achmea 🖸









Public Disclosure Quantitative Reporting Templates

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PUBLIC DISCLOSURE QUANTITATIVE REPORTING TEMPLATES

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

Achmea B.V. (Achmea Group)

Public Disclosure Quantitative Reporting Templates



Assets	Solvency II value
Intangible assets	4
Deferred tax assets	865.925
Pension benefit surplus	0
Property, plant & equipment held for own use	322.510
Investments (other than assets held for index-linked and unit-linked contracts)	34.760.560
Property (other than for own use)	762.866
Holdings in related undertakings, including participations	1.006.843
Equities	1.167.700
Equities - listed	1.036.915
Equities - unlisted	130.785
Bonds	21.749.767
Government Bonds	7.235.634
Corporate Bonds	14.269.051
Structured notes	0
Collateralised securities	245.082
Collective Investments Undertakings	1.737.166
Derivatives	4.532.190
Deposits other than cash equivalents	627.718
Other investments	3.176.309
Assets held for index-linked and unit-linked contracts	8.096.026
Loans and mortgages	13.216.440
Loans on policies	0
Loans and mortgages to individuals	11.513.646
Other loans and mortgages	1.702.794
Reinsurance recoverables from:	873.477
Non-life and health similar to non-life	550.869
Non-life excluding health	549.160
Health similar to non-life	1.709
Life and health similar to life, excluding health and index-linked and unit-linked	322.603
Health similar to life	275.117
Life excluding health and index-linked and unit-linked	47.487
Life index-linked and unit-linked	4
Deposits to cedants	11.621
Insurance and intermediaries receivables	2.362.952
Reinsurance receivables	10.875
Receivables (trade, not insurance)	1.770.732
Own shares (held directly)	700.405
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	1.056.398
Any other assets, not elsewhere shown	181.883
Total assets	64.229.806
	1 1/2231000
S.02.01.02 - Balance sheet	€ 1.000
CIOLIOTICE DAIGNOS SHEET	€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	8.773.728
Technical provisions – non-life (excluding health)	4.257.090
TP calculated as a whole	0
Best Estimate	4.081.123
Risk margin	175.967
Technical provisions - health (similar to non-life)	4.516.638
TP calculated as a whole	0
Best Estimate	4.346.023
Risk margin	170.615
Technical provisions - life (excluding index-linked and unit-linked)	28.490.171
Technical provisions - health (similar to life)	2.036.539
TP calculated as a whole	0
Best Estimate	1.886.419
Risk margin	150.120
Technical provisions – life (excluding health and index-linked and unit-linked)	26.453.632
TP calculated as a whole	0
Best Estimate	25.243.185
Risk margin	1.210.446
Technical provisions – index-linked and unit-linked	7.532.331
TP calculated as a whole	0
Best Estimate	7.496.240
Risk margin	36.091
Contingent liabilities	35.844
Provisions other than technical provisions	120.826
Pension benefit obligations	847.164
Deposits from reinsurers	7.887
Deferred tax liabilities	37.523
Derivatives	3.016.530
Debts owed to credit institutions	3.272
Financial liabilities other than debts owed to credit institutions	1.376.132
Insurance & intermediaries payables	1.138.143
Reinsurance payables	-2.692
Payables (trade, not insurance)	371.955
Subordinated liabilities	1.747.832
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	1.747.832
Any other liabilities, not elsewhere shown	2.489.437
Total liabilities	55.986.082
Excess of assets over liabilities	8.243.724

			Line of Business for: no	n-life insurance and reins	urance obligations (direct l	ousiness and accepted pro	portional reinsurance)		
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	15.730.489	371.986	0	1.066.936	704.329	61.655	1.596.772	354.631	15.353
Gross - Proportional reinsurance accepted	20.507	0	669	15.583	0	174	63.470	939	(
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	24.508	218	0	13.220	6.912	12.550	249.888	17.971	11.646
Net	15.726.487	371.768	669	1.069.298	697.417	49.279	1.410.354	337.599	3.707
Premiums earned									
Gross - Direct Business	15.721.619	368.003	0	1.031.151	674.755	58.450	1.477.913	348.678	10.653
Gross - Proportional reinsurance accepted	20.507	0	593	22.388	0	169	68.496	939	(
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	19.675	101	0	10.016	6.012	9.539	181.721	15.793	7.748
Net	15.722.452	367.902	593	1.043.523	668.744	49.079	1.364.689	333.824	2.904
Claims incurred									
Gross - Direct Business	15.212.380	222.843	0	897.681	439.285	31.661	1.711.082	235.837	-612
Gross - Proportional reinsurance accepted	8.206	0	-476	26.182	0	61	24.313	152	(
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	13.987	528	0	3.498	4.829	11.141	974.474	13.214	(
Net	15.206.598	222.315	-476	920.365	434.456	20.581	760.921	222.774	-612
Expenses incurred	466.580	113.613	46	301.108	208.070	16.870	437.188	130.894	4.274
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-lif business and a	e insurance and reinsur ccepted proportional r	einsurance)		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	193.759	166.277	8.396					20.270.582			
Gross - Proportional reinsurance accepted	0	24.035	32					125.408			
Gross - Non-proportional reinsurance accepted				0	0	0	3.825	3.825			
Reinsurers' share	7	3	1.024	11	8.118	2.185	121.028	469.291			
Net	193.752	190.308	7.404	-11	-8.118	-2.185	-117.203	19.930.523			
Premiums earned											
Gross - Direct Business	193.476	161.472	8.344					20.054.514			
Gross - Proportional reinsurance accepted	0	24.380	32					137.504			
Gross - Non-proportional reinsurance accepted				0	0	0	4.062	4.062			
Reinsurers' share	7	3	1.063	11	7.419	1.971	113.914	374.992			
Net	193.469	185.848	7.314	-11	-7.419	-1.971	-109.852	19.821.088			
Claims incurred											
Gross - Direct Business	134.876	89.637	14.966					18.989.636			
Gross - Proportional reinsurance accepted	0	468	-24					58.882			
Gross - Non-proportional reinsurance accepted				0	3.566	0	4.709	8.275			
Reinsurers' share	0	0	10.908	7	-7.671	4.203	55.041	1.084.160			
Net	134.876	90.104	4.035	-7	11.238	-4.203	-50.332	17.972.634			
Expenses incurred	49.065	86.470	4.350	1	-193	-116	1.211	1.819.430			
Balance - other technical expenses/income								15.908			
Total technical expenses								1.835.338			

			Line of Business for: life	insurance obligations			Line of business for: life	Line of business for: life reinsurance obligations			
	Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	non-life insurance	Health reinsurance	Life-reinsurance	Total		
Premiums written											
Gross	384.143	130.712	88.984	661.715	0	0	24.808	60.506	1.350.868		
Reinsurers' share	111.017	323	8	1.740	0	0	0	12.529	125.617		
Net	273.127	130.388	88.976	659.975	0	0	24.808	47.978	1.225.251		
Premiums earned											
Gross	385.267	130.725	88.985	661.222	0	0	24.808	53.021	1.344.028		
Reinsurers' share	111.017	323	8	1.359	0	0	0	12.529	125.236		
Net	274.250	130.402	88.977	659.864	0	0	24.808	40.492	1.218.792		
Claims incurred											
Gross	295.750	606.901	483.804	1.358.059	0	0	5.418	22.347	2.772.278		
Reinsurers' share	79.915	69	2	12.542	0	0	0	5.249	97.777		
Net	215.835	606.832	483.802	1.345.517	0	0	5.418	17.098	2.674.501		
Expenses incurred	98.203	63.277	64.859	91.619	0	0	621	22.559	341.138		
Balance - other technical expenses/income									4.390		
Total technical expenses									345.527		
Total amount of surrenders									440.546		

	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	44.796.230	0	0	574.097	0
Basic own funds	8.192.428	0	0	-422.081	0
Eligible own funds to meet Solvency Capital Requirement	8.848.158	0	0	-381.991	0
Solvency Capital Requirement	4.839.967	0	0	1.245.678	0

\$.23.01.22 - Own funds €1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction					
Ordinary share capital (gross of own shares)	410.820	410.820		0	
Non-available called but not paid in ordinary share capital to be deducted at group level Share premium account related to ordinary share capital	10.590.446	10.590.446		0	
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
subordinated mutual member accounts	0		0	0	
Non-available subordinated mutual member accounts to be deducted at group level	0		0	0	
Surplus funds	0	0			
Non-available surplus funds to be deducted at group level Preference shares	0		0	0	
Non-available preference shares to be dedcuted at group level	0		0	0	
Share premium account related to preference shares	0		0	0	
Non-available share premium account related to preference shares at group level	0		0	0	
Reconciliation reserve	-4.478.425	-4.478.425			
Subordinated liabilities	1.747.832		455.754	1.292.078	
Non-available subordinated liabilities to be deducted at group level An amount equal to the value of net deferred tax assets	0 865.925		0	0	865.9
The amount equal to the value of net deferred tax assets	5.788				5.7
Other items approved by supervisory authority as basic own funds not specified above	0	0	0	0	
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	
Minority interests	0	0	0	0	
Ion-available minority interests to be deducted at group level	1.722	1.722	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
lassified as Solvency II own funds John 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				
s Solvency II own funds					
Deductions Deductions for participations in financial and credit institutions	936.661	936.661	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deduction for participations included via Deduction and Aggregation method (D&A) when a combination of methods are used	0	0	0	0	
otal of non-available own fund items to be deducted	0	0	0	0	
otal of non-available own fund items	7.510	1.722	0	0	5.7
otal deductions	944.171	938.383	0	0	5.7
Total basic own funds after deductions	8.192.428	5.584.458	455.754	1.292.078	860.1
uncillary own funds Inpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0	
allable on demand					
Inpaid and uncalled preference shares callable on demand	0			0	
Legally binding commitment to subscribe and pay for subordinated liabilities on demand etters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
etters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
ion available ancillary own funds to be dedcuted at group level	0			0	
Other ancillary own funds Total ancillary own funds	0			0	
	0			U	
own funds of other financial sectors iredit Institutions, investment firms, financial insitutions, alternative investment fund manager, financial institutions	857.781	857.781	0	0	
nstitutions for occupational retirement provision	53.378	53.378	0	0	
Ion regulated undertakings carrying out financial activities	0	0	0	0	
otal own funds of other financial sectors	911.159	911.159	0	0	
Own funds when using the D&A, exclusively or in combination with method 1					
Own funds aggregated when using the D&A and combination of method	0		0	0	
Dwn funds aggregated when using the D&A and a combination of method net of IGT	U	U	Ü	0	
Available and eligible own funds Total available own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the	8.192.428	5.584.458	455.754	1.292.078	860.1
undertakings included via D&A) Total available own funds to meet the minimum consolidated group SCR	7.332.291	5.584.458	455.754	1.292.078	
otal available own funds to meet the minimum consolidated group SCR otal eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the					ee · ·
ndertakings included via D&A)	7.936.999	5.584.458	455.754	1.292.078	604.
otal eligible own funds to meet the minimum consolidated group SCR	6.473.162	5.584.458	455.754	432.949	
Minimum consolidated Group SCR (Article 230)	2.164.746				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	299%				
Total eligible own funds to meet the total group SCR (including own funds from other financial sector and from the undertakings included via D&A) Total Group SCR	8.848.158 4.839.967	6.495.617	455.754	1.292.078	604.7
tatio of Total Eligible own funds to Total group SCR - ratio including other financial sectors and the undertakings included via D&A	183%				
deconciliation reserve					
xxxx of assets over liabilities	8.243.724				
Own shares (held directly and indirectly)	700.405 112.914				
oreseeable dividends, distributions and charges Other basic own fund items	112.914				
other basic own fund items Idjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	11.867.192				
agustment for restricted own fund items in respect of matching adjustment portfolios and ring renced funds. Other non available own funds	41.638				
Reconciliation reserve	-4.478.425				
xpected profits					
	906.826				
Expected profits included in future premiums (EPIFP) - Life business					
xspected profits included in future premiums (EPIFP) - Life business xspected profits included in future premiums (EPIFP) - Non- life business fotal Expected profits included in future premiums (EPIFP)	372.379 1.279.204				

S.25.05.22.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-7.100.634	-2.999.745		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	2.794.294	2.652.670		
Market & Credit risk - diversified	1.680.073	1.633.067		
Credit event risk not covered in market & credit risk	264.957	0		
Credit event risk not covered in market & credit risk - diversified	248.607	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	3.923.881	2.127.012	None	
Total Net Non-life underwriting risk - diversified	2.165.621	975.990		
Total Life & Health underwriting risk	2.674.551	347.145	None	
Total Life & Health underwriting risk - diversified	1.511.249	347.145		
Total Operational risk	665.758	0		
Total Operational risk - diversified	665.758	0		
Other risk	808.582	0		

S.25.05.22.02

Calculation of Solvency Capital Requirement

Total undiversified components	7.079.890
Diversification	-3.048.501
Adjustment due to RFF/MAP nSCR aggregation	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency Capital Requirement calculated on the basis of Art. 336 (a) of Delegated Regulation (EU) 2015/35, excluding capital add-on	4.031.388
Capital add-ons already set	0
of which, Capital add-ons already set - Article 37 (1) Type a	0
of which, Capital add-ons already set - Article 37 (1) Type b	0
of which, Capital add-ons already set - Article 37 (1) Type c	0
of which, Capital add-ons already set - Article 37 (1) Type d	0
Consolidated Group SCR	4.839.967
Other information on SCR	
Amount/estimate of the overall loss-absorbing capacity of technical provisions	-80
Amount/estimate of the loss absorbing capacity for deferred taxes	-581.036
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	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0
Minimum consolidated group solvency capital requirement	2.164.746
Information on other entities	
Capital requirement for other financial sectors (Non-insurance capital requirements)	786.779
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and	762.640
financial institutions, alternative investment funds managers, UCITS management companies	702.040
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement	24.420
provisions	24.139
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated	0
undertakings carrying out financial activities	0
Capital requirement for non-controlled participation	3.616
Capital requirement for residual undertakings	18.184
Capital requirement for collective investment undertakings or investments packaged as funds	0
Overall SCR SCR	
SCR for undertakings included via D&A method	0
Total group solvency capital requirement	4.839.967

