimate - gross	274.970	0	0	0	0	0	0	0	0
Total Best estimate - net	274.970	0	0	0	0	0	0	0	0
Risk margin	9.503	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	284.473	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	284.473	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	76.727
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	76.727
Claims provisions								
Gross	0	0	0	0	0	0	0	198.244
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	198.244
Total Best estimate - gross	0	0	0	0	0	0	0	274.970
Total Best estimate - net	0	0	0	0	0	0	0	274.970
Risk margin	0	0	0	0	0	0	0	9.503
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	284.473
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	284.473

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	260.660	209.469	14.951	-11.294	-83	341	0	-23	0	0		0	474.022
N-8	297.441	195.214	11.353	-2.243	224	-50	29	0	0			0	501.969
N-7	328.720	205.062	16.889	255	1.661	127	0	0				0	552.714
N-6	425.087	186.790	10.424	816	10	44	0					0	623.171
N-5	410.817	219.500	10.779	-1.276	209	0						0	640.028
N-4	436.895	174.093	5.033	-1.173	162							162	615.011
N-3	436.835	175.254	6.125	1.126								1.126	619.340
N-2	437.666	146.347	14.456									14.456	598.469
N-1	390.287	139.727										139.727	530.013
N	650.984											650.984	650.984
Total												806.456	5.805.722

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	218.049	-4.245	-8.985	-773	0	0	0	0	0	0		0	0
N-8	197.794	16.171	-2.232	39	0	0	0	0	0	0		0	0
N-7	204.892	18.666	29	737	0	0	0	0				0	0
N-6	205.781	8.586	66	216	0	0	0					0	0
N-5	215.250	9.642	158	1.018	0	0						0	0
N-4	179.858	-465	465	164	0							0	0
N-3	171.256	4.820	1.152	240								236	236
N-2	140.835	-8.788	-14.506									-14.506	-14.506
N-1	135.524	1.403										1.206	1.206
N	213.665											211.303	211.303
Total												198.244	198.244

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	141.900	141.900		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	39.096	39.096			
Subordinated liabilities	18.680		0	18.680	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	199.721	181.041	0	18.680	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	199.721	181.041	0	18.680	0
Total available own funds to meet the MCR	199.721	181.041	0	18.680	
Total eligible own funds to meet the SCR	199.721	181.041	0	18.680	0
Total eligible own funds to meet the MCR	191.646	181.041	0	10.605	
SCR	136.991				
MCR	53.026				
Ratio of Eligible own funds to SCR	146%				
Ratio of Eligible own funds to MCR	361%				
Reconciliation reserve					
Excess of assets over liabilities	181.041				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	141.945				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	39.096				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	24.657				
Total Expected profits included in future premiums (EPIFP)	24.657				

	Gross solvency capital requirement	USP	Simplifications
Market risk	16.223		
Counterparty default risk	8.344		
Life underwriting risk	0	None	
Health underwriting risk	98.413	None	
Non-life underwriting risk	0	None	
Diversification	-16.705		
Intangible asset risk	0		
Basic Solvency Capital Requirement	106.276		

Calculation of Solvency Capital Requirement

Operational risk	30.715
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	136.991
Capital add-on already set	0
Solvency capital requirement	136.991

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 53.026

	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	274.970	853.248
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation

Linear MCR	53.026
SCR	136.991
MCR cap	61.646
MCR floor	34.248
Combined MCR	53.026
Absolute floor of the MCR	2.700
Minimum Capital Requirement	53.026

De Friesland Zorgverzekeraar N.V.