Part	Numed or the							Inclusion in the scope of group su	pervision	Group solvency calculat						
Marie			Legal name of the undertaking	Type of undertaking	Legal form	(mutual/non	Supervisory Authority	% capital share	establishment of accounting	% voting rights	Other criteria	Level of influence	used for group solvency		decision if art. 214 is	Method used and under me treatment of the underto
The state 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 1966 19		LEI			NV											Method 1: Full consolidation
Column		LEI	Achmea Schadeverzekeringen N.V.		NV		De Nederlandsche Bank							Included into scope of group supervision		Method 1: Full consolidation Method 1: Full consolidation
Manual		Sparific code			RV RV						_			Included into scope of group supervision		Method 1: Full consolidation
The column		Specific code												Included into scope of group supervision		Method 1: Full consolidation
March Marc	7245007QUMI1FHIQV531	un	Achmes B.V.	Mixed financial holding company as defined in Art. 212§1 [h] of Directive 2009/138/EC		Non-mutual								Included into scope of group supervision		Method 1: Full consolidation
March Marc	724500CRORBK9UWK5986	LEI	N.V. Hagelunie	Non-Life undertakings	NV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidation
March Marc			Stichting Achmea Rechtsbijstand								Stichting			Included into scope of group supervision		Method 1: Full consolidation
Mary																Method 1: Full consolidation
Control																Method 1: Full consolidation Method 1: Full consolidation
SCHOOL OF THE PARTY OF THE PART				Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35										Included into scope of group supervision		Method 1: Full consolidation
Column								100%								Method 1: Full consolidation
Column		Specific code	Legal Shared B.V.		ev.	Non-mutual						Dominant	100%			Method 1: Full consolidatio
The content of the				Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	DV .									Included into scope of group supervision		Method 1: Full consolidatio
March Marc				Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	9/											Method 1: Full consolidatio
The second of					NV											Method 1: Adjusted equity
March Marc	NWCVNL30520	Specific code		Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	CV							Dominant				Method 1: Full consolidation Method 1: Sectoral rules
March Marc		Establishments			07		De Nederlandsche sank					Dominant				Method 1: Sectoral rules Method 1: Full consolidatio
A. C. C. C. March					BV .											Method 1: Full consolidation
March Marc				Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35				100%	100%	100%			100%			Method 1: Full consolidati
The content of the content intent 1 1	P&LNL41400	Specific code	Achmes Woninghypotheken III B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35		Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
Second Control			Wagerplan B.V.		DV .											Method 1: Adjusted equity
Property		LEI	Achmea Reinsurance Company N.V.				De Nederlandsche Bank									Method 1: Full consolidati
March Marc		ui														Method 1: Full consolidati
Second Control Seco							De Nederlandsche Bank							Included into scope of group supervision		Method 1: Sectoral rules Method 1: Euli consolidati
March Marc		LEI		Non-Life undertakings			De Nederlandsche Bank									Method 1: Full consolidat
Wilson W	24500UF20B0IOKV5184	LEI		Non-life undertakings	NV.	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
			FBTO Zorgverzekeringen N.V.	Non-Life undertakings		Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidati
March Company Compan		un			NV		De Nederlandsche Bank									Method 1: Full consolidat
Section Processing Section S		LET	Zilveren Kruis Zorgkantoor N.V.		NV.	Non-mutual		100%				Dominant				Method 1: Adjusted equit
March September Septembe		LEI			OV.	Non-mutual						Dominant				Method 1: Full consolidat Method 1: Full consolidat
Part		LEI .								2000	_					Method 1: Full consolidat
March Marc																Method 1: Full consolidat
Part																Method 1: Full consolidat
Property Company Com				Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35										Included into scope of group supervision		Method 1: Full consolidat
Margin M																Method 1: Full consolidat
A Principal Content of the Content State A Principal C							De Nederlandsche Bank									Method 1: Full consolidat
Proceedings			Achmes Innovation Fund B.V.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35				100%								Method 1: Full consolidati Method 1: Full consolidati
11 12 13 13 13 14 14 15 15 15 15 15 15			Ashena Rash N V	Anciety services undertaking as defined in Article 1 (53) of delegated regulation (EU) 2015/35 Could be still discovered from and florested by the still still as the still s			De Nadarlandoska Bank							Included into scope of group supervision		Method 1: Full consolidat
An in the content of the content o	GISTNI 76000	Sparific code	Thurson Knuis Health Services N V	Ancillary services undertaking as defined in Article 1 (51) of Delegated Residetion (E18 2015/35	N/	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of errors supervision		Method 1: Full consolidati
1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999 1999	24500BY10TKM05E5X57			Other				100%	100%			Dominant		Included into scope of group supervision		Method 1: Adjusted equity
March Control Contro		Specific code			AS									Included into scope of group supervision		Method 1: Sectoral rules
Section Sect				Composite insurer		Non-mutual	National Bank of Slovakia	100%	100%	100%		Dominant		Included into scope of group supervision		Method 1: Full consolidati
March Marc	N ONSKABISOD	Specific code		Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SRO	Non-mutual				100%		Dominant		Included into scope of group supervision		Method 1: Full consolidat Method 1: Full consolidat
Section Sect		(E)	Eureko Sigorta A.S. Eureko Fando Danteli Manuellari A.E.	Non-Life undertakings Aprillary and state to the state of the April of Columbia Control of Columbia Columbia Columbia Columbia April Columbia Colum	AS AT	Non-mutual New mutual	Central Bank of the Republic of Turkey							Included into scope of group supervision		Method 1: Full consolidat Method 1: Adjusted equit
Section Control of the Control o				Others	INC.	Non-motori										Method 1: Adjusted equit
Part					INC				50%							Method 1: Adjusted equit
MARKANESSE MARKANESSE SERVICES AND ARTHUR AN	H4RL88010	Specific code	AFFGS Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Adjusted equit
Section Company Comp														Included into scope of group supervision		Method 1: Adjusted equit
Company Marchant Command C		Specific code														Method 1: Full consolidat
No. State Control		ui					sank of Greece									Method 1: Full consolidati Method 1: Full consolidati
March Marc			Interessistance Commercial Company or Automobile and Tourism S.A. Mentor Assessors Estimators Engineers S.A.	Anciesty services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35 Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35												Method 1: Full consolidat Method 1: Full consolidat
Comment Comm				Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35												Method 1: Full consolidat
Part Control	GCGR89500	Specific code		Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	Non-mutual		100%	100%	100%		Dominant	100%			Method 1: Full consolidat
Part Company Part	EDIFIRSTGR89700	Specific code	Modern Private Medical Group Practice Medical Company S.A.	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35		Non-mutual		100%	100%	100%		Dominant	100%	Included into scope of group supervision		Method 1: Full consolidat
Mary March																Method 1: Full consolidat
September Sept	SERVNLA71100															Method 1: Proportional c
Martine Mart	:hMortgfunds		Achmes Mortgage Funds B.V.		DV	Non-mutual Management										Method 1: Adjusted equit Method 1: Adjusted equit
March Marc					UV UTD	Non-motors										Method 1: Adjusted equit Method 1: Adjusted equit
Strip Stri																Method 1: Adjusted equil
Application																Method 1: Adjusted equit
Market M				Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35										Included into scope of group supervision		Method 1: Full consolidat
Medical Control Medical Co		Specific code	LAM Real Estate Opportunities Ltd.	Other	LTD							Dominant		Included into scope of group supervision		Method 1: Adjusted equit
Column C					NV											Method 1: Adjusted equity
Miles Mile		Specific code	InAdmin RiskCo Group B.V.	Other				100%	100%			Dominant	100%			Method 1: Adjusted equit
																Method 1: Adjusted equity Method 1: Adjusted equity
March Septiment Marc														Included into scope of group supervision		Method 1: Adjusted equity
1		Specific code	RiskCo Philippines Inc	Other	INC	Non-mutual						Dominant		Included into scope of group supervision		Method 1: Adjusted equit
		LEI			NV							Significant				Method 1: Proportional co
PRODUCTION OF THE PROPERTY OF		LEI		Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Foundation	Non-mutual				100%	Stichting					Method 1: Full consolidat
TRICOPPORT AND TO STATE AND THE PROPERTY OF TH		LEI	Stichting Bewaarder Achmea Beleggingspools	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35				100%			Stichting	Dominant				Method 1: Full consolidat
24/50/V/27/CERECUT/WET LET Central Rehiter PF IN V. Institutions for occupational retirement provision NV Non-mutual De Reiderlandsche Bank 100% 100% Deminant 100% Included into scope of group supervision Method 1:5		LEI .		Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35								Dominant				Method 1: Full consolidat
				Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35							Stichting					Method 1: Full consolidat
							De Nederlandsche Bank				FRIGHT					Method 1: Sectoral rules Method 1: Full consolidat
		Average code	ANALYSIS ANALYSIS ACTIONS INVESTMENT Management Upstomende Markten Aandele	TO ANNUAL Y SELECTION OF THE RESIDENCE OF THE PROPERTY OF T	Poundation	Un-mutual		100%	100%	100%	Stichting	www.mans	100%			mmu-00 1: Full consolidat

Achmea Pensioen- en Levensverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates



\$.02.01.02 - Balance sheet € 1.000

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	649.605
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	20.657.054
Property (other than for own use)	679.356
Holdings in related undertakings, including participations	285.345
Equities	498.206
Equities - listed	448.906
Equities - unlisted	49.301
Bonds	10.219.040
Government Bonds	3.339.104
Corporate Bonds	6.879.936
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	989.124
Derivatives	4.514.214
Deposits other than cash equivalents	385.162
Other investments	3.086.607
Assets held for index-linked and unit-linked contracts	7.907.687
Loans and mortgages	12.070.890
Loans on policies	0
Loans and mortgages to individuals	4.566.922
Other loans and mortgages	7.503.969
Reinsurance recoverables from:	39.888
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	39.888
Health similar to life	0
Life excluding health and index-linked and unit-linked	39.888
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	34.301
Reinsurance receivables	0
Receivables (trade, not insurance)	1.260.907
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	321.557
Any other assets, not elsewhere shown	0
Total assets	42.941.890

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	(
Technical provisions – non-life (excluding health)	(
TP calculated as a whole	(
Best Estimate	(
Risk margin	C
Technical provisions - health (similar to non-life)	C
TP calculated as a whole	C
Best Estimate	C
Risk margin	0
Technical provisions - life (excluding index-linked and unit-linked)	26.849.564
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	C
Technical provisions – life (excluding health and index-linked and unit-linked)	26.849.564
TP calculated as a whole	0
Best Estimate	25.650.507
Risk margin	1.199.057
Technical provisions – index-linked and unit-linked	7.342.623
TP calculated as a whole	0
Best Estimate	7.309.059
Risk margin	33.564
Contingent liabilities	0
Provisions other than technical provisions	80
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	262.087
Derivatives	2.993.509
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	648
Insurance & intermediaries payables	680.821
Reinsurance payables	7.822
Payables (trade, not insurance)	83.987
Subordinated liabilities	C
Subordinated liabilities not in BOF	C
Subordinated liabilities in BOF	C
Any other liabilities, not elsewhere shown	1.678.334
Total liabilities	39.899.475
Excess of assets over liabilities	3.042.415

		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	116.973	65.520	636.693	0	0	0	0	819.185	
Reinsurers' share	0	249	813	12.378	0	0	0	0	13.440	
Net	0	116.723	64.707	624.315	0	0	0	0	805.745	
Premiums earned										
Gross	0	116.973	65.520	636.693	0	0	0	0	819.185	
Reinsurers' share	0	249	813	12.378	0	0	0	0	13.440	
Net	0	116.723	64.707	624.315	0	0	0	0	805.745	
Claims incurred										
Gross	0	576.184	454.670	1.351.068	0	0	0	0	2.381.921	
Reinsurers' share	0	151	315	16.383	0	0	0	0	16.849	
Net	0	576.032	454.355	1.334.684	0	0	0	0	2.365.072	
Expenses incurred	0	58.981	58.904	77.689	0	0	0	0	195.574	
Balance - other technical expenses/income									7.196	
Total technical expenses									202.770	
Total amount of surrenders	0	15.777	321.338	66.605	0	0	0	0	403.719	

5.12.01.02 - Life and Health SLT Technical Provisions

		Index-linked and unit-link	d unit-linked insurance Other life insurance				Annuities stemming			
	Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
Technical provisions calculated as a whole	0	0			0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0			0			0	0	0
Technical provisions calculated as a sum of BE and RM Best Estimate Gross Best Estimate	9.746.402		6.080.941	1.228.118		15.904.105	0	0	0	32.959.566
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	3.366		0	0		36.522	0	0	0	39.888
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	9.743.036		6.080.941	1.228.118		15.867.584	0	0	0	32.919.678
Risk Margin	497.272				701.785			0	0	1.232.621
Technical provisions - total	10.243.674	7.342.623			16.605.890			0	0	34.192.187

	Health insurance (direct l	usiness)		Annuities stemming from non-life insurance	Health reinsurance	Total (Health similar to	
		Contracts without options and guarantees	Contracts with options or guarantees	contracts and relating to health insurance obligations	(reinsurance accepted)	life insurance)	
Technical provisions calculated as a whole	0			0	0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	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	
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	34.192.187	0	0	527.975	0
Basic own funds	3.042.415	0	0	-391.587	0
Eligible own funds to meet Solvency Capital Requirement	2.614.035	0	0	-303.706	0
Solvency Capital Requirement	1.474.835	0	0	1.140.083	0
Eligible own funds to meet Minimum Capital Requirement	2.392.810	0	0	-474.719	0
Minimum Canital Requirement	663 676	n	0	128 635	0

S.23.01.01 · 0wn funds €1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
	AFF	AFF		0	
Ordinary share capital (gross of own shares)	455 1.835.896	455 1.835.896		0	
Share premium account related to ordinary share capital		1.835.896		- 10000	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	U		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	555 450	0	0	0
Reconciliation reserve	556.458 0	556.458			
Subordinated liabilities			0	0	0
An amount equal to the value of net deferred tax assets	649.605				649.605
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	0				
as Solvency II own funds					
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	3.042.415	2.392.810	0	0	649.605
As The second of the					
Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand	0			0	
	U			U	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0	
callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	U
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC				* 200000	
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	3.042.415	2.392.810	0	0	649.605
	2.392.810	2.392.810	0	0	049.005
Total available own funds to meet the MCR			0	0	224 225
Total eligible own funds to meet the SCR	2.614.035 2.392.810	2.392.810 2.392.810	0	0	221.225
Total eligible own funds to meet the MCR	2.392.810	2.392.810	U	U	
SCR	1.474.835				
MCR MCR	663.676				
Ratio of Eligible own funds to SCR	177%				
Ratio of Eligible own funds to MCR	361%				
Reconciliation reserve					
Excess of assets over liabilities	3.042.415				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	2.485.956				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	2.403.550				
Reconciliation reserve	556.458				
	550.450				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	388.349				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	388.349				

S.25.05.21.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-2.054.387	-452.261		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	1.399.124	1.344.607		
Market & Credit risk - diversified	910.992	892.346		
Credit event risk not covered in market & credit risk	97.432	0		
Credit event risk not covered in market & credit risk - diversified	92.031	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	0	0	None	
Total Net Non-life underwriting risk - diversified	0	0		
Total Life & Health underwriting risk	1.907.686	0	None	
Total Life & Health underwriting risk - diversified	1.334.133	0		
Total Operational risk	124.979	0		
Total Operational risk - diversified	124.979	0		
Other risk	0	0		

S.25.05.21.02

Calculation of Solvency Capital Requirement

Total undiversified components	2.462.135
Diversification	-987.301
Adjustment due to RFF/MAP nSCR aggregation	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement, excluding capital add-ons	1.474.835
Capital add-ons already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	1.474.835
Other information on SCR	0
Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the loss absorbing capacity for deferred taxes	-415.608
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	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0
Method used to calculate the adjustment due to RFF nSCR aggregation	0
Net future discretionary benefits	152.818

S.25.05.21.03

Approach to tax rate

Approach based on average tax rate	Approach not based on average tax rate

S.25.05.21.04

Calculation of loss absorbing capacity of deferred taxes

Amount/estimate of LAC DT	-415.608
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	-102.350
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	-313.258
Amount/estimate of LAC DT justified by carry back, current year	0
Amount/estimate of LAC DT justified by carry back, future years	0
Amount/estimate of Maximum LAC DT	-482.065

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 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	778.103

	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	9.590.218	
Obligations with profit participation - future discretionary benefits	152.818	
Index-linked and unit-linked insurance obligations	7.309.059	
Other life (re)insurance and health (re)insurance obligations	15.867.584	
Total capital at risk for all life (re)insurance obligations		66.898.106

Overall MCR calculation

Linear MCR	778.103
SCR	1.474.835
MCR cap	663.676
MCR floor	368.709
Combined MCR	663.676
Absolute floor of the MCR	4.000
Minimum Capital Requirement	663.676

Achmea Schadeverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates



\$.02.01.02 - Balance sheet € 1.000

Assets	Solvency II value
Intangible assets	4
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	2.432
Investments (other than assets held for index-linked and unit-linked contracts)	5.591.681
Property (other than for own use)	0
Holdings in related undertakings, including participations	30.097
Equities	138.915
Equities - listed	129.867
Equities - unlisted	9.048
Bonds	4.801.147
Government Bonds	2.105.695
Corporate Bonds	2.695.452
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	505.694
Derivatives	9.267
Deposits other than cash equivalents	49.881
Other investments	56.679
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	1.184.300
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	1.184.300
Reinsurance recoverables from:	366.246
Non-life and health similar to non-life	71.932
Non-life excluding health	71.561
Health similar to non-life	372
Life and health similar to life, excluding health and index-linked and unit-linked	294.314
Health similar to life	294.314
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	311
Insurance and intermediaries receivables	198.160
Reinsurance receivables	6.941
Receivables (trade, not insurance)	70.568
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	98.628
Any other assets, not elsewhere shown	115.402
Total assets	7.634.673