Public Disclosure Quantitative Reporting Templates

2022

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)	620.952
Property (other than for own use)	0
Holdings in related undertakings, including participations	1.615
Equities	39.322
Equities - listed	37.821
Equities - unlisted	1.501
Bonds	563.965
Government Bonds	89.788
Corporate Bonds	455.297
Structured notes	0
Collateralised securities	18.881
Collective Investments Undertakings	13.867
Derivatives	1.537
Deposits other than cash equivalents	0
Other investments	646
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	20.545
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	20.545
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	247.317
Reinsurance receivables	0
Receivables (trade, not insurance)	137.005
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	58.503
Any other assets, not elsewhere shown	301
Total assets	1.084.623

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	565.462
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)	565.462
TP calculated as a whole	0
Best Estimate	548.835
Risk margin	16.627
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	533
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	42.667
Reinsurance payables	0
Payables (trade, not insurance)	66.703
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	2.359
Total liabilities	677.725
Excess of assets over liabilities	406.898

	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	1.589.070	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	128	0	0	0	0	0	0	0	0
Net	1.588.942	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.637.501	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	128	0	0	0	0	0	0	0	0
Net	1.637.373	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	1.579.737	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.579.737	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	33.455	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					1.589.070
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	128
Net	0	0	0	0	0	0	0	1.588.942
Premiums earned								
Gross - Direct Business	0	0	0					1.637.501
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	128
Net	0	0	0	0	0	0	0	1.637.373
Claims incurred								
Gross - Direct Business	0	0	0					1.579.737
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	1.579.737
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	33.455
Other expenses								1.646
Total expenses								35.101

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	75.994	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	75.994	0	0	0	0	0	0	0	0
Claims provisions									
Gross	472.841	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	472.841	0	0	0	0	0	0	0	0
Total Best estimate - gross	548.835	0	0	0	0	0	0	0	0
Total Best estimate - net	548.835	0	0	0	0	0	0	0	0
Risk margin	16.627	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	565.462	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	565.462	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	75.994
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	75.994
Claims provisions								
Gross	0	0	0	0	0	0	0	472.841
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	472.841
Total Best estimate - gross	0	0	0	0	0	0	0	548.835
Total Best estimate - net	0	0	0	0	0	0	0	548.835
Risk margin	0	0	0	0	0	0	0	16.627
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	565.462
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	565.462

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	633.484	396.976	14.486	-20.398	-2.231	2.095	4.448	204	0	0	0	0	1.029.063
N-8	656.547	388.503	17.459	-330	2.321	4.155	331	0	0	0	0	0	1.068.987
N-7	756.778	395.389	20.708	11.402	-8.736	2.233	0	0	0	0	0	0	1.177.773
N-6	880.866	396.377	14.943	4.606	-845	91	0	0	0	0	0	0	1.296.039
N-5	900.359	395.784	24.822	5.269	251	0	0	0	0	0	0	0	1.326.485
N-4	977.891	355.097	24.311	3.914	494	0	0	0	0	0	0	0	1.361.707
N-3	1.045.575	347.937	17.950	3.108	0	0	0	0	0	0	0	0	1.414.570
N-2	1.089.560	313.746	24.454	0	0	0	0	0	0	0	0	0	1.427.760
N-1	1.044.602	312.933	0	0	0	0	0	0	0	0	0	0	1.357.535
N	1.215.786	0	0	0	0	0	0	0	0	0	0	0	1.215.786
Total												1.556.775	12.675.705

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	432.945	14.349	6.383	4.613	6.865	0	0	0	0	0	0	0	0
N-8	440.458	35.485	12.285	4.739	0	0	0	0	0	0	0	0	0
N-7	454.705	39.255	9.741	2.604	0	0	0	0	0	0	0	0	0
N-6	427.896	29.191	10.917	3.107	0	0	0	0	0	0	0	0	0
N-5	427.280	33.415	81	1.431	0	0	0	0	0	0	0	0	257
N-4	398.807	8.655	-1.459	494	0	0	0	0	0	0	0	0	0
N-3	347.720	4.975	-282	262	0	0	0	0	0	0	0	0	257
N-2	319.045	9.151	-6.314	0	0	0	0	0	0	0	0	0	-6.508
N-1	351.905	20.841	0	0	0	0	0	0	0	0	0	0	20.224
N	463.658	0	0	0	0	0	0	0	0	0	0	0	458.868
Total													472.841

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	175.385	175.385		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	231.468	231.468			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	19.722				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	387.177	387.177	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	387.177	387.177	0	0	0
Total available own funds to meet the MCR	387.177	387.177	0	0	
Total eligible own funds to meet the SCR	387.177	387.177	0	0	0
Total eligible own funds to meet the MCR	387.177	387.177	0	0	
SCR	237.327				
MCR	99.846				
Ratio of Eligible own funds to SCR	163%				
Ratio of Eligible own funds to MCR	388%				
Reconciliation reserve					
Excess of assets over liabilities	406.898				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	175.430				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	231.468				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	20.265				
Total Expected profits included in future premiums (EPIFP)	20.265				

	Gross solvency capital requirement	USP	Simplifications
Market risk	33.794		
Counterparty default risk	2.830		
Life underwriting risk	0	None	
Health underwriting risk	177.947	None	
Non-life underwriting risk	0	None	
Diversification	-24.514		
Intangible asset risk	0		
Basic Solvency Capital Requirement	190.057		

Calculation of Solvency Capital Requirement

Operational risk	47.271
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	237.327
Capital add-on already set	0
Solvency capital requirement	237.327

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 99.846

	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	548.835	1.575.556
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation

Linear MCR	99.846
SCR	237.327
MCR cap	106.797
MCR floor	59.332
Combined MCR	99.846
Absolute floor of the MCR	2.700
Minimum Capital Requirement	99.846

N.V. Hagelunie

Public Disclosure Quantitative Reporting Templates

2022

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)	173.548
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	20.763
Equities - listed	20.763
Equities - unlisted	0
Bonds	131.568
Government Bonds	79.658
Corporate Bonds	51.910
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	20.274
Derivatives	943
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:	46.397
Non-Life and Health similar to Non-Life	46.397
Non-Life excluding Health	46.397
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	4.977
Reinsurance receivables	7.505
Receivables (trade, not insurance)	516
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	21.457
Any other assets, not elsewhere shown	5.130
Total Assets	259.530

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical Provisions – Non-Life	81.176
Technical Provisions – Non-Life (excluding Health)	81.176
TP calculated as a whole	0
Best Estimate	76.743
Risk Margin	4.434
Technical Provisions - Health (similar to Non-Life)	0
TP calculated as a whole	0
Best Estimate	0
Risk Margin	0
Technical Provisions - Life (excluding Index-Linked and Unit-Linked)	0
Technical Provisions - Health (similar to Life)	0
TP calculated as a whole	0
Best Estimate	0
Risk Margin	0
Technical Provisions – Life (excluding Health and Index-Linked and Unit-Linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk Margin	0
Technical Provisions – Index-Linked and Unit-Linked	0
TP calculated as a whole	0
Best Estimate	0
Risk Margin	0
Contingent liabilities	0
Provisions other than Technical Provisions	2.146
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred Tax Liabilities	13.493
Derivatives	324
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	383
Reinsurance payables	0
Payables (trade, not insurance)	9.017
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	5.863
Total Liabilities	112.403
Excess of assets over liabilities	147.127

	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	122.179	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	255	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	51.434	0	0
Net	0	0	0	0	0	0	71.001	0	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	121.913	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	230	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	49.002	0	0
Net	0	0	0	0	0	0	73.141	0	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	81.988	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	36.315	0	0
Net	0	0	0	0	0	0	45.673	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	0	0	25.959	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					122.179
Gross - Proportional reinsurance accepted	0	0	0					255
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	51.434
Net	0	0	0	0	0	0	0	71.001
Premiums earned								
Gross - Direct Business	0	0	0					121.913
Gross - Proportional reinsurance accepted	0	0	0					230
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	49.002
Net	0	0	0	0	0	0	0	73.141
Claims incurred								
Gross - Direct Business	0	0	0					81.988
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	36.315
Net	0	0	0	0	0	0	0	45.673
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	25.959
Other expenses								1.478
Total expenses								27.437