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	3.452.12
Technical provisions – non-life (excluding health)	3.193.51
TP calculated as a whole	
Best Estimate	3.081.023
Risk margin	112.496
Technical provisions - health (similar to non-life)	258.605
TP calculated as a whole	(
Best Estimate	254.067
Risk margin	4.538
Technical provisions - life (excluding index-linked and unit-linked)	1.982.811
Technical provisions - health (similar to life)	1.982.811
TP calculated as a whole	C
Best Estimate	1.841.728
Risk margin	141.083
Technical provisions – life (excluding health and index-linked and unit-linked)	C
TP calculated as a whole	C
Best Estimate	C
Risk margin	(
Technical provisions – index-linked and unit-linked	(
TP calculated as a whole	C
Best Estimate	C
Risk margin	C
Contingent liabilities	C
Provisions other than technical provisions	49.691
Pension benefit obligations	(
Deposits from reinsurers	311
Deferred tax liabilities	1.813
Derivatives	12.548
Debts owed to credit institutions	(
Financial liabilities other than debts owed to credit institutions	2.438
Insurance & intermediaries payables	204.348
Reinsurance payables	10.784
Payables (trade, not insurance)	381.988
Subordinated liabilities	(
Subordinated liabilities not in BOF	(
Subordinated liabilities in BOF	C
Any other liabilities, not elsewhere shown	190.725
Total liabilities	6.289.582
Excess of assets over liabilities	1.345.091

			Line of Business for: no	on-life insurance and reins	urance obligations (direct b				
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship
Premiums written									
Gross - Direct Business	0	351.386	0	875.754	569.534	40.175	1.086.137	320.591	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	22.437	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	491	0	7.465	17.462	1.692	114.486	5.778	
Net	0	350.895	0	868.289	552.073	38.483	994.088	314.813	
Premiums earned									
Gross - Direct Business	0	351.188	0	870.302	560.383	40.561	1.075.026	318.627	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	22.437	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	486	0	7.819	18.290	1.703	104.445	5.325	
Net	0	350.702	0	862.482	542.093	38.858	993.018	313.302	
Claims incurred									
Gross - Direct Business	0	220.268	0	769.175	354.833	17.694	556.423	216.781	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	16.881	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	13	0	-9.285	131	5.102	22.820	1.412	
Net	0	220.255	0	778.460	354.702	12.592	550.483	215.369	
Expenses incurred	0	101.332	0	263.836	180.570	13.389	347.630	119.885	
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-l	fe insurance and reinsur	ance obligations (direct		Line of bus	iness for:		
	business and	accepted proportional re	einsurance)		accepted non-propo	rtional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	188.773	147.552	0					3.579.902
Gross - Proportional reinsurance accepted	0	0	0					22.437
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	8	3	0	0	0	0	0	147.385
Net	188.765	147.548	0	0	0	0	0	3.454.954
Premiums earned								
Gross - Direct Business	188.532	143.536	0					3.548.154
Gross - Proportional reinsurance accepted	0	0	0					22.437
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	8	3	0	0	0	0	0	138.080
Net	188.524	143.532	0	0	0	0	0	3.432.511
Claims incurred								
Gross - Direct Business	134.803	84.879	0					2.354.856
Gross - Proportional reinsurance accepted	0	0	0					16.881
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	20.193
Net	134.803	84.879	0	0	0	0	0	2.351.543
Expenses incurred	47.575	47.483	0	0	0	0	0	1.121.699
Balance - other technical expenses/income								5.402
Total technical expenses								1.127.101

			Line of Business for: life	e insurance obligations			Line of business for: life		
	Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	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	375.256	0	0	0	0	0	24.808	0	400.064
Reinsurers' share	110.937	0	0	0	0	0	0	0	110.937
Net	264.319	0	0	0	0	0	24.808	0	289.127
Premiums earned									
Gross	376.343	0	0	0	0	0	24.808	0	401.150
Reinsurers' share	110.937	0	0	0	0	0	0	0	110.937
Net	265.406	0	0	0	0	0	24.808	0	290.213
Claims incurred									
Gross	287.082	0	0	0	0	0	5.418	0	292.499
Reinsurers' share	79.904	0	0	0	0	0	0	0	79.904
Net	207.177	0	0	0	0	0	5.418	0	212.595
Expenses incurred	95.923	0	0	0	0	0	621	0	96.543
Balance - other technical expenses/income									-4.483
Total technical expenses									92.060
Total amount of surrenders	0	0	0	0	0	0	0	0	0

5.12.01.02 - Life and Health SLT Technical Provisions

		Index-linked and unit-lin	ked insurance		Other life insurance			Annuities stemming		
	Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
Technical provisions calculated as a whole	0	0			0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for					^				^	
expected losses due to counterparty default associated to TP as a whole	0				0			U	0	U
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		U	U		0	u	U	0	U
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
Technical provisions - total	0	0			0			0	0	0

	Health insurance (direct b	iusiness)		Annuities stemming		
		Contracts without options and guarantees	Contracts with options or guarantees	from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
Technical provisions calculated as a whole	0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for	0				0	0
expected losses due to counterparty default associated to TP as a whole	0			0	U	0
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate		1.854.114	0	0	-12.386	1.841.728
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for		294.314			^	294.314
expected losses due to counterparty default			0	0	U	
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		1.559.800	0	0	-12.386	1.547.414
Risk Margin	137.911			0	3.172	141.083
Technical provisions - total	1.992.025			0	-9.214	1.982.811

S.17.01.02 - Non-life Technical Provisions

To the state of th				Discret hardens					
	Medical expense		Workers' compensation	Motor vehicle liability	s and accepted proportions		Fire and other damage to	General liability	Credit and suretyship
	insurance	Income protection insurance	insurance	insurance	Other motor insurance	transport insurance	property insurance	insurance	insurance
Technical provisions calculated as a whole	insurance 0		insurance 0	insurance 0	0	transport insurance	property insurance	insurance 0	insurance
	0	0	U	U	U	U	U	U	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	0
associated to TP as a whole									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	-6.382	0	119.154	36.356	-207	26.485	2.764	0
Total recoverable from reinsurance/SPV and Finite Re after the	0	20	0	-43	256	-9	-153	-473	0
adjustment for expected losses due to counterparty default	U		U						U
Net Best Estimate of Premium Provisions	0	-6.402	0	119.197	36.100	-199	26.638	3.237	0
Claims provisions									
Gross	0	260.449	0	1.671.940	42.329	18.415	402.916	654.156	0
Total recoverable from reinsurance/SPV and Finite Re after the	0	352	0	27.709	2.460	4.785	30.868	6.161	0
adjustment for expected losses due to counterparty default			0						Ů
Net Best Estimate of Claims Provisions	0	260.097	0	1.644.231	39.869	13.631	372.049	647.995	0
Total Best estimate - gross	0	254.067	0	1.791.094	78.685	18.208	429.401	656.920	0
Total Best estimate - net	0	253.695	0	1.763.428	75.969	13.432	398.686	651.232	0
Risk margin	0	4.538	0	66.597	4.880	490	15.312	22.146	0
-									
Technical provisions - total	0	258.605	0	1.857.691	83.565	18.698	444.714	679.066	0
Recoverable from reinsurance contract/SPV and Finite Re after the									
adjustment for expected losses due to counterparty default - total	0	372	0	27.666	2.716	4.776	30.715	5.688	0
Technical provisions minus recoverables from reinsurance/SPV and	0	258.233	0	1.830.025	80.849	13.922	413.999	673.378	0
Finite Re - total									

						-		
	Direct business a	and accepted proportion	al reinsurance		Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligati
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	0	0	0	0	0	0	(
associated to TP as a whole Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	6.635	8.474	0	0	0	0	(193.2
Total recoverable from reinsurance/SPV and Finite Re after the	_	0		0	^	0	,	-4
adjustment for expected losses due to counterparty default	U		U	U	U	U	·	
Net Best Estimate of Premium Provisions	6.635	8.474	0	0	0	0	(193.6
Claims provisions								
Gross	84.017	7.589	0	0	0	0	(3.141.8
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	(72.3
adjustment for expected losses due to counterparty default	-		•	-				
Net Best Estimate of Claims Provisions	84.017	7.589	0		0	0	(
Total Best estimate - gross	90.651	16.063	0		0	0	(
Total Best estimate - net	90.651	16.063	0	0	0	0	(3.263.1
Risk margin	2.265	805	0	0	0	0	(117.0
Technical provisions - total	92.916	16.869	0	0	0	0	(3.452.1
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	(71.9
Technical provisions minus recoverables from reinsurance/SPV and	92.916	16.869	0	0	0	0	(3.380.1

5.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

(absolute a	mount)													
		Development year												
Year	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)	
Prior											59.116	59.116		
N-9	886.943	405.566	114.484	58.912	41.686	36.831	29.771	20.618	19.554	17.122		17.122	1.631.48	
N-8	939.408	416.445	101.701	73.679	47.483	33.774	30.526	23.537	37.328			37.328	1.703.88	
N-7	1.057.344	421.867	119.138	73.580	51.118	42.169	39.455	35.030				35.030	1.839.70	
N-6	929.728	419.805	103.260	65.358	48.703	42.206	37.999					37.999	1.647.06	
N-5	1.078.030	435.452	132.482	69.821	54.506	45.966						45.966	1.816.25	
N-4	1.015.964	437.320	133.033	72.332	54.785							54.785	1.713.43	
N-3	953.977	424.309	127.634	72.577								72.577	1.578.49	
N-2	932.151	424.925	139.784									139.784	1.496.85	
N-1	1.036.792	562.907										562.907	1.599.69	
N	1.066.950											1.066.950	1.066.95	
												0.100.000		

Gross undis	counted Best Estimate Claims Pro	visions										
(absolute a	mount)											
					D	Development year						Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior											257.158	229.419
N-9	0	0	276.202	214.406	169.624	128.940	101.091	113.234	95.816	69.830		61.797
N-8	0	373.374	291.492	240.299	191.367	176.049	161.406	147.498	80.482			71.222
N-7	886.899	432.705	290.271	234.023	202.139	194.633	174.495	127.120				113.173
N-6	903.064	434.975	300.426	233.106	217.217	186.801	129.524					115.138
N-5	888.931	429.104	312.028	275.312	232.397	173.842						155.059
N-4	919.157	462.555	363.645	299.826	221.138							198.501
N-3	927.928	455.743	323.463	239.081								216.260
N-2	951.500	456.533	321.567									293.225
N-1	1.125.334	620.750										572.043
N	1.181.200											1.115.973
											Total	3 1/1 812

Underwriting year

bsolute amou	antj					Development year							C of
ear	0		2	2		Development year	,		0	0	10 & +	 In Current year 	Sum of years (cumulative)
	U	- 1		3	4				0	9	10 & +		(comunicire)
ior											0	0	
-9	0	0	0	0	0	0	0	0	0	0		0	
В	0	0	0	0	0	0	0	0	0			0	
7	0	0	0	0	0	0	0	0				0	
6	0	0	0	0	0	0	0					0	
-5	0	0	0	0	0	0						0	
4	0	0	0	0	0							0	
-3	0	0	0	0								0	
2	0	0	0									0	
1	0	0										0	

absolute amo	untj											
_					Deve	lopment year						Year end
ear	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data
rior												0
1-9	0	0	0	0	0	0	0	0	0	0		
I-8	0	0	0	0	0	0	0	0	0			
1-7	0	0	0	0	0	0	0	0				
I-6	0	0	0	0	0	0	0					
1-5	0	0	0	0	0	0						
1-4	0	0	0	0	0							
I-3	0	0	0	0								
1-2	0	0	0									
l-1	0	0										
	0											

	Amount with LTG measures	Impact of transitional on	Impact of transitional	Impact of volatility adjustment	Impact of matching adjustment
	and transitionals	technical provisions	on interest rate	set to zero	set to zero
Technical provisions	5.434.935	0	0	53.948	0
Basic own funds	1.322.791	0	0	-36.460	0
Eligible own funds to meet SCR	1.322.791	0	0	-36.460	0
SCR	927.409	0	0	107.233	0
Eligible own funds to meet MCR	1.322.791	0	0	-49.137	0
Minimum Capital Requirement	417.334	0	0	48.255	0

\$.23.01.01 - 0wn funds €1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	681	681		0	
Share premium account related to ordinary share capital	165.775	165.775		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	
Surplus funds	0	0			
Preference shares	0		0	0	
Share premium account related to preference shares	0		0	0	
Reconciliation reserve	1.178.635	1.178.635			
Subordinated liabilities	0		0	0	
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	22.300				
as Solvency II own funds					
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	1.322.791	1.322.791	0	0	
Ancillary own funds				. 200000	
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0	
callable on demand					
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds	0			0	
Total ancillary own funds	0			0	
Available and eligible own funds					
Total available own funds to meet the SCR	1.322.791	1.322.791	0	0	
Total available own funds to meet the MCR	1.322.791	1.322.791	0	0	
Total eligible own funds to meet the SCR	1.322.791	1.322.791	0	0	
Total eligible own funds to meet the MCR	1.322.791	1.322.791	0	0	
SCR	927.409				
MCR	417.334				
Ratio of Eligible own funds to SCR	143%				
Ratio of Eligible own funds to MCR	317%				
Reconciliation reserve					
Excess of assets over liabilities	1.345.091				
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	1.178.635				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	428.685				
Expected profits included in future premiums (EPIFP) - Non- life business	142.207				
Total Expected profits included in future premiums (EPIFP)	570.892				
the second secon	2.5.052				

S.25.05.21.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency	Amount modelled	USP	Simplifications
KISK type	Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-3.214.891	-2.369.866		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	880.243	840.588		
Market & Credit risk - diversified	341.381	327.845		
Credit event risk not covered in market & credit risk	81.532	0		
Credit event risk not covered in market & credit risk - diversified	76.505	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	2.388.322	2.193.401	None	
Total Net Non-life underwriting risk - diversified	824.977	810.119		
Total Life & Health underwriting risk	668.977	347.145	None	
Total Life & Health underwriting risk - diversified	446.810	347.145		
Total Operational risk	123.222	0		
Total Operational risk - diversified	123.222	0		
Other risk	3	0		

S.25.05.21.02

Calculation of Solvency Capital Requirement

Total undiversified components	1.812.898
Diversification	-885.490
Adjustment due to RFF/MAP nSCR aggregation	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement, excluding capital add-ons	927.409
Capital add-ons already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	927.409
Other information on SCR	0
Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the loss absorbing capacity for deferred taxes	-322.131
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	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0
Method used to calculate the adjustment due to RFF nSCR aggregation	0
Net future discretionary benefits	0

S.25.05.21.03

Approach to tax rate

Approach based on average tax rate Approach not based on average tax rate

S.25.05.21.04

Calculation of loss absorbing capacity of deferred taxes

Amount/estimate of LAC DT	-322.131
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	0
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	-133.970
Amount/estimate of LAC DT justified by carry back, current year	-188.161
Amount/estimate of LAC DT justified by carry back, future years	0
Amount/estimate of Maximum LAC DT	-322.131

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result 607.7	753	
	Net (of reinsurance/SPV)	Net (of reinsurance)
	best estimate and TP	written premiums in the
	calculated as a whole	last 12 months
Medical expense insurance and proportional reinsurance	(0
Income protection insurance and proportional reinsurance	253.69	351.053
Workers' compensation insurance and proportional reinsurance		0
Motor vehicle liability insurance and proportional reinsurance	1.763.428	867.935
Other motor insurance and proportional reinsurance	75.969	551.308
Marine, aviation and transport insurance and proportional reinsurance	13.432	38.403
Fire and other damage to property insurance and proportional reinsurance	398.680	1.004.316
General liability insurance and proportional reinsurance	651.232	315.275
Credit and suretyship insurance and proportional reinsurance		0
Legal expenses insurance and proportional reinsurance	90.65	188.563
Assistance and proportional reinsurance	16.063	147.548
Miscellaneous financial loss insurance and proportional reinsurance		0
Non-proportional health reinsurance		0
Non-proportional casualty reinsurance	(0
Non-proportional marine, aviation and transport reinsurance	(0
Non-proportional property reinsurance		0

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	61.626		
		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		1.547.414	

Overall Mo	CR calculation
------------	----------------

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

Linear MCR	669.379
SCR	927.409
MCR cap	417.334
MCR floor	231.852
Combined MCR	417.334
Absolute floor of the MCR	4.000
Minimum Capital Requirement	417.334

41.614.399

Achmea Zorgverzekeringen N.V. (consolidated)