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

	Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		CA	BE	FR	UK	DE	
Premiums written							
Gross - Direct Business	79.584	25.066	7.750	3.907	3.071	1.262	120.640
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	0
Reinsurers' share	32.278	12.287	3.677	1.263	975	493	50.972
Net	47.306	12.779	4.073	2.645	2.096	770	69.668
Premiums earned							
Gross - Direct Business	79.704	24.964	7.610	3.913	3.026	1.253	120.471
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	31.502	10.866	3.613	1.212	907	453	48.552
Net	48.202	14.098	3.997	2.702	2.119	801	71.919
Claims incurred							
Gross - Direct Business	51.497	16.538	9.309	4.161	726	-243	81.988
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	18.083	12.552	5.940	244	-478	-26	36.315
Net	33.414	3.986	3.370	3.917	1.203	-217	45.673
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	16.491	5.703	2.276	833	289	124	25.717
Other expenses							1.450
Total expenses							27.168

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

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical Provisions calculated as a sum of BE and RM Best Estimate									
Premium provisions									
Gross	0	0	0	0	0	0	31.885	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	9.731	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	22.154	0	0
Claims provisions									
Gross	0	0	0	0	0	0	44.858	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	36.666	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	8.191	0	0
Total Best Estimate - gross	0	0	0	0	0	0	76.743	0	0
Total Best Estimate - net	0	0	0	0	0	0	30.346	0	0
Risk Margin	0	0	0	0	0	0	4.434	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best Estimate	0	0	0	0	0	0	0	0	0
Risk Margin	0	0	0	0	0	0	0	0	0
Technical Provisions - total	0	0	0	0	0	0	81.176	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	46.397	0	0
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	34.779	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical Provisions calculated as a sum of BE and RM Best Estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	31.885
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	9.731
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	22.154
Claims provisions								
Gross	0	0	0	0	0	0	0	44.858
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	36.666
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	8.191
Total Best Estimate - gross	0	0	0	0	0	0	0	76.743
Total Best Estimate - net	0	0	0	0	0	0	0	30.346
Risk Margin	0	0	0	0	0	0	0	4.434
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	81.176
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	46.397
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	34.779

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												97	97
N-9	6.679	11.273	1.660	186	8	3	0	37	0	0	0	0	19.846
N-8	20.995	9.527	557	308	46	8	21	93	18				31.573
N-7	30.052	10.969	850	484	53	36	118	-872					41.691
N-6	79.404	56.649	2.401	2.541	37	8	0						141.040
N-5	14.403	5.020	1.006	438	7	15							20.889
N-4	36.287	14.897	707	72	-2								51.960
N-3	16.361	9.627	785	363									27.135
N-2	23.222	4.222	311										27.755
N-1	43.707	17.929											61.636
N	43.329												43.329
Total												61.189	466.855

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior												0
N-9	0	0	0	151	146	137	239	209	0	0	0	0
N-8	0	0	2.146	1.783	1.688	1.634	1.628	0	936			908
N-7	0	1.487	414	123	69	49	976	840				577
N-6	60.483	7.495	3.940	-119	-102	12	12					11
N-5	9.988	1.493	-15	-171	27	20						19
N-4	21.961	1.531	445	210	174							115
N-3	15.491	1.272	279	135								120
N-2	8.646	1.204	290									279
N-1	26.583	6.493										6.220
N	37.481											36.610
Total												44.858

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical Provisions	81.176	0	0	167	0
Basic Own Funds	147.127	0	0	-25	0
Eligible Own Funds to meet SCR	147.127	0	0	-25	0
SCR	62.869	0	0	106	0
Eligible Own Funds to meet MCR	147.127	0	0	-33	0
Minimum Capital Requirement	15.717	0	0	27	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic Own Funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	5.108	5.108		0	
Share premium account related to ordinary share capital	0	0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	142.019	142.019			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own Funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II Own Funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II Own Funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total Basic Own Funds after deductions	147.127	147.127	0	0	0
Ancillary Own Funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other Ancillary Own Funds	0			0	0
Total Ancillary Own Funds	0			0	0
Available and Eligible Own Funds					
Total available Own Funds to meet the SCR	147.127	147.127	0	0	0
Total Available Own Funds to meet the MCR	147.127	147.127	0	0	
Total Eligible Own Funds to meet the SCR	147.127	147.127	0	0	0
Total Eligible Own Funds to meet the MCR	147.127	147.127	0	0	
SCR	62.869				
MCR	15.717				
Ratio of Eligible Own Funds to SCR	234%				
Ratio of Eligible Own Funds to MCR	936%				
Reconciliation reserve					
Excess of assets over liabilities	147.127				
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	142.019				
Expected profits					
Expected Profits included In Future Premiums (EPIFP) - Life business	0				
Expected Profits included In Future Premiums (EPIFP) - Non-Life business	3.756				
Total Expected Profits included In Future Premiums (EPIFP)	3.756				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	21.567	20.317		
2	Counterparty default risk	12.509	0		
3	Life underwriting risk	0	0	None	
4	Health underwriting risk	0	0	None	
5	Non-life underwriting risk	71.926	71.197	None	
6	Intangible asset risk	0	0		
7	Operational risk	3.664	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-21.860	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-3.399	0		
11	Loss absorbing capacity of expected profits Market Risk	-2.744	0		

Calculation of Solvency Capital Requirement

Total undiversified components	81.664
Diversification	-18.795
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency Capital Requirement excluding capital add-on	62.869
Capital add-ons already set	0
Solvency Capital Requirement	62.869

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	-21.860
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0

Linear formula component for non-life insurance and reinsurance obligations

MCR_{NL} Result 8.360

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	0	0
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	30.346	73.431
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

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

Overall MCR calculation

Linear MCR	8.360
SCR	62.869
MCR cap	28.291
MCR floor	15.717
Combined MCR	15.717
Absolute floor of the MCR	4.000
Minimum Capital Requirement	15.717

Achmea Reinsurance Company N.V.

Public Disclosure Quantitative Reporting Templates

2022

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	461.115
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	98.264
Equities - listed	98.264
Equities - unlisted	0
Bonds	279.493
Government Bonds	171.054
Corporate Bonds	108.439
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	62.035
Derivatives	5.197
Deposits other than cash equivalents	0
Other investments	16.126
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:	269.350
Non-life and health similar to non-life	138.448
Non-life excluding health	138.291
Health similar to non-life	157
Life and health similar to life, excluding health and index-linked and unit-linked	130.902
Health similar to life	122.786
Life excluding health and index-linked and unit-linked	8.116
Life index-linked and unit-linked	0
Deposits to cedants	22.807
Insurance and intermediaries receivables	194
Reinsurance receivables	25
Receivables (trade, not insurance)	12.027
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	44.215
Any other assets, not elsewhere shown	7.151
Total assets	816.883

S.02.01.02 - Balance sheet

€ 1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	310.235
Technical provisions – non-life (excluding health)	304.714
TP calculated as a whole	0
Best Estimate	272.896
Risk margin	31.818
Technical provisions - health (similar to non-life)	5.521
TP calculated as a whole	0
Best Estimate	5.024
Risk margin	497
Technical provisions - life (excluding index-linked and unit-linked)	148.084
Technical provisions - health (similar to life)	145.363
TP calculated as a whole	0
Best Estimate	143.091
Risk margin	2.272
Technical provisions – life (excluding health and index-linked and unit-linked)	2.721
TP calculated as a whole	0
Best Estimate	-1.026
Risk margin	3.746
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	10.683
Deferred tax liabilities	11.387
Derivatives	1.199
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	21.687
Reinsurance payables	9.876
Payables (trade, not insurance)	1.151
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	11.835
Total liabilities	526.136
Excess of assets over liabilities	290.747