Public Disclosure Quantitative Reporting Templates



\$.02.01.02 - Balance sheet € 1.000

Assets	Solvency II value
Intangible assets	C
Deferred tax assets	C
Pension benefit surplus	(
Property, plant & equipment held for own use	C
Investments (other than assets held for index-linked and unit-linked contracts)	5.027.436
Property (other than for own use)	(
Holdings in related undertakings, including participations	19.396
Equities	314.820
Equities - listed	312.871
Equities - unlisted	1.950
Bonds	4.456.891
Government Bonds	719.435
Corporate Bonds	3.492.373
Structured notes	0
Collateralised securities	245.082
Collective Investments Undertakings	207.752
Derivatives	5.319
Deposits other than cash equivalents	13.039
Other investments	10.218
Assets held for index-linked and unit-linked contracts	C
Loans and mortgages	2.753
Loans on policies	C
Loans and mortgages to individuals	O
Other loans and mortgages	2.753
Reinsurance recoverables from:	O
Non-life and health similar to non-life	C
Non-life excluding health	C
Health similar to non-life	O
Life and health similar to life, excluding health and index-linked and unit-linked	C
Health similar to life	C
Life excluding health and index-linked and unit-linked	C
Life index-linked and unit-linked	C
Deposits to cedants	C
Insurance and intermediaries receivables	2.078.108
Reinsurance receivables	C
Receivables (trade, not insurance)	1.070.705
Own shares (held directly)	C
Amounts due in respect of own fund items or initial fund called up but not yet paid in	C
Cash and cash equivalents	371.869
Any other assets, not elsewhere shown	5.124
Total assets	8.555.995

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	4.170.138
Technical provisions – non-life (excluding health)	(
TP calculated as a whole	(
Best Estimate	(
Risk margin	(
Technical provisions - health (similar to non-life)	4.170.138
TP calculated as a whole	C
Best Estimate	4.006.688
Risk margin	163.450
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	O
TP calculated as a whole	C
Best Estimate	C
Risk margin	(
Technical provisions – life (excluding health and index-linked and unit-linked)	(
TP calculated as a whole	(
Best Estimate	(
Risk margin	(
Technical provisions – index-linked and unit-linked	(
TP calculated as a whole	(
Best Estimate	(
Risk margin	(
Contingent liabilities	(
Provisions other than technical provisions	443
Pension benefit obligations	(
Deposits from reinsurers	(
Deferred tax liabilities	(
Derivatives	6.141
Debts owed to credit institutions	(
Financial liabilities other than debts owed to credit institutions	14.076
Insurance & intermediaries payables	223.583
Reinsurance payables	(
Payables (trade, not insurance)	5.068
Subordinated liabilities	(
Subordinated liabilities not in BOF	(
Subordinated liabilities in BOF	(
Any other liabilities, not elsewhere shown	164.899
Total liabilities	4.584.348
Excess of assets over liabilities	3.971.647
	0.072.0

			Line of Business for: no	on-life insurance and reins	urance obligations (direct b				
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship
Premiums written									
Gross - Direct Business	15.571.372	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	1.186	0	0	0	0	0	0	0	
Net	15.570.187	0	0	0	0	0	0	0	
Premiums earned									
Gross - Direct Business	15.571.398	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	1.186	0	0	0	0	0	0	0	
Net	15.570.212	0	0	0	0	0	0	0	
Claims incurred									
Gross - Direct Business	15.112.675	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	210	0	0	0	0	0	0	0	
Net	15.112.465	0	0	0	0	0	0	0	
Expenses incurred	411.975	0	0	0	0	0	0	0	
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: nor	-life insurance and reinsu	ance obligations (direct					
	business an	d accepted proportional r	einsurance)		accepted non-propo	rtional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	0					15.571.372
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	1.186
Net	0	0	0	0	0	0	0	15.570.187
Premiums earned								
Gross - Direct Business	0	0	0					15.571.398
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	1.186
Net	0	0	0	0	0	0	0	15.570.212
Claims incurred								
Gross - Direct Business	0	0	0					15.112.675
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	210
Net	0	0	0	0	0	0	0	15.112.465
Expenses incurred	0	0	0	0	0	0	0	411.975
Balance - other technical expenses/income								6.483
Total technical expenses								418.458

\$.23.01.22 - Own funds €1.000

_					
asic own funds before deduction	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
dinary share capital (gross of own shares)	59.621	59.621		0	
nn-available called but not paid in ordinary share capital to be deducted at group level	0			0	
re premium account related to ordinary share capital	672.503	672.503		0	
al funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
ordinated mutual member accounts	0		0	0	
n-available subordinated mutual member accounts to be deducted at group level	0		0	0	
plus funds	0	0			
n-available surplus funds to be deducted at group level ference shares	0	U	0	0	
n-available preference shares to be dedcuted at group level	0		0	0	
are premium account related to preference shares	0		0	0	
n-available share premium account related to preference shares at group level	0		0	0	
conciliation reserve	3.239.523	3.239.523			
bordinated liabilities	0		0	0	
n-available subordinated liabilities to be deducted at group level	0		0	0	
a amount equal to the value of net deferred tax assets	0				
e amount equal to the value of net deferred tax assets not available to be deducted at the group level	0				
her items approved by supervisory authority as basic own funds not specified above	0	0	0	0	
on available own funds related to other own funds items approved by supervisory authority	0	0	0	0	
inority interests on-available minority interests to be deducted at group level	0	0	0	0	
	U	U	Ü	U	
wn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be assified as Solvency II own funds					
wn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified Solvency II own funds	13.602	13.602			
ductions					
eductions Inductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	0	0	0	0	
hereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
ductions for participations where there is non-availability of information (Article 229)	0	0	0	0	
duction for participations included via Deduction and Aggregation method (D&A) when a combination of methods are used	0	0	0	0	
tal of non-available own fund items to be deducted	0	0	0	0	
tal basic own funds after deductions	3.958.045	3.958.045	0	0	
ncillary own funds					
npaid and uncalled ordinary share capital callable on demand	0			0	
paid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0	
lable on demand					
paid and uncalled preference shares callable on demand	0			0	
egally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
tters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
tters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
pplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
pplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC on available ancillary own funds to be dedcuted at group level	0			0	
ther ancillary own funds	0			0	
tal ancillary own funds	0			0	
wn funds of other financial sectors					
edit Institutions, investment firms, financial insitutions, alternative investment fund manager, financial institutions	0	0	0	0	
stitutions for occupational retirement provision	0	0	0	0	
on regulated undertakings carrying out financial activities	0	0	0	0	
otal own funds of other financial sectors	0	U	0	U	
wn funds when using the D&A, exclusively or in combination with method 1					
wn funds aggregated when using the D&A and combination of method	0	0	0	0	
wn funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	
ailable and eligible own funds tal available own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the					
dertakings included via D&A)	3.958.045	3.958.045	0	0	
tal available own funds to meet the minimum consolidated group SCR	3.958.045	3.958.045	0	0	
tal eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the	3.958.045	3.958.045	0	0	
dertakings included via D&A)					
tal eligible own funds to meet the minimum consolidated group SCR	3.958.045	3.958.045	0	0	
inimum consolidated Group SCR (Article 230)	926.550				
atio of Eligible own funds to Minimum Consolidated Group SCR	427,18%				
tal eligible own funds to meet the total group SCR (including own funds from other financial sector and from the undertakings included via D&A)	3.958.045	3.958.045	0	0	
		3.330.043	Ů	Ů	
otal Group SCR ttio of Total Eligible own funds to Total group SCR - ratio including other financial sectors and the undertakings included via D&A	2.445.417 161,86%				
<u> </u>					
conciliation reserve cess of assets over liabilities	€ 3.971.647.36				
vn shares (held directly and indirectly)	0				
reseeable dividends, distributions and charges	0				
her basic own fund items	732.124				
ljustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
her non available own funds	0				
conciliation reserve	3.239.523				
spected profits pected profits included in future premiums (EPIFP) - Life business	0				
	0 224.654 224.654				

Simplifications

None None None

0

0

0

0

926.550

	Gross solvency capital requirement	USP
Market risk	322.798	
Counterparty default risk	88.494	
ife underwriting risk	0	
Health underwriting risk	1.837.915	
Non-life underwriting risk	0	
Diversification	-278.876	
ntangible asset risk	0	
Basic Solvency Capital Requirement	1.970.331	
Calculation of Solvency Capital Requirement		
Derational risk	471.250	
oss-absorbing capacity of technical provisions	0	
oss-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 calculated on the basis of Art. 336 (a) of Delegated Regulation (EU) 2015/35, excluding capital add-on	2.441.581	
Capital add-on already set	0	
of which, capital add-ons already set - Article 37 (1) Type a	0	
of which, capital add-ons already set - Article 37 (1) Type b	0	
of which, capital add-ons already set - Article 37 (1) Type c	0	
of which, capital add-ons already set - Article 37 (1) Type d	0	
Consolidated Group SCR	2.445.417	
·	2.7.13.7127	
nformation 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	0	
irms and financial institutions, alternative investment funds managers, UCITS management companies Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational	0	
etirement provisions Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-	0	
egulated undertakings carrying out financial activities Capital requirement for non-controlled participation	0	
Capital requirement for residual undertakings	3.836	
Capital requirement for collective investment undertakings or investments packaged as funds	0	
ll con	2 445 447	
Overall SCR	2.445.417	
	0	
iCR for undertakings included via D&A method Total group solvency capital requirement	2.445.417	

Capital requirement for duration-based equity risk sub-module

Diversification effects due to RFF nSCR aggregation for article 304

Minimum consolidated group solvency capital requirement

Total amount of Notional Solvency Capital Requirement for remaining part

Total amount of Notional Solvency Capital Requirements for ring-fenced funds

Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios

32.01.22 - Undertakings in the scope of the gro

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

Achmea Zorgverzekeringen N.V. (solo)

Public Disclosure Quantitative Reporting Templates



\$.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)	3.967.490
Property (other than for own use)	0
Holdings in related undertakings, including participations	3.127.206
Equities	91.336
Equities - listed	91.042
Equities - unlisted	294
Bonds	660.648
Government Bonds	78.409
Corporate Bonds	558.895
Structured notes	0
Collateralised securities	23.345
Collective Investments Undertakings	84.166
Derivatives	1.319
Deposits other than cash equivalents	0
Other investments	2.814
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	536
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	536
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	1.514
Reinsurance receivables	0
Receivables (trade, not insurance)	101.179
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	50.306
Any other assets, not elsewhere shown	44
Total assets	4.121.070

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	126.437
Technical provisions – non-life (excluding health)	(
TP calculated as a whole	(
Best Estimate	(
Risk margin	(
Technical provisions - health (similar to non-life)	126.437
TP calculated as a whole	C
Best Estimate	111.983
Risk margin	14.454
Technical provisions - life (excluding index-linked and unit-linked)	C
Technical provisions - health (similar to life)	C
TP calculated as a whole	0
Best Estimate	C
Risk margin	C
Technical provisions – life (excluding health and index-linked and unit-linked)	C
TP calculated as a whole	C
Best Estimate	(
Risk margin	(
Technical provisions – index-linked and unit-linked	(
TP calculated as a whole	C
Best Estimate	C
Risk margin	C
Contingent liabilities	C
Provisions other than technical provisions	443
Pension benefit obligations	C
Deposits from reinsurers	C
Deferred tax liabilities	C
Derivatives	1.412
Debts owed to credit institutions	C
Financial liabilities other than debts owed to credit institutions	C
Insurance & intermediaries payables	C
Reinsurance payables	(
Payables (trade, not insurance)	3.730
Subordinated liabilities	C
Subordinated liabilities not in BOF	C
Subordinated liabilities in BOF	C
Any other liabilities, not elsewhere shown	17.400
Total liabilities	149.422
Excess of assets over liabilities	3.971.647
LACESS OF BOSELS OVER HADHILIES	3.9/1.04/

			Line of Business for: no	on-life insurance and reins	urance obligations (direct b				
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	1.197.515	0	0	0	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	
Net	1.197.515	0	0	0	0	0	0	0	
Premiums earned									
Gross - Direct Business	1.197.541	0	0	0	0	0	0	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	
Net	1.197.541	0	0	0	0	0	0	0	
Claims incurred									
Gross - Direct Business	972.861	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	972.861	0	0	0	0	0	0	0	
Expenses incurred	137.811	0	0	0	0	0	0	0	
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: nor	n-life insurance and reinsur	rance obligations (direct					
	business an	d accepted proportional r	einsurance)		accepted non-propo	rtional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	0					1.197.515
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	1.197.515
Premiums earned								
Gross - Direct Business	0	0	0					1.197.541
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	1.197.541
Claims incurred								
Gross - Direct Business	0	0	0					972.861
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	972.861
Expenses incurred	0	0	0	0	0	0	0	137.811
Balance - other technical expenses/income								-612
Total technical expenses								137.199

S.17.01.02 - Non-life Technical Provisions

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				Direct busines	s and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0		0	0	(0	modrance
Total Recoverables from reinsurance/SPV and Finite Re after the									
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	
associated to TP as a whole									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	54.073	0	0	0	0	0	0	0	
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	(0	0	
adjustment for expected losses due to counterparty default									
Net Best Estimate of Premium Provisions	54.073	0	0	0	0		0	0	
Claims provisions									
Gross	57.910	0	0	0	0		0	0	
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	0	
adjustment for expected losses due to counterparty default	57.040			•				•	
Net Best Estimate of Claims Provisions	57.910	0	0	0	0			0	
Total Best estimate - gross	111.983	0	0	0	0			0	
Total Best estimate - net	111.983	0	0	0	0			0	
Risk margin	14.454	0	0	0	0	(0	0	
Technical provisions - total	126.437	0	0	0	0	C	0	0	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	C	0	0	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	126.437	0	0	0	0	C	0	0	

	Direct busines	s and accepted proportion	al reinsurance		Accepted non-propo	rtional reinsurance		1
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
associated to TP as a whole Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	54.073
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	0
adjustment for expected losses due to counterparty default	Ů		<u>_</u>	U	Ū	Ů		U
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	54.073
Claims provisions								
Gross	0	0	0	0	0	0	0	57.910
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	0
adjustment for expected losses due to counterparty default	Ů			-	·	Ů		Ü
Net Best Estimate of Claims Provisions	0	0	0		0	0	0	37.310
Total Best estimate - gross	0	0	0		0	0	0	111.505
Total Best estimate - net	0	0	0	0	0	0	0	111.983
Risk margin	0	0	0	0	0	0	0	14.454
Toda (all and days Askel								126.437
Technical provisions - total	U	0	U	U	U	U	U	126.437
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	126.437

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

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Gross	Claims	Paid	(non-cumulative)	

(absolute am	iouiti					Development year							Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
Prior											-507	-507	
N-9	1.037.271	99.824	4.973	578	-102	-138	-157	-1	0	0		0	1.142.247
N-8	1.104.048	89.543	3.367	2.964	-751	41	42	-174	-1			-1	1.199.079
N-7	1.027.861	78.729	1.840	1.169	143	18	-12	0				0	1.109.748
N-6	1.043.641	70.551	2.488	405	379	-43	180					180	1.117.602
N-5	1.013.681	72.383	1.753	1.156	109	-6						-6	1.089.076
N-4	951.869	62.334	349	106	52							52	1.014.710
N-3	865.460	54.324	1.894	-704								-704	920.974
N-2	876.698	50.443	-324									-324	926.818
N-1	894.635	57.036										57.036	951.671
N	918.383											918.383	918.383
											Total	974.107	10.390.308

|--|

						Development year						Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted dat
Prior												0
N-9	98.688	3.216	1.219	84	0	0	0	0	0	0		
N-8	93.673	5.198	2.844	1.261	0	0	0	0	0			
N-7	100.973	5.846	94	157	0	0	0	0				
N-6	95.621	5.065	405	0	0	0	0					
N-5	79.165	1.386	178	111	0	0						
N-4	70.956	876	153	53	0							
N-3	44.602	423	321	0								
N-2	56.855	655	376									36
N-1	55.602	878										8
N	57.312											56.69
												4-1 57.0