	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	6.784	1	763	13.469	0	547	69.364	206	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	1.135	161	0
Net	6.784	1	763	13.469	0	547	68.229	45	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	6.784	1	485	6.664	0	547	64.191	206	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	1.135	161	0
Net	6.784	1	485	6.664	0	547	63.056	45	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	6.792	0	167	13.578	0	302	56.334	69	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	3.176	0	0
Net	6.792	0	167	13.578	0	302	53.157	69	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	2.448	0	90	4.951	0	92	17.646	21	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					91.134
Gross - Non-proportional reinsurance accepted				25	8.036	2.578	143.351	153.990
Reinsurers' share	0	0	0	16	6.694	1.924	105.036	114.966
Net	0	0	0	8	1.342	654	38.315	130.159
Premiums earned								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					78.877
Gross - Non-proportional reinsurance accepted				25	7.617	2.520	134.016	144.179
Reinsurers' share	0	0	0	16	6.322	1.907	97.128	106.669
Net	0	0	0	8	1.296	613	36.888	116.387
Claims incurred								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					77.242
Gross - Non-proportional reinsurance accepted				43	-2.016	521	140.789	139.337
Reinsurers' share	0	0	0	20	-3.412	494	95.113	95.392
Net	0	0	0	23	1.396	26	45.676	121.188
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	2	-45	-1	1.609	26.813
Other expenses								-990
Total expenses								25.823

	Line of Business for: life insurance obligations						Line of business for: life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
Premiums written									
Gross	0	0	0	0	0	0	63.439	68.254	131.692
Reinsurers' share	0	0	0	0	0	0	63.326	14.998	78.324
Net	0	0	0	0	0	0	113	53.256	53.369
Premiums earned									
Gross	0	0	0	0	0	0	63.439	67.184	130.622
Reinsurers' share	0	0	0	0	0	0	63.326	14.998	78.324
Net	0	0	0	0	0	0	113	52.186	52.299
Claims incurred									
Gross	0	0	0	0	0	0	60.294	20.968	81.262
Reinsurers' share	0	0	0	0	0	0	59.661	7.757	67.419
Net	0	0	0	0	0	0	632	13.211	13.843
Changes in other technical provisions									
Gross	0	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	0	0	-1.435	32.221	30.786
Other expenses									-319
Total expenses									30.467

	Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		BM	CA	GR	ES	CH	
Premiums written							
Gross - Direct Business	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	1.799	12.163	14.095	0	18.380	20.226	66.663
Gross - Non-proportional reinsurance accepted	129.011	313	0	10.534	1.855	63	141.776
Reinsurers' share	47	19.026	0	0	3.603	30.274	52.951
Net	130.764	-6.551	14.095	10.534	16.632	-9.985	155.488
Premiums earned							
Gross - Direct Business	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	1.799	12.018	6.931	0	15.337	19.617	55.702
Gross - Non-proportional reinsurance accepted	120.578	313	0	9.512	1.843	63	132.310
Reinsurers' share	46	18.395	0	0	3.429	26.182	48.052
Net	122.331	-6.065	6.931	9.512	13.752	-6.502	139.959
Claims incurred							
Gross - Direct Business	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	3.129	7.199	14.726	0	13.344	15.802	54.200
Gross - Non-proportional reinsurance accepted	114.923	545	0	4.905	994	0	121.367
Reinsurers' share	0	22.186	0	0	1.016	19.636	42.838
Net	118.052	-14.442	14.726	4.905	13.322	-3.834	132.730
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	11.205	614	4.567	0	4.313	1.304	22.003
Other expenses							-990
Total expenses							21.013