Underwriting year

Gross Claims Paid (non-cumulative))	
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					D	evelopment year						In Current year	Sum of years (cumulative)
'ear	0	1	2	3	4	5	6	7	8	9	10 & +	iii cuirciic yeui	(cumulative)
rior											(0	
I-9	0	0	0	0	0	0	0	0	0		0	0	
I-8	0	0	0	0	0	0	0	0	0			0	
4-7	0	0	0	0	0	0	0	0				0	
1-6	0	0	0	0	0	0	0					0	
1-5	0	0	0	0	0	0						0	
I-4	0	0	0	0	0							0	
1-3	0	0	0	0								0	
-2	0	0	0									0	
l-1	0	0										0	
1	0											0	
											Tot	al 0	

Gross undisc		

(absolute ar	mount)											
					Devel	lopment year						Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior											(0
N-9	0	0	0	0	0	0	0	0	0	0		0
N-8	0	0	0	0	0	0	0	0	0			0
N-7	0	0	0	0	0	0	0	0				0
N-6	0	0	0	0	0	0	0					0
N-5	0	0	0	0	0	0						0
N-4	0	0	0	0	0							0
N-3	0	0	0	0								0
N-2	0	0	0									0
N-1	0	0										0
N	0											0
											Tot	al 0

S.23.01.01 · 0wn funds €1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
sasic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
rdinary share capital (gross of own shares)	59.621	59.621		0	
hare premium account related to ordinary share capital	672.503	672.503		0	
itial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
ubordinated mutual member accounts	0	- 10	0	0	
urplus funds	0	0			
reference shares	0	· ·	0	0	
hare premium account related to preference shares	0		0	0	
econciliation reserve	3.239.523	3.239.523	0		
ubordinated liabilities	3.233.323	3.233.323	0	0	
n amount equal to the value of net deferred tax assets	0		0	U	
	0	0	0	0	
ther own fund items approved by the supervisory authority as basic own funds not specified above	U	U	U	U	
wn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be lassified as Solvency II own funds					
own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified					
s Solvency II own funds	14.134				
eductions					
reductions leductions for participations in financial and credit institutions	0	0	0	0	
otal basic own funds after deductions	3.957.513	3.957.513	0	0	
otal basic own funds after deductions	3.937.313	3.957.515	U	U	
ncillary own funds					
Inpaid and uncalled ordinary share capital callable on demand	0			0	
Inpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0	
allable on demand	Ů				
npaid and uncalled preference shares callable on demand	0			0	
legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
etters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
etters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
upplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
upplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
hther ancillary own funds	0			0	
otal ancillary own funds	0			0	
Available and eligible own funds					
Fotal available own funds to meet the SCR	3.957.513	3.957.513	0	0	
Total available own funds to meet the MCR	3.957.513	3.957.513	0	0	
Total eligible own funds to meet the SCR	3.957.513	3.957.513	0	0	
Total eligible own funds to meet the SCR	3.957.513	3.957.513	0	0	
our engine our rands to meet the men	0.000.00	0.001.000			
CR	890.033				
ACR	222.508				
atio of Eligible own funds to SCR	445%				
Ratio of Eligible own funds to MCR	1779%				
teconciliation reserve					
Excess of assets over liabilities	3.971.647				
Own shares (held directly and indirectly)	0				
oreseeable dividends, distributions and charges	0				
Other basic own fund items	732.124				
djustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
econciliation reserve	3.239.523				
expected profits					
• •	0				
xxpected profits included in future premiums (EPIFP) - Life business xxpected profits included in future premiums (EPIFP) - Non- life business	0 80.936				

	Gross solvency capital requirement	USP	Simplifications
Market risk	778.590		
Counterparty default risk	17.051		
Life underwriting risk	0	None	
Health underwriting risk	195.974	None	
Non-life underwriting risk	0	None	
Diversification	-137.508		
Intangible asset risk	0		
Basic Solvency Capital Requirement	854.107		

Operational risk	35.925
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	890.033
Capital add-on already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	890.033

Other information on SCR

Other information on serv	
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

	61.546		
		Net (of reinsurance/SPV)	Net (of reinsurance)
		best estimate and TP	written premiums in the
		calculated as a whole	last 12 months
Medical expense insurance and proportional reinsurance		111.983	
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			
Linear formula component for life insurance and reinsurance obligations MCR _L Result	0		
	0	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	0	best estimate and TP	total capital at risk
MCR _L Result	0	best estimate and TP calculated as a whole	total capital at risk
MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits	0	best estimate and TP calculated as a whole	total capital at risk
MCR _L Result Obligations with profit participation - guaranteed benefits	0	best estimate and TP calculated as a whole 0	total capital at risk
MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations	0	best estimate and TP calculated as a whole 0 0 0	total capital at risk
MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations	0	best estimate and TP calculated as a whole 0 0 0	total capital at risk
Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations	61.546	best estimate and TP calculated as a whole 0 0 0	total capital at risk
Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation		best estimate and TP calculated as a whole 0 0 0	total capital at risk
Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR	61.546	best estimate and TP calculated as a whole 0 0 0	total capital at risk
MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR	61.546 890.033	best estimate and TP calculated as a whole 0 0 0	total capital at risk
MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR MCR cap	61.546 890.033 400.515	best estimate and TP calculated as a whole 0 0 0	total capital at risk
MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR MCR cap MCR floor	61.546 890.033 400.515 222.508	best estimate and TP calculated as a whole 0 0 0	total capital at risk
MCR _L Result Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR MCR cap MCR floor Combined MCR	61.546 890.033 400.515 222.508 222.508	best estimate and TP calculated as a whole 0 0 0	total capital at risk

Interpolis Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2023



\$.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)	137.239
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	10.233
Equities - listed	10.233
Equities - unlisted	0
Bonds	120.834
Government Bonds	25.067
Corporate Bonds	85.696
Structured notes	0
Collateralised securities	10.071
Collective Investments Undertakings	5.672
Derivatives	183
Deposits other than cash equivalents	0
Other investments	316
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	95
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	95
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	120.616
Reinsurance receivables	0
Receivables (trade, not insurance)	44.859
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	34.364
Any other assets, not elsewhere shown	146
Total assets	337.318

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	153.104
Technical provisions – non-life (excluding health)	(
TP calculated as a whole	(
Best Estimate	(
Risk margin	(
Technical provisions - health (similar to non-life)	153.104
TP calculated as a whole	(
Best Estimate	147.324
Risk margin	5.780
Technical provisions - life (excluding index-linked and unit-linked)	C
Technical provisions - health (similar to life)	C
TP calculated as a whole	C
Best Estimate	C
Risk margin	(
Technical provisions – life (excluding health and index-linked and unit-linked)	(
TP calculated as a whole	(
Best Estimate	(
Risk margin	(
Technical provisions – index-linked and unit-linked	(
TP calculated as a whole	(
Best Estimate	(
Risk margin	(
Contingent liabilities	(
Provisions other than technical provisions	(
Pension benefit obligations	(
Deposits from reinsurers	(
Deferred tax liabilities	(
Derivatives	217
Debts owed to credit institutions	(
Financial liabilities other than debts owed to credit institutions	(
nsurance & intermediaries payables	13.622
Reinsurance payables	(
Payables (trade, not insurance)	14.679
Subordinated liabilities	(
Subordinated liabilities not in BOF	(
Subordinated liabilities in BOF	(
Any other liabilities, not elsewhere shown	1.563
Total liabilities	183.185
Excess of assets over liabilities	154.133

0.5.01.02 - Premiums, claims and expenses by line of husiness

			proportional reinsurance)						
	Medical expense	Income protection	Workers' compensation insurance	Motor vehicle liability	Other motor insurance	Marine, aviation and	Fire and other damage	General liability	Credit and suretyshi
	insurance	insurance		insurance		transport insurance	to property insurance	insurance	insurance
Premiums written									
Gross - Direct Business	608.297	0	0		0	0	0		0
Gross - Proportional reinsurance accepted	0	0	0		0		0		0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	60	0	0		0	0	0		0
Net	608.237	0	0	(0		0		0
Premiums earned									
Gross - Direct Business	608.297	0	0		0		0		0
Gross - Proportional reinsurance accepted	0	0	0		0	0	0		0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	60	0	0	(0		0		0
Net	608.237	0	0	(0		0		0
Claims incurred									
Gross - Direct Business	576.360	0	0		0		0		0
Gross - Proportional reinsurance accepted	0	0	0	(0	0	0		0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-226	0	0		0	0	0		0
Net	576.586	0	0	(0		0		0
Expenses incurred	14.905	0	0	(0		0		0
Balance - other technical expenses/income									
Total technical expenses									

		Line of Business for: nor	life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)					
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0		0					608.297
Gross - Proportional reinsurance accepted	0		0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0		0	0	0	0	0	60
Net	0		0	0	0	0	0	608.237
Premiums earned								
Gross - Direct Business	0		0					608.297
Gross - Proportional reinsurance accepted	0	(0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0		0	0	0	0	0	60
Net	0		0	0	0	0	0	608.237
Claims incurred								
Gross - Direct Business	0		0					576.360
Gross - Proportional reinsurance accepted	0		0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0		0	0	0	0	0	-226
Net	0		0	0	0	0	0	576.586
Expenses incurred	0		0	0	0	0	0	14.905
Balance - other technical expenses/income								-57
Total technical expenses								14.848

S.17.01.02 - Non-life Technical Provisions €1.00

				Direct busines	s and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	C	0	0	(
Total Recoverables from reinsurance/SPV and Finite Re after the									
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	
associated to TP as a whole									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	58.265	0	0	0	0	C	0	0	
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	0	
adjustment for expected losses due to counterparty default	Ü	0	U	0	U		U	U	,
Net Best Estimate of Premium Provisions	58.265	0	0	0	0	0	0	0	1
Claims provisions									
Gross	89.059	0	0	0	0	0	0	0	(
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	0	
adjustment for expected losses due to counterparty default									
Net Best Estimate of Claims Provisions	89.059	0	0	0	0	0		0	
Total Best estimate - gross	147.324	0	0	0	0	0		0	-
Total Best estimate - net	147.324	0	0	0	0	0		0	-
Risk margin	5.780	0	0	0	0	0	0	0	(
Technical provisions - total	153.104	0	0	0	0	0	0	0	1
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	153.104	0	0	0	0	0	0	0	

	Direct business a	and accepted proportion	al reinsurance		Accepted non-propo	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	C	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	C	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	C	58.265
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0		0
adjustment for expected losses due to counterparty default	٥			· ·				
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	C	58.265
Claims provisions								
Gross	0	0	0	0	0	0	C	89.059
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0		0
adjustment for expected losses due to counterparty default	٥			· ·				
Net Best Estimate of Claims Provisions	0	0			0	0	C	
Total Best estimate - gross	0	0	0	0	0	0	C	147.324
Total Best estimate - net	0	0	0	0	0	0	C	147.324
Risk margin	0	0	0	0	0	0	C	5.780
Technical provisions - total	0	0	0	0	0	0	C	153.104
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	C	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	C	153.104

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

		Development year											Sum of years
ear	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
rior												0 0	
-9	223.016	126.020	-15.200	12.500	173	-50	45	0	0	0		0	346.50
I-8	251.943	111.589	-9.481	1.480	1.269	32	0	0	0			0	356.83
4-7	289.160	109.864	2.388	1.320	168	6	0	0				0	402.90
N-6	302.117	132.854	2.831	402	-21	0	0					0	438.18
1-5	331.234	114.487	2.604	500	349	0						0	449.17
V-4	343.816	116.311	4.924	-347	336							336	465.04
4-3	371.505	115.215	7.719	-2.032								-2.032	492.40
4-2	370.379	116.714	12.131									12.131	499.22
4-1	426.772	113.159										113.159	539.93
	463.553											463.553	463.55

(absolute an	nount)											
					0	Development year						Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior											(0
N-9	114.157	-12.337	-11.020	114	0	0	0	0	(0		0
N-8	116.311	11.230	2.076	536	0	0	0	0	()		0
N-7	116.640	2.160	-987	69	0	0	0	0				0
N-6	136.259	3.118	-189	580	0	0	0					0
N-5	116.940	-85	661	330	0	0						0
N-4	116.064	4.553	121	347	0							0
N-3	104.270	-15.077	-13.267	-15.397								-15.402
N-2	109.518	423	-3.202									-3.213
N-1	142.504	7.118										7.091
N	102.052											100.583
											To	al 89.059

Underwriting year

(absolute am	Paid (non-cumulative) ount)												
	Development year											In Current year	Sum of years (cumulative)
Year	0	1	2	3	4	5	6	7	8	9	10 & +	iii Cuireiic yeai	(cumulative)
Prior											0	0	
N-9	0	0	0	0	0	0	0	0	0	0		0	
N-8	0	0	0	0	0	0	0	0	0			0	
N-7	0	0	0	0	0	0	0	0				0	
N-6	0	0	0	0	0	0	0					0	
N-5	0	0	0	0	0	0						0	
N-4	0	0	0	0	0							0	
N-3	0	0	0	0								0	
N-2	0	0	0									0	
N-1	0	0										0	
N	0		-									0	-

	ounted Best Estimate Claim	s Provisions										
(absolute an	nount)											Year end
	Development year											
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior											(0
N-9	0	C			0	0	0	0	0	0		0
N-8	0	C			0	0	0	0	0			0
N-7	0	C			0	0	0	0				0
N-6	0	C			0	0	0					0
N-5	0	C			0	0						0
N-4	0	C			0							0
N-3	0	C										0
N-2	0	C			-							0
N-1	0	C		_								0
N	0		-									0
											To	tal 0

\$.23.01.01 - 0wn funds €1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	58.200	58.200		0	
nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	
Surplus funds	0	0			
Preference shares	0		0	0	
Share premium account related to preference shares	0		0	0	
Reconciliation reserve	95.888	95.888			
Subordinated liabilities	0		0	0	
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified					
as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	154.133	154.133	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	
Jnpaid and uncalled preference shares callable on demand	0			0	
legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
etters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
etters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC					
Other ancillary own funds	0			0	
Total ancillary own funds	0			0	
turilahla and alimika aura funda					
Available and eligible own funds	154.133	154.133	0	0	
Total available own funds to meet the SCR					
Fotal available own funds to meet the MCR	154.133	154.133	0	0	
Total eligible own funds to meet the SCR	154.133	154.133	0	0	
Total eligible own funds to meet the MCR	154.133	154.133	0	0	
CCR	87.497				
MCR	35.317				
Ratio of Eligible own funds to SCR	176%				
Ratio of Eligible own funds to MCR	436%				
Reconciliation reserve					
excess of assets over liabilities	154.133				
Own shares (held directly and indirectly)	0				
or e seeable dividends, distributions and charges	0				
Dther 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	95.888				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	3.432				
	3.432				

	Gross solvency capital requirement	USP	Simplifications
Market risk	12.610		
Counterparty default risk	12.215		
Life underwriting risk	0	None	
Health underwriting risk	60.621	None	
Non-life underwriting risk	0	None	
Diversification	-16.073		
ntangible asset risk	0		
Basic Solvency Capital Requirement	69.372		

Operational risk	18.125
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	87.497
Capital add-on already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	87.497

Other information on SCR

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

insurance) miums in the months
604.095
C
C
C
C
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0
surance/SPV) ital at risk
C

2.700

35.317

Absolute floor of the MCR

Minimum Capital Requirement

Zilveren Kruis Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2023



\$.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)	3.278.368
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	171.182
Equities - listed	171.182
Equities - unlisted	0
Bonds	2.990.998
Government Bonds	506.632
Corporate Bonds	2.316.622
Structured notes	0
Collateralised securities	167.744
Collective Investments Undertakings	94.803
Derivatives	3.054
Deposits other than cash equivalents	13.039
Other investments	5.292
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	1.577
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	1.577
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	1.498.864
Reinsurance receivables	0
Receivables (trade, not insurance)	925.445
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	105.206
Any other assets, not elsewhere shown	4.343
Total assets	5.813.803

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	3.170.981
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)	3.170.981
TP calculated as a whole	0
Best Estimate	3.060.473
Risk margin	110.508
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	3.623
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	107.374
Insurance & intermediaries payables	150.834
Reinsurance payables	0
Payables (trade, not insurance)	76.425
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	113.021
Total liabilities	3.622.257
Excess of assets over liabilities	2.191.545