	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		BB	IE	IT	US	GB	
Premiums written							
Gross	78.958	41.530	2.878	1.361	1.737	1.313	127.776
Reinsurers' share	0	11.460	19.886	0	0	0	31.346
Net	78.958	30.070	-17.007	1.361	1.737	1.313	96.430
Premiums earned							
Gross	78.958	41.462	2.878	1.361	1.621	1.292	127.571
Reinsurers' share	0	11.460	19.886	0	0	0	31.346
Net	78.958	30.002	-17.008	1.361	1.621	1.292	96.225
Claims incurred							
Gross	66.612	13.538	691	-891	-371	-127	79.453
Reinsurers' share	0	5.101	19.827	0	0	0	24.928
Net	66.612	8.437	-19.136	-891	-371	-127	54.525
Changes in other technical provisions							
Gross	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0
Expenses incurred	23.327	20.451	-5.859	415	69	82	38.485
Other expenses							-388
Total expenses							38.097

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
			Contracts without options and guarantees	Contracts with options or guarantees				
Technical provisions calculated as a whole	0	0			0		0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0			0		0	0
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	0		0	0		0	0	-1.026
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0		0	0		0	0	8.116
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0		0	0		0	0	-9.142
Risk Margin	0		0	0		0	0	3.746
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0			0		0	0
Best estimate	0		0	0		0	0	0
Risk margin	0		0	0		0	0	0
Technical provisions - total	0	0			0		0	2.721

	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0		0	0	0
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	143.091	143.091
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	122.786	122.786
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	20.306	20.306
Risk Margin	0		0	2.272	2.272
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	145.363	145.363

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	-398	0	-178	6.754	0	-6	-2.776	-13	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	-96	-10	0
Net Best Estimate of Premium Provisions	-398	0	-178	6.754	0	-6	-2.680	-3	0
Claims provisions									
Gross	4.963	1	0	3.547	0	679	16.939	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	2.702	0	0
Net Best Estimate of Claims Provisions	4.963	1	0	3.547	0	679	14.237	0	0
Total Best estimate - gross	4.564	1	-178	10.301	0	673	14.162	-13	0
Total Best estimate - net	4.564	1	-178	10.301	0	673	11.557	-3	0
Risk margin	1	0	0	0	0	0	399	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total	4.565	1	-178	10.301	0	673	14.562	-13	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	2.606	-10	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	4.565	1	-178	10.301	0	673	11.956	-3	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	-380	1.689	882	30.868	36.442
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	1.437	789	34.630	36.749
Net Best Estimate of Premium Provisions	0	0	0	-380	253	93	-3.762	-307
Claims provisions								
Gross	0	0	0	1.017	61.866	494	151.974	241.477
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	157	32.015	517	66.308	101.698
Net Best Estimate of Claims Provisions	0	0	0	860	29.851	-23	85.666	139.778
Total Best estimate - gross	0	0	0	636	63.555	1.376	182.841	277.919
Total Best estimate - net	0	0	0	480	30.104	69	81.904	139.472
Risk margin	0	0	0	496	21.068	221	10.131	32.315
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	1.133	84.623	1.596	192.972	310.235
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	157	33.451	1.306	100.937	138.448
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	976	51.171	290	92.035	171.787

Total Non-Life Business

Accident year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

Underwriting year

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

Year	Development year										In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9			10 & +	
Prior												5.865	5.865	
N-9	2.042	2.407	325	554	546	149	456	138	111	0	0	0	6.729	
N-8	35.150	27.679	1.300	2	0	-13	0	0	189	0	0	0	64.307	
N-7	28	256	404	11	3	3	0	1	0	0	0	0	705	
N-6	3.403	10.222	397	148	17	3	190	0	0	0	0	0	14.381	
N-5	69.414	93.935	10.566	146	1.728	795	0	0	0	0	0	0	176.584	
N-4	1.855	23.620	4.388	1.343	1.260	0	0	0	0	0	0	0	32.465	
N-3	39.932	22.151	12.440	3.857	0	0	0	0	0	0	0	0	78.380	
N-2	582	12.668	28.576	0	0	0	0	0	0	0	0	0	41.826	
N-1	3.358	56.357	0	0	0	0	0	0	0	0	0	0	59.715	
N	87.925	0	0	0	0	0	0	0	0	0	0	0	87.925	
Total													185.014	563.017