		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	11.109.068	0	0	0	0	0	C	0			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	883	0	0	0	0	0	C	0			
Net	11.108.185	0	0	0	0	0	C	0			
Premiums earned											
Gross - Direct Business	11.109.068	0	0	0	0	0	C	0			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	883	0	0	0	0	0	C	0			
Net	11.108.185	0	0	0	0	0	C	0			
Claims incurred											
Gross - Direct Business	10.941.150	0	0	0	0	0	C	0			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0			
Gross - Non-proportional reinsurance accepted											
Reinsurers' share	2.420	0	0	0	0	0	C	0			
Net	10.938.730	0	0	0	0	0	C	0			
Expenses incurred	197.278	0	0	0	0	0	C	0			
Balance - other technical expenses/income											
Total technical expenses											

	Line of Business for: nor	-life insurance and reinsu	rance obligations (direct					
	business an	d accepted proportional r	einsurance)		accepted non-propo	rtional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	0					11.109.068
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	883
Net	0	0	0	0	0	0	0	11.108.185
Premiums earned								
Gross - Direct Business	0	0	0					11.109.068
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	883
Net	0	0	0	0	0	0	0	11.108.185
Claims incurred								
Gross - Direct Business	0	0	0					10.941.150
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	2.420
Net	0	0	0	0	0	0	0	10.938.730
Expenses incurred	0	0	0	0	0	0	0	197.278
Balance - other technical expenses/income								5.230
Total technical expenses								202.508

S.17.01.02 - Non-life Technical Provisions

					s and accepted proportion				
	Medical expense	Income protection	Workers' compensation	Motor vehicle liability	Other motor insurance	Marine, aviation and	Fire and other damage to	General liability	Credit and suretyship
	insurance	insurance	insurance	insurance		transport insurance	property insurance	insurance	insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	C	(
Total Recoverables from reinsurance/SPV and Finite Re after the									
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	C	
associated to TP as a whole									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	537.022	0	0	0	0	0	0	C)
Total recoverable from reinsurance/SPV and Finite Re after the	0		0	0	0		0		
adjustment for expected losses due to counterparty default	U	U	U	U	U	U	U		'
Net Best Estimate of Premium Provisions	537.022	0	0	0	0	0	0	C) (
Claims provisions									
Gross	2.523.451	0	0	0	0	0	0	C	(
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0		
adjustment for expected losses due to counterparty default	Ů		,		-		0		•
Net Best Estimate of Claims Provisions	2.523.451	0				0	0	C	
Total Best estimate - gross	3.060.473	0	0	0	0	0	0	C) (
Total Best estimate - net	3.060.473	0	0	0	0	0	0	C	(
Risk margin	110.508	0	0	0	0	0	0	C)
Technical provisions - total	3.170.981	0	0	0	0	0	0	C)
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	C	
Technical provisions minus recoverables from reinsurance/SPV and	3.170.981	0	0	0	0	0	0	C	
Finite Re - total				_					

	Direct business and accepted proportional reinsurance							
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	537.022
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	0
adjustment for expected losses due to counterparty default	ő		0	0	Ü	Ü	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	537.022
Claims provisions								
Gross	0	0	0	0	0	0	0	2.523.451
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	0
adjustment for expected losses due to counterparty default	ů			· ·	· ·	Ů		Ů
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	2.523.451
Total Best estimate - gross	0	0	0	0	0	0	0	3.060.473
Total Best estimate - net	0	0	0	0	0	0	0	3.060.473
Risk margin	0	0	0	0	0	0	0	110.508
Technical provisions - total	0	0	0	0	0	0	0	3.170.981
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	3.170.981

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

oss Claims Paid (non-cumulative)

(absolute an	nount)												
	Development year												
Year	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
Prior											C	0	
N-9	5.611.783	3.269.621	-75.887	251.893	9.519	0	1.113	0	0	0		0	9.068.042
N-8	5.883.650	3.259.134	-4.113	95.445	25.578	3.980	0	0	0			0	9.263.675
N-7	6.622.023	2.695.865	6.952	89.256	8.932	503	0	0				0	9.423.531
N-6	6.780.872	2.886.152	71.126	10.463	1.244	0	0					0	9.749.858
N-5	7.333.081	2.492.975	106.982	27.039	1.898	0						0	9.961.975
N-4	7.293.353	2.495.556	135.286	7.484	708							708	9.932.386
N-3	7.591.599	2.346.349	200.719	12.724								12.724	10.151.391
N-2	7.265.533	2.420.535	306.196									306.196	9.992.265
N-1	8.120.012	2.281.162										2.281.162	10.401.174
N	8.745.382											8.745.382	8.745.382
											Tot	al 11.346.173	96.689.678

Gross undisc	ounted Best Estimate Claims Prov	visions										
(absolute am	ount)											
	Development year											Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior												0 0
N-9	3.335.766	142.354	135.700	9.122	0	0	0	0	0	0		0
N-8	3.438.112	306.865	114.270	14.669	0	0	0	0	0			0
N-7	2.909.535	110.680	51.265	7.038	0	0	0	0				0
N-6	3.117.761	98.295	16.053	7.691	0	0	0					0
N-5	2.799.516	98.835	2.477	1.888	0	0						0
N-4	2.710.257	99.950	-8.177	900	0							0
N-3	2.423.533	-94.920	-25.548	-45.742								-45.765
N-2	2.502.430	148.893	3.079									3.254
N-1	3.063.217	160.885										158.931
N	2.436.773											2.407.032

Underwriting year

Gross Claims Paid	(non-cumulative)

	Development year											In Current year	Sum of years (cumulative)
Year	0	1	2	3	4	5	6	7	8	9	10 & +	iii Current year	(cumulative)
rior												0 0	
1-9	0	0	0	0	0	0	0	0	0		0	0	
4-8	0	0	0	0	0	0	0	0	0			0	
1-7	0	0	0	0	0	0	0	0				0	
1-6	0	0	0	0	0	0	0					0	
I-5	0	0	0	0	0	0						0	
1-4	0	0	0	0	0							0	
4-3	0	0	0	0								0	
1-2	0	0	0									0	
l-1	0	0										0	
	0											0	
N	0										То	otal	0

Gross undisc	counted Best Estimate Claims I	Provisions										
(absolute an	nount)											
						Development year						Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior												0 0
N-9	0	0	0	0	0	0	0	0	0	0		0
N-8	0	0	0	0	0	0	0	0	0			0
N-7	0	0	0	0	0	0	0	0				0
N-6	0	0	0	0	0	0	0					0
N-5	0	0	0	0	0	0						0
N-4	0	0	0	0	0							0
N-3	0	0	0	0								0
N-2	0	0	0									0
N-1	0	0										0
N	0											0
											To	etal 0

S.23.01.01 - Own funds €1.000

-	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35	TOTAL	Her 1 - unrestricted	Her 1 - restricted	Her Z	Her 3
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	1.935.465	1.935.465		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	
Surplus funds	0	0			
Preference shares	0		0	0	
Share premium account related to preference shares	0		0	0	
Reconciliation reserve	256,036	256,036			
Subordinated liabilities	0	1000	0	0	
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	0				
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	2.191.545	2.191.545	0	0	
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0	
callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds	0			0	
Total ancillary own funds	U			0	
A. Children and P. Children and A. Children an					
Available and eligible own funds	2 404 545	2 404 5 45	0		
Total available own funds to meet the SCR	2.191.545	2.191.545		0	
Total available own funds to meet the MCR	2.191.545	2.191.545	0	0	
Total eligible own funds to meet the SCR	2.191.545	2.191.545	0	0	
Total eligible own funds to meet the MCR	2.191.545	2.191.545	0	0	
SCR	1.624.188				
MCR	671.708				
Ratio of Eligible own funds to SCR	135%				
Ratio of Eligible own funds to MCR	326%				
Reconciliation reserve	2 404 - :-				
Excess of assets over liabilities	2.191.545				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	1.935.510				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	256.036				

0 62.719 62.719

Expected profits

Expected profits included in future premiums (EPIFP) - Life business

Expected profits included in future premiums (EPIFP) - Non-life business

Total Expected profits included in future premiums (EPIFP)

	Gross solvency capital	USP	Simplifications	
	requirement	00.	Simplifications	
Market risk	173.256			
Counterparty default risk	47.960			
Life underwriting risk	0	None		
Health underwriting risk	1.218.877	None		
Non-life underwriting risk	0	None		
Diversification	-152.867			
Intangible asset risk	0			
Basic Solvency Capital Requirement	1 287 226			

Calculation of Solvency	Capital Requirement
-------------------------	---------------------

Operational risk	336.962
Loss-absorbing capacity of technical provisions	0
Loss-absorbing capacity of deferred taxes	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	1.624.188
Capital add-on already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	1.624.188

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	671.708		
		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		3.060.473	11.231.183
Income protection insurance and proportional reinsurance		0	0
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		0	0
Other motor insurance and proportional reinsurance		0	0
Marine, aviation and transport insurance and proportional reinsurance		0	0
Fire and other damage to property insurance and proportional reinsurance		0	0
General liability insurance and proportional reinsurance		0	0
Credit and suretyship insurance and proportional reinsurance		0	0
Legal expenses insurance and proportional reinsurance		0	0
Assistance and proportional reinsurance		0	0
Miscellaneous financial loss insurance and proportional reinsurance		0	0
Non-proportional health reinsurance		0	0
Non-proportional casualty reinsurance		0	0
Non-proportional marine, aviation and transport reinsurance		0	0
Non-proportional property reinsurance		0	0

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	(1

	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	671.708
SCR	1.624.188
MCR cap	730.885
MCR floor	406.047
Combined MCR	671.708
Absolute floor of the MCR	2.700
Minimum Capital Requirement	671.708

FBTO Zorgverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2023



\$.02.01.02 - Balance sheet € 1.000

Assets	Solvency II value
Intangible assets	C
Deferred tax assets	C
Pension benefit surplus	C
Property, plant & equipment held for own use	C
Investments (other than assets held for index-linked and unit-linked contracts)	291.739
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	10.736
Equities - listed	10.736
Equities - unlisted	0
Bonds	274.609
Government Bonds	24.651
Corporate Bonds	240.055
Structured notes	0
Collateralised securities	9.904
Collective Investments Undertakings	5.874
Derivatives	187
Deposits other than cash equivalents	O
Other investments	332
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	93
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	93
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	188.936
Reinsurance receivables	0
Receivables (trade, not insurance)	76.931
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	241.560
Any other assets, not elsewhere shown	280
Total assets	799.539

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	305.614
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)	305.614
TP calculated as a whole	0
Best Estimate	289.801
Risk margin	15.813
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	222
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	24.170
Reinsurance payables	0
Payables (trade, not insurance)	20.120
Subordinated liabilities	19.382
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	19.382
Any other liabilities, not elsewhere shown	27.776
Total liabilities	397.285
Excess of assets over liabilities	402.254

		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	1.028.820	0	0	0	0	0	C	0		
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0		
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	103	0	0	0	0	0	C	0		
Net	1.028.717	0	0	0	0	0	C	0		
Premiums earned										
Gross - Direct Business	1.028.820	0	0	0	0	0	C	0		
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0		
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	103	0	0	0	0	0	C	0		
Net	1.028.717	0	0	0	0	0	C	0		
Claims incurred										
Gross - Direct Business	1.018.281	0	0	0	0	0	C	0		
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0		
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	-599	0	0	0	0	0	C	0		
Net	1.018.879	0	0	0	0	0	C	0		
Expenses incurred	29.620	0	0	0	0	0	C	0		
Balance - other technical expenses/income										
Total technical expenses										

	Line of Business for: non-life insurance and reinsurance obligations (direct			Line of business for:				
	business an	d accepted proportional re	einsurance)		accepted non-propo	rtional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	0					1.028.820
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	103
Net	0	0	0	0	0	0	0	1.028.717
Premiums earned								
Gross - Direct Business	0	0	0					1.028.820
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	103
Net	0	0	0	0	0	0	0	1.028.717
Claims incurred								
Gross - Direct Business	0	0	0					1.018.281
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	-599
Net	0	0	0	0	0	0	0	1.018.879
Expenses incurred	0	0	0	0	0	0	0	29.620
Balance - other technical expenses/income								1.502
Total technical expenses								31.122

S.17.01.02 - Non-life Technical Provisions

					s and accepted proportion				
	Medical expense	Income protection	Workers' compensation	Motor vehicle liability	Other motor insurance	Marine, aviation and	Fire and other damage to	General liability	Credit and suretyship
	insurance	insurance	insurance	insurance		transport insurance	property insurance	insurance	insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the									
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	
associated to TP as a whole									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	113.215	0	0	0	0	0	0	0	
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	0	
adjustment for expected losses due to counterparty default	Ů.		Ü		0		0		
Net Best Estimate of Premium Provisions	113.215	0	0	0	0	0	0	0	
Claims provisions									
Gross	176.586	0	0	0	0	0	0	0	
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	0	
_adjustment for expected losses due to counterparty default					·		·		
Net Best Estimate of Claims Provisions	176.586	0	0	0		0		0	
Total Best estimate - gross	289.801	0	0	0	0	0	0	0	
Total Best estimate - net	289.801	0	0	0	0	0	0	0	
Risk margin	15.813	0	0	0	0	0	0	0	
Technical provisions - total	305.614	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	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	305.614	0	0	0	0	0	0	0	

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	113.215
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	0
adjustment for expected losses due to counterparty default	Ü		<u>_</u>	· ·	· ·	U		
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	113.215
Claims provisions								
Gross	0	0	0	0	0	0	0	176.586
Total recoverable from reinsurance/SPV and Finite Re after the	٥	0	0	0	0	0	0	0
adjustment for expected losses due to counterparty default	U	U	U	U	U	U	U	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	176.586
Total Best estimate - gross	0	0	0	0	0	0	0	289.801
Total Best estimate - net	0	0	0	0	0	0	0	289.801
Risk margin	0	0	0	0	0	0	0	15.813
Technical provisions - total	0	0	0	0	0	0	0	305.614
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	305.614

Total Non-Life Business

1	Gross Claims	Paid	(non-cumu	ative)
	(absolute am	ount)		

	Development year									In Current year	Sum of years		
Year	0	1	2	3	4	5	6	7	8	9	10 & +	iii cuireiit yeai	(cumulative)
Prior												0	
N-9	297.441	195.214	11.353	-2.243	224	-50	29	0	0		0	0	501.969
N-8	328.720	205.062	16.889	255	1.661	127	0	0	0			0	552.714
N-7	425.087	186.790	10.424	816	10	44	0	0				0	623.171
N-6	410.817	219.500	10.779	-1.276	209	0	0					0	640.028
N-5	436.895	174.093	5.033	-1.173	162	0						0	615.011
N-4	436.835	175.254	6.125	1.126	194							194	619.534
N-3	437.666	146.347	14.456	-1.865								-1.865	596.604
N-2	390.287	139.727	15.112									15.112	545.126
N-1	650.984	205.745										205.745	856.729
N	806.823											806.823	806.823
											To	tal 1.026.009	6.357.708

(abso	lute amo	unt)			

Development year									Year end			
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior											0	0
N-9	197.794	16.171	-2.232	39	0	0	0	0	0	0		0
N-8	204.892	18.666	29	737	0	0	0	0	0			0
N-7	205.781	8.586	66	216	0	0	0	0				0
N-6	215.250	9.642	158	1.018	0	0	0					0
N-5	179.858	-465	465	164	0	0						0
N-4	171.256	4.820	1.152	240	0							0
N-3	140.835	-8.788	-14.506	-14.754								-14.762
N-2	135.524	1.403	-6.392									-6.426
N-1	213.665	88										1
N	200.135											197.772
											Tot	176 586

Underwriting year

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

	Development year									In Current year	Sum of years (cumulative)		
'ear	0	1	2	3	4	5	6	7	8	9	10 & +	iii cui rene yeur	(cumulative)
rior											C	0	
I-9	0	0	0	0	0	0	0		0	0	0	0	
4-8	0	0	0	0	0	0	0		0	0		0	
1-7	0	0	0	0	0	0	0		0			0	
I-6	0	0	0	0	0	0	0					0	
4-5	0	0	0	0	0	0						0	
1-4	0	0	0	0	0							0	
4-3	0	0	0	0								0	
1-2	0	0	0									0	
l-1	0	0										0	
1	0											0	
											Tot	al 0	

Gross undiscounted Be	

					Dev	velopment year						Year end
ear	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted dat
rior												0
1-9	0	0	0	0	0	0	0	0	0	0		
-8	0	0	0	0	0	0	0	0	0			
1-7	0	0	0	0	0	0	0	0				
1-6	0	0	0	0	0	0	0					
1-5	0	0	0	0	0	0						
I-4	0	0	0	0	0							
1-3	0	0	0	0								
1-2	0	0	0									
-1	0	0										
	0											
											To	ntal

\$.23.01.01 - 0wn funds €1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
	45	45			
Ordinary share capital (gross of own shares)	364.900	364.900		0	
Share premium account related to ordinary share capital	364.900	364.900		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	U	0	0	(
Subordinated mutual member accounts Surplus funds	0	0	0	U	
·	0	U	0	0	(
Preference shares Characteristics and the state of the st	0		0	0	(
Share premium account related to preference shares	37.309	37.309	0	U	
Reconciliation reserve Subordinated liabilities	19.382	37.309	0	19.382	(
	19.382		U	19.362	(
An amount equal to the value of net deferred tax assets	0	0	0	0	(
Other own fund items approved by the supervisory authority as basic own funds not specified above	U	U	U	U	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified	0				
as Solvency II own funds					
Deductions	0	0	0	0	
Deductions for participations in financial and credit institutions	421.637	402.254	0	19.382	
Total basic own funds after deductions	421.037	402.254	U	19.362	
Authority of the					
Ancillary own funds	0			0	
Unpaid and uncalled ordinary share capital callable on demand	U			U	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0	
callable on demand	0			0	(
Unpaid and uncalled preference shares callable on demand	0			0	(
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	(
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	(
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	(
Other ancillary own funds Total ancillary own funds	0			0	(
Total anchiary own runds	U			U	
Available and eligible own funds					
Total available own funds to meet the SCR	421.637	402.254	0	19.382	(
Total available own funds to meet the SCR	421.637	402.254	0	19.382	
Total eligible own funds to meet the SCR	421.637 414.582	402.254 402.254	0	19.382 12.328	
Total eligible own funds to meet the MCR	414.582	402.254	U	12.328	
SCR	226.602				
MCR MCR	61.640				
Ratio of Eligible own funds to SCR	186%				
Ratio of Eligible own funds to SCR	673%				
Natio of Engine own folias to rick	0/3/0				
Reconciliation reserve					
	402.254				
Excess of assets over liabilities Own shares (held directly and indirectly)	402.254				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	364.945				
	364.945				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve	-				
RECONCINIATION RESERVE	37.309				
Expected profits					
Expected profits	0				
Expected profits included in future premiums (EPIFP) - Life business					
Expected profits included in future premiums (EPIFP) - Non- life business	34.952				
Total Expected profits included in future premiums (EPIFP)	34.952				

	Gross solvency capital requirement	USP	Simplifications
Market risk	17.566		
Counterparty default risk	25.902		
Life underwriting risk	0	None	
Health underwriting risk	182.282	None	
Non-life underwriting risk	0	None	
Diversification	-29.803		
Intangible asset risk	0		
Basic Solvency Capital Requirement	195.948		

Operational risk	30.654
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	226.602
Capital add-on already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	226.602

Other information on SCE

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	61.640		
		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		289.801	1.021.692
Income protection insurance and proportional reinsurance		283.801	1.021.032
Workers' compensation insurance and proportional reinsurance		0	0
Motor vehicle liability insurance and proportional reinsurance		0	
Other motor insurance and proportional reinsurance		0	
Marine, aviation and transport insurance and proportional reinsurance		0	-
Fire and other damage to property insurance and proportional reinsurance		0	
General liability insurance and proportional reinsurance		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	
Non-proportional health reinsurance		0	
Non-proportional casualty reinsurance		0	0
Non-proportional marine, aviation and transport reinsurance		0	
Non-proportional property reinsurance		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	

Overall	MCR	calculation

o verali ilion dalcalation	
Linear MCR	61.640
SCR	226.602
MCR cap	101.971
MCR floor	56.650
Combined MCR	61.640
Absolute floor of the MCR	2.700
Minimum Capital Requirement	61.640

De Friesland Zorgverzekeraar N.V.

Public Disclosure Quantitative Reporting Templates

2023



\$.02.01.02 - Balance sheet € 1.000

Assets	Solvency II value
Intangible assets	C
Deferred tax assets	
Pension benefit surplus	
Property, plant & equipment held for own use	C
Investments (other than assets held for index-linked and unit-linked contracts)	462.071
Property (other than for own use)	0
Holdings in related undertakings, including participations	1.662
Equities	31.333
Equities - listed	29.678
Equities - unlisted	1.655
Bonds	409.801
Government Bonds	84.676
Corporate Bonds	291.105
Structured notes	0
Collateralised securities	34.019
Collective Investments Undertakings	17.236
Derivatives	575
Deposits other than cash equivalents	0
Other investments	1.464
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	19.835
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	19.835
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	268.179
Reinsurance receivables	0
Receivables (trade, not insurance)	76.253
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	33.730
Any other assets, not elsewhere shown	312
Total assets	860.380

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	414.003
Technical provisions – non-life (excluding health)	(
TP calculated as a whole	(
Best Estimate	(
Risk margin	(
Technical provisions - health (similar to non-life)	414.001
TP calculated as a whole	0
Best Estimate	397.108
Risk margin	16.894
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)	C
TP calculated as a whole	C
Best Estimate	C
Risk margin	(
Technical provisions – index-linked and unit-linked	C
TP calculated as a whole	C
Best Estimate	C
Risk margin	0
Contingent liabilities	C
Provisions other than technical provisions	C
Pension benefit obligations	C
Deposits from reinsurers	C
Deferred tax liabilities	C
Derivatives	667
Debts owed to credit institutions	C
Financial liabilities other than debts owed to credit institutions	C
Insurance & intermediaries payables	34.958
Reinsurance payables	C
Payables (trade, not insurance)	44.074
Subordinated liabilities	C
Subordinated liabilities not in BOF	C
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	5.141
Total liabilities	498.841
Excess of assets over liabilities	361.539

			Line of Business for: no	on-life insurance and reins	urance obligations (direct b	usiness and accepted pro	oportional reinsurance)		
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	1.627.672	0	0	0	0	0	C	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	140	0	0	0	0	0	C	0	
Net	1.627.531	0	0	0	0	0	C	0	
Premiums earned									
Gross - Direct Business	1.627.672	0	0	0	0	0	C	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	140	0	0	0	0	0	C	0	
Net	1.627.531	0	0	0	0	0	C	0	
Claims incurred									
Gross - Direct Business	1.604.024	0	0	0	0	0	C	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-1.385	0	0	0	0	0	C	0	
Net	1.605.409	0	0	0	0	0	C	0	
Expenses incurred	30.139	0	0	0	0	0	C	0	
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non	-life insurance and reinsu	rance obligations (direct					
	business an	d accepted proportional r	einsurance)		accepted non-propo	rtional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	0					1.627.672
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	140
Net	0	0	0	0	0	0	0	1.627.531
Premiums earned								
Gross - Direct Business	0	0	0					1.627.672
Gross - Proportional reinsurance accepted	0	0	0					0
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	140
Net	0	0	0	0	0	0	0	1.627.531
Claims incurred								
Gross - Direct Business	0	0	0					1.604.024
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	-1.385
Net	0	0	0	0	0	0	0	1.605.409
Expenses incurred	0	0	0	0	0	0	0	30.139
Balance - other technical expenses/income								420
Total technical expenses								30.559

S.17.01.02 - Non-life Technical Provisions

				Direct busine	s and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	(0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the									
adjustment for expected losses due to counterparty default	0	0	0	0	0	(0	0	
associated to TP as a whole									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	70.743	0	0	0	0	(0	0	
Total recoverable from reinsurance/SPV and Finite Re after the	0		0		0	(0	
adjustment for expected losses due to counterparty default	U	0	Ü	0	U	,	, ,	ŭ	
Net Best Estimate of Premium Provisions	70.743	0	0	0	0	(0	0	
Claims provisions									
Gross	326.364	0	0	0	0	(0	0	
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	(0	0	
adjustment for expected losses due to counterparty default				•					
Net Best Estimate of Claims Provisions	326.364	0		0	0			0	
Total Best estimate - gross	397.108	0		0	0		-	0	
Total Best estimate - net	397.108	0		0	0			0	
Risk margin	16.894	0	0	0	0	(0	0	
Technical provisions - total	414.001	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	
Technical provisions minus recoverables from reinsurance/SPV and	414.001	0	0	0	0	(0	0	

	Direct business and accepted proportional reinsurance							
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
associated to TP as a whole Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	70.743
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		70,743
Claims provisions	0					0		70.743
Gross		n		0		0		326.364
Total recoverable from reinsurance/SPV and Finite Re after the	U	U	U	U	U	U	U	326.364
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	326,364
Total Best estimate - gross	0	0			0	0	0	397.108
Total Best estimate - gross Total Best estimate - net	0	0			0	0		397.108
	0	0			0	0	0	16.894
Risk margin	U	U	U	U	U	U	U	16.894
Technical provisions - total	0	0	0	0	0	0	0	414.001
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	414.001

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

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Gross Claims Paid (non-cumulative)	
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(absolute all	lute amount) Development year												Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	(cumulative)
Prior												0 0	
N-9	656.547	388.503	17.459	-330	2.321	4.155	331	0	0	0		0	1.068.987
N-8	756.778	395.389	20.708	11.402	-8.736	2.233	0	0	0			0	1.177.773
N-7	880.866	396.377	14.943	4.606	-845	91	0	0				0	1.296.039
N-6	900.359	395.784	24.822	5.269	251	0	0					0	1.326.485
N-5	977.891	355.097	24.311	3.914	494	0						0	1.361.707
N-4	1.045.575	347.937	17.950	3.108	255							255	1.414.825
N-3	1.089.560	313.746	24.454	4.131								4.131	1.431.891
N-2	1.044.602	312.933	57.084									57.084	1.414.620
N-1	1.215.786	341.564										341.564	1.557.350
N	1.305.245											1.305.245	1.305.245
											To	otal 1.708.279	13.354.921

Gross undiscount	ted Best Esti	mate Claims	Provision

	Development year									Year end		
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior											0	0
N-9	440.458	35.485	12.285	4.739	0	0	0	0	0	0		0
N-8	454.705	39.255	9.741	2.604	0	0	0	0	0			0
N-7	427.896	29.191	10.917	3.107	0	0	0	0				0
N-6	427.280	33.415	81	1.431	0	0	0					0
N-5	398.807	8.655	-1.459	494	0	0						0
N-4	347.720	4.975	-282	262	0							0
N-3	319.045	9.151	-6.314	-9.004								-9.010
N-2	351.905	20.841	-10.172									-10.193
N-1	463.658	35.192										34.863
N	314.679											310.705
											Tot	326.264

Underwriting year

Gross Claims Paid (non-cum	ulative)
----------------------------	----------

	Development year									In Current year	Sum of years (cumulative)		
'ear	0	1	2	3	4	5	6	7	8	9	10 & +	iii cui ciic ycui	(cumulative)
rior											0	0	
1-9	0	0	0	0	0	0	0	0	0	0		0	
4-8	0	0	0	0	0	0	0	0	0			0	
4-7	0	0	0	0	0	0	0	0				0	
1-6	0	0	0	0	0	0	0					0	
1-5	0	0	0	0	0	0						0	
I-4	0	0	0	0	0							0	
1-3	0	0	0	0								0	
1-2	0	0	0									0	
l-1	0	0										0	
	0											0	
											Tot	al 0	

Gross undiscounte	d Rest	Estimate	Claims	Provisions	

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

S.23.01.01 · 0wn funds €1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
_	Total	riei 1 - dill'estricted	Her 1 - restricted	TIEL Z	Hel 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	105.385	105.385		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	
Surplus funds	0	0			
Preference shares	0		0	0	
Share premium account related to preference shares	0		0	0	
Reconciliation reserve	256.109	256.109			
Subordinated liabilities	0		0	0	
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified					
as Solvency II own funds	19.382				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	342.157	342.157	0	0	
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0	
callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds	0			0	
Total ancillary own funds	0			0	
Available and eligible own funds					
Total available own funds to meet the SCR	342.157	342.157	0	0	
Total available own funds to meet the MCR	342.157	342.157	0	0	
Total eligible own funds to meet the SCR	342.157	342.157	0	0	
Total eligible own funds to meet the MCR	342.157	342.157	0	0	
SCR	249.729				
MCR	96.339				
Ratio of Eligible own funds to SCR	137%				
Ratio of Eligible own funds to MCR	355%				
Reconciliation reserve					
Excess of assets over liabilities	361.539				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	105.430				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	256.109				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	23.957				

	Gross solvency capital requirement	USP	Simplifications
Market risk	32.987		
Counterparty default risk	11.341		
Life underwriting risk	0	None	
Health underwriting risk	185.837	None	
Non-life underwriting risk	0	None	
Diversification	-30.020		
Intangible asset risk	0		
Basic Solvency Capital Requirement	200.146		

Calculation of Solvency	Capital Requirement
-------------------------	---------------------

Operational risk	49.584
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	249.729
Capital add-on already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	249.729

Other information on SCR

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

		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		397.108	1.652.65
Income protection insurance and proportional reinsurance		0	
Workers' compensation insurance and proportional reinsurance		0	
Motor vehicle liability insurance and proportional reinsurance		0	
Other motor insurance and proportional reinsurance		0	
Marine, aviation and transport insurance and proportional reinsurance		0	
Fire and other damage to property insurance and proportional reinsurance		0	
General liability insurance and proportional reinsurance		0	
Credit and suretyship insurance and proportional reinsurance		0	
Legal expenses insurance and proportional reinsurance		0	
Assistance and proportional reinsurance		0	
Miscellaneous financial loss insurance and proportional reinsurance		0	
Non-proportional health reinsurance		0	
Non-proportional casualty reinsurance		0	
Non-proportional marine, aviation and transport reinsurance		0	
Non-proportional property reinsurance		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
		0	
Obligations with profit participation - guaranteed benefits			
Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits		0	
Obligations with profit participation - future discretionary benefits		0	

Overall IVICK Calculation	
Linear MCR	96.339
SCR	249.729
MCR cap	112.378
MCR floor	62.432
Combined MCR	96.339
Absolute floor of the MCR	2.700
Minimum Capital Requirement	96.339

Public Disclosure Quantitative Reporting Templates

2023



Assets	Solvency II value
Intangible assets Deferred Tax Assets	
Pension benefit surplus	
	(
Property, plant & equipment held for own use	216.239
Investments (other than assets held for index-linked and unit-linked contracts)	
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	25.472
Equities - listed	25.472
Equities - unlisted	
Bonds	165.422
Government Bonds	68.680
Corporate Bonds	96.741
Structured notes	C
Collateralised securities	C
Collective Investments Undertakings	20.109
Derivatives	400
Deposits other than cash equivalents	C
Other investments	4.836
Assets held for Index-Linked and Unit-Linked contracts	C
Loans and mortgages	C
Loans on policies	C
Loans and mortgages to individuals	C
Other loans and mortgages	C
Reinsurance recoverables from:	27.974
Non-Life and Health similar to Non-Life	27.974
Non-Life excluding Health	27.974
Health similar to Non-Life	C
Life and Health similar to Life, excluding Health and Index-Linked and Unit-Linked	C
Health similar to Life	C
Life excluding Health and Index-Linked and Unit-Linked	C
Life Index-Linked and Unit-Linked	C
Deposits to cedants	C
Insurance and intermediaries receivables	4.849
Reinsurance receivables	7.257
Receivables (trade, not insurance)	731
Own shares (held directly)	C
Amounts due in respect of own fund items or initial fund called up but not yet paid in	
Cash and cash equivalents	28.008
Any other assets, not elsewhere shown	5.382
Total Assets	290.441

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical Provisions – Non-Life	78.085
Technical Provisions – Non-Life (excluding Health)	78.085
TP calculated as a whole	C
Best Estimate	73.873
Risk Margin	4.212
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	2.654
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred Tax Liabilities	10.741
Derivatives	507
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	318
Reinsurance payables	0
Payables (trade, not insurance)	28.452
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	2.700
Total Liabilities	123.458
F	
Excess of assets over liabilities	166.983

			Line of Business for: no	n-life insurance and reins	urance obligations (direct l				
	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	133.308	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	320	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	56.256	0	
Net	0	0	0	0	0	0	77.372	0	
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	129.807	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	288	0	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	52.129	0	
Net	0	0	0	0	0	0	77.966	0	
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	43.652	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	14.080	0	
Net	0	0	0	0	0	0	29.572	0	
Expenses incurred	0	0	0	0	0	0	28.926	0	
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non	-life insurance and reinsu	rance obligations (direct		Line of bu	siness for:		
	business and	d accepted proportional r	einsurance)		accepted non-propo	rtional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	0					133.308
Gross - Proportional reinsurance accepted	0	0	0					320
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	56.256
Net	0	0	0	0	0	0	0	77.372
Premiums earned								
Gross - Direct Business	0	0	0					129.807
Gross - Proportional reinsurance accepted	0	0	0					288
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	52.129
Net	0	0	0	0	0	0	0	77.966
Claims incurred								
Gross - Direct Business	0	0	0					43.652
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	14.080
Net	0	0	0	0	0	0	0	29.572
Expenses incurred	0	0	0	0	0	0	0	28.926
Balance - other technical expenses/income								817
Total technical expenses								29.744

	Home country: Non-life insurance and reinsurance obligations	Top 5 countr	ies (by amount of gross pr	remiums written): Non-life	insurance and reinsurance	obligations	Total Top 5 and home country
		CA	BE	FR	UK	DE	
Premiums written (gross)							
Gross Written Premium (direct)	87.084	28.136	6.579	4.527	3.771	1.559	131.657
Gross Written Premium (proportional reinsurance)	0	0	0	0	0	0	0
Gross Written Premium (non-proportional reinsurance)	0	0	0	0	0	0	0
Premiums earned (gross)							
Gross Earned Premium (direct)	85.553	26.596	6.484	4.570	3.433	1.522	128.158
Gross Earned Premium (proportional reinsurance)	0	0	0	0	0	0	0
Gross Earned Premium (non-proportional reinsurance)	0	0	0	0	0	0	0
Claims incurred (gross)							
Claims incurred (direct)	19.868	4.504	1.277	10.143	-1.482	466	34.777
Claims incurred (proportional reinsurance)	0	0	0	0	0	0	0
Claims incurred (non-proportional reinsurance)	0	0	0	0	0	0	0
Expenses incurred (gross)							
Gross Expenses Incurred (direct)	20.383	5.333	1.827	781	205	197	28.726
Gross Expenses Incurred (proportional reinsurance)	0	0	0	0	0	0	0
Gross Expenses Incurred (non-proportional reinsurance)	0	0	0	0	0	0	0

S.17.01.02 - Non-Life Technical Provisions

				Direct busines	s and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical Provisions calculated as a whole	0	0	0	0	0	(0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the									
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	
associated to TP as a whole									
Technical Provisions calculated as a sum of BE and RM									
Best Estimate									
Premium provisions									
Gross	0	0	0	0	0	(34.156	0	
Total recoverable from reinsurance/SPV and Finite Re after the						(5.941	_	
adjustment for expected losses due to counterparty default	U	U	U	U	0	·	5.941	U	
Net Best Estimate of Premium Provisions	0	0	0	0	0	(28.215	0	
Claims provisions									
Gross	0	0	0	0	0	0	39.717	0	
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	(22.034	0	
adjustment for expected losses due to counterparty default			· ·	0			**		
Net Best Estimate of Claims Provisions	0	0		0	0			0	
Total Best Estimate - gross	0	0	0	0	0	(0	
Total Best Estimate - net	0	0	0	0	0	(101000	0	
Risk Margin	0	0	0	0	0	(4.212	0	
Technical Provisions - total	0	0	0	0	0	C	78.085	0	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	C	27.974	0	
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	C	50.111	0	

								_
	Direct busines	s and accepted proportion	nal reinsurance		Accepted non-prop	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligat
Technical Provisions calculated as a whole	0	0	0	0	0	0	C)
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	C)
associated to TP as a whole Technical Provisions calculated as a sum of BE and RM								
Best Estimate								
Premium provisions								
Gross	0	0	0	0	0	0	C	34.1
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0		5.9
adjustment for expected losses due to counterparty default	U	·	U	U	U	U	·	5.:
Net Best Estimate of Premium Provisions	0	C	0	0	0	0	C	28.
Claims provisions								
Gross	0	0	0	0	0	0	C	39.3
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0		22.0
adjustment for expected losses due to counterparty default	Ů		•	Ů		Ü	,	
Net Best Estimate of Claims Provisions	0	0			0		C	27.0
Total Best Estimate - gross	0	0			0	0	C	
Total Best Estimate - net	0	0	0	0	0	0	C	
Risk Margin	0	0	0	0	0	0	C	4.:
Technical Provisions - total	0	0	0	0	0	0	C	78.0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	O	0	0	0	0	C	27.9
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	O	0	0	0	0	C	50.

S.19.01.21 - Non-Life Insurance Claims Information

Total Non-Life Business

Gross Claims Paid (non-cumulative)	
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(absolute am	iount)												
						Development year						In Current year	Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	in current year	(cumulative)
Prior											C	0	
N-9	6.679	11.273	1.660	186	8	3	0	37	0	14		14	19.861
N-8	20.995	9.527	557	308	46	8	21	93	-43			-43	31.512
N-7	30.052	10.969	850	484	53	36	118	0				0	42.563
N-6	79.404	56.649	2.401	2.541	37	8	16					16	141.056
N-5	14.403	5.020	1.006	438	7	185						185	21.060
N-4	36.287	14.897	707	72	109							109	52.071
N-3	16.361	9.627	785	73								73	26.845
N-2	23.222	4.222	4.355									4.355	31.799
N-1	43.707	19.952										19.952	63.658
N	24.220											24.220	24.220
											Tot	al 48.881	454.644

|--|

						Development year						Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data
Prior											0	
N-9	0	0	0	151	146	137	239	209	0	885		83
N-8	0	0	2.146	1.783	1.688	1.634	1.628	0	912			86
N-7	0	1.487	414	123	69	49	976	12				1
N-6	60.483	7.495	3.940	-119	-102	12	43					4
N-5	9.988	1.493	-15	-171	27	6						
N-4	21.961	1.531	445	210	18							1
N-3	15.491	1.272	279	267								25
N-2	8.646	1.204	3.707									3.57
N-1	26.583	11.804										11.43
N	23.151											22.68
											T-4-	30.71

Underwriting year

Gross ("laims	Paid	(non-cu	mulative	10

(absolute am	,					Development year						In Current year	Sum of years (cumulative)
Year	0	1	2	3	4	5	6	7	8	9	10 & +	iii Current year	(cumulative)
Prior											0	0	
N-9	0	0	0	0	0	0	0	(0 ()	0	0	
N-8	0	0	0	0	0	0	0	(0 ()		0	-
N-7	0	0	0	0	0	0	0	(D			0	-
N-6	0	0	0	0	0	0	0					0	
N-5	0	0	0	0	0	0						0	
N-4	0	0	0	0	0							0	
N-3	0	0	0	0								0	-
N-2	0	0	0									0	
N-1	0	0										0	
N	0											0	
											Tot	al 0	

 Dank Faklanaka I	Claima Danidalama	

(absolute ar	mount)											
					Devel	lopment year						Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior											(0
N-9	0	0	0	0	0	0	0	0	0	0		0
N-8	0	0	0	0	0	0	0	0	0			0
N-7	0	0	0	0	0	0	0	0				0
N-6	0	0	0	0	0	0	0					0
N-5	0	0	0	0	0	0						0
N-4	0	0	0	0	0							0
N-3	0	0	0	0								0
N-2	0	0	0									0
N-1	0	0										0
N	0											0
											Tot	al 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	78.085	0	0	153	0
Basic own funds	166.983	0	0	-46	0
Eligible own funds to meet Solvency Capital Requirement	166.983	0	0	-46	0
Solvency Capital Requirement	69.315	0	0	177	0
Eligible own funds to meet Minimum Capital Requirement	166.983	0	0	-62	0
Minimum Capital Requirement	17.329	0	0	44	0

S.23.01.01 - 0wn Funds €1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
asic Own Funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
rdinary share capital (gross of own shares)	5.108	5.108		0	
nare premium account related to ordinary share capital	0	0		0	
itial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
ubordinated mutual member accounts	0		0	0	
urplus funds	0	0			
reference shares	0		0	0	
nare premium account related to preference shares	0		0	0	
econciliation reserve	161.875	161.875			
ubordinated liabilities	0		0	0	
n amount equal to the value of net deferred tax assets	0				
other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
own Funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
assified as Solvency II Own Funds					
wn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified					
s Solvency II Own Funds	0				
eductions					
eductions for participations in financial and credit institutions	0	0	0	0	
otal Basic Own Funds after deductions	166,983	166,983	0	0	
ncillary Own Funds				. 88888	
Inpaid and uncalled ordinary share capital callable on demand	0			0	
npaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,	0			0	
Illable on demand					
npaid and uncalled preference shares callable on demand	0			0	
legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	
etters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
etters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
upplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
upplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
ther Ancillary Own Funds	0			0	
otal Ancillary Own Funds	0			0	
available and Eligible Own Funds					
otal available Own Funds to meet the SCR	166.983	166.983	0	0	
otal Available Own Funds to meet the MCR	166.983	166.983	0	0	
otal Eligible Own Funds to meet the SCR	166.983	166.983	0	0	
otal Eligible Own Funds to meet the MCR	166.983	166.983	0	0	
Sun English Community to Infect the Men			•		
CR	69.315				
ICR	17.329				
atio of Eligible Own Funds to SCR	241%				
latio of Eligible Own Funds to MCR	964%				
atio of Engline Own Funds to Wick	504/6				
deconciliation reserve					
xcess of assets over liabilities	166.983				
wn shares (held directly and indirectly)	0				
oreseeable dividends, distributions and charges	0				
ther Basic Own Fund items	5.108				
djustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
econciliation reserve	161.875				
Synacted profite					
xpected profits					
ypected Profits included in Future Premiums (FPIFP) - Life husiness	0				
Expected Profits included in Future Premiums (EPIFP) - Life business Expected Profits included in Future Premiums (EPIFP) - Non-Life business	4.433				

S.25.05.21.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency	Amount modelled	USP	Simplifications
пак сурс	Capital Requirement	7 into ant modelica	031	Simplifications
Total diversification	-140.633	-93.577		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	42.891	36.807		
Market & Credit risk - diversified	25.416	22.981		
Credit event risk not covered in market & credit risk	13.405	0		
Credit event risk not covered in market & credit risk - diversified	13.061	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	149.749	134.545	None	
Total Net Non-life underwriting risk - diversified	74.156	70.923		
Total Life & Health underwriting risk	0	0	None	
Total Life & Health underwriting risk - diversified	0	0		
Total Operational risk	3.903	0		
Total Operational risk - diversified	3.903	0		
Other risk	0	0		

S.25.05.21.02

Calculation of Solvency Capital Requirement

Total undiversified components	116.536
Diversification	-47.221
Adjustment due to RFF/MAP nSCR aggregation	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement, excluding capital add-ons	69.315
Capital add-ons already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	69.315
Other information on SCR	0
Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the loss absorbing capacity for deferred taxes	-24.101
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	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0
Method used to calculate the adjustment due to RFF nSCR aggregation	0
Net future discretionary benefits	0

S.25.05.21.03

Approach to tax rate

Approach based on average tax rate	Approach not based on average tax rate

S.25.05.21.04

Calculation of loss absorbing capacity of deferred taxes

Amount/estimate of LAC DT	-24.101
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	-10.741
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	-8.434
Amount/estimate of LAC DT justified by carry back, current year	-4.926
Amount/estimate of LAC DT justified by carry back, future years	0
Amount/estimate of Maximum LAC DT	-24.101

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	10.427		
		Net (of reinsurance/SPV)	Net (of reinsurance)
		best estimate and TP	written premiums in the
		calculated as a whole	last 12 months
Medical expense insurance and proportional reinsurance		0	(
Income protection insurance and proportional reinsurance		0	(
Workers' compensation insurance and proportional reinsurance		0	(
Motor vehicle liability insurance and proportional reinsurance		0	(
Other motor insurance and proportional reinsurance		0	(
Marine, aviation and transport insurance and proportional reinsurance		0	(
Fire and other damage to property insurance and proportional reinsurance		45.899	81.499
General liability insurance and proportional reinsurance		0	(
Credit and suretyship insurance and proportional reinsurance		0	(
Legal expenses insurance and proportional reinsurance		0	(
Assistance and proportional reinsurance		0	(
Miscellaneous financial loss insurance and proportional reinsurance		0	(
Non-proportional health reinsurance		0	(
Non-proportional casualty reinsurance		0	(
Non-proportional marine, aviation and transport reinsurance		0	(
Non-proportional property reinsurance		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	

Overall	MCR	calcu	lation	

o verall interventation	
Linear MCR	10.427
SCR	69.315
MCR cap	31.192
MCR floor	17.329
Combined MCR	17.329
Absolute floor of the MCR	4.000
Minimum Capital Requirement	17.329

Achmea Reinsurance Company N.V.

Public Disclosure Quantitative Reporting Templates

2023



\$.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)	522.209
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	118.037
Equities - listed	118.037
Equities - unlisted	0
Bonds	317.380
Government Bonds	197.394
Corporate Bonds	119.985
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	68.722
Derivatives	2.736
Deposits other than cash equivalents	0
Other investments	15.334
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:	278.773
Non-life and health similar to non-life	113.404
Non-life excluding health	113.232
Health similar to non-life	172
Life and health similar to life, excluding health and index-linked and unit-linked	165.369
Health similar to life	164.799
Life excluding health and index-linked and unit-linked	570
Life index-linked and unit-linked	0
Deposits to cedants	12.935
Insurance and intermediaries receivables	364
Reinsurance receivables	11
Receivables (trade, not insurance)	3.260
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	39.307
Any other assets, not elsewhere shown	767
	857.626

S.02.01.02 - Balance sheet € 1.000

Technical provisions – non-life Technical provisions – non-life (excluding health) TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole	309.532 302.939 0 284.257 18.682 6.592 0 6.303 290
TP calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole	0 284.257 18.682 6.592 0 6.303
Best Estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole	284.257 18.682 6.592 0 6.303
Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole	18.682 6.592 0 6.303
Technical provisions - health (similar to non-life) TP calculated as a whole	6.592 0 6.303
TP calculated as a whole	0 6.303
	6.303
Part Cationata	
Best Estimate	290
Risk margin	
Technical provisions - life (excluding index-linked and unit-linked)	184.908
Technical provisions - health (similar to life)	189.804
TP calculated as a whole	0
Best Estimate	187.452
Risk margin	2.352
Technical provisions – life (excluding health and index-linked and unit-linked)	-4.896
TP calculated as a whole	0
Best Estimate	-8.775
Risk margin	3.879
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	1.038
Deferred tax liabilities	1.554
Derivatives	1.228
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	40.563
Reinsurance payables	1.073
Payables (trade, not insurance)	7.705
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	767
Total liabilities	548.368
Excess of assets over liabilities	309.259

			Line of Business for: no	n-life insurance and reins	urance obligations (direct b	ousiness and accepted pro	portional reinsurance)		
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	0	0	0	0	0	0	C	0	
Gross - Proportional reinsurance accepted	7.595	0	669	15.583	0	138	56.683	204	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	61	187	
Net	7.595	0	669	15.583	0	138	56.623	17	
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	C	0	
Gross - Proportional reinsurance accepted	7.595	0	593	22.388	0	138	61.405	204	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	61	. 187	
Net	7.595	0	593	22.388	0	138	61.345	17	
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	C	0	
Gross - Proportional reinsurance accepted	6.902	0	-476	26.139	0	60	21.135	25	
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	205	0	
Net	6.902	0	-476	26.139	0	60	20.930	25	
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	C	0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	C	0	
Gross - Non- proportional reinsurance accepted									
Reinsurers'share	0	0	0	0	0	0	C	0	
Net	0	0	0	0	0	0	C	0	
Expenses incurred	2.650	23	46	4.978	0	37	18.466	-6	
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life business and a	e insurance and reinsu ccepted proportional r	einsurance