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												65.929	52.360
N-9	3.917	4.026	2.362	2.827	2.803	2.786	2.388	2.176	2.639	985	0	0	689
N-8	19.725	2.553	270	1.066	943	1.062	858	1.222	793	0	0	0	548
N-7	2.993	321	1.041	980	1.295	20	242	10.280	0	0	0	0	6.146
N-6	17.267	2.192	1.499	11.003	10.710	16.908	4.097	0	0	0	0	0	3.828
N-5	105.866	21.859	6.907	4.679	2.014	3.121	0	0	0	0	0	0	2.852
N-4	68.164	29.697	9.145	5.572	6.557	0	0	0	0	0	0	0	6.104
N-3	47.987	24.017	10.511	5.457	0	0	0	0	0	0	0	0	5.110
N-2	36.568	23.473	26.778	0	0	0	0	0	0	0	0	0	24.349
N-1	51.176	47.061	0	0	0	0	0	0	0	0	0	0	45.905
N	96.705	0	0	0	0	0	0	0	0	0	0	0	93.586
Total													241.477

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	4.540	4.540		0	
Share premium account related to ordinary share capital	135.479	135.479		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	150.728	150.728			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	290.747	290.747	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	290.747	290.747	0	0	0
Total available own funds to meet the MCR	290.747	290.747	0	0	
Total eligible own funds to meet the SCR	290.747	290.747	0	0	0
Total eligible own funds to meet the MCR	290.747	290.747	0	0	
SCR	193.332				
MCR	48.333				
Ratio of Eligible own funds to SCR	150%				
Ratio of Eligible own funds to MCR	602%				
Reconciliation reserve					
Excess of assets over liabilities	290.747				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	140.019				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	150.728				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	24.400				
Expected profits included in future premiums (EPIFP) - Non- life business	21.232				
Total Expected profits included in future premiums (EPIFP)	45.632				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	74.040	71.451		
2	Counterparty default risk	13.505	0		
3	Life underwriting risk	45.700	0	None	
4	Health underwriting risk	25.090	0	None	
5	Non-life underwriting risk	220.516	28.883	None	
6	Intangible asset risk	0	0		
7	Operational risk	12.556	0		
8	Loss-absorbing capacity of technical provisions	0	0		
9	Loss-absorbing capacity of deferred taxes	-62.992	0		
10	Loss-absorbing capacity of expected profits Underwriting Risk	-14.383	0		
11	Loss absorbing capacity of expected profits market risk	-10.778	0		

Calculation of Solvency Capital Requirement

Total undiversified components	303.253
Diversification	-109.921
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	193.332
Capital add-ons already set	0
Solvency capital requirement	193.332

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	-62.992
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	40.393		
		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		4.564	6.784
Income protection insurance and proportional reinsurance		1	1
Workers' compensation insurance and proportional reinsurance		0	763
Motor vehicle liability insurance and proportional reinsurance		10.301	11.449
Other motor insurance and proportional reinsurance		0	2.020
Marine, aviation and transport insurance and proportional reinsurance		673	547
Fire and other damage to property insurance and proportional reinsurance		11.557	20.660
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		480	654
Non-proportional casualty reinsurance		30.104	85.884
Non-proportional marine, aviation and transport reinsurance		69	1.388
Non-proportional property reinsurance		81.904	8

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	234		
		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		11.164	
Total capital at risk for all life (re)insurance obligations			0

Overall MCR calculation

Linear MCR	40.627
SCR	193.332
MCR cap	87.000
MCR floor	48.333
Combined MCR	48.333
Absolute floor of the MCR	3.900
Minimum Capital Requirement	48.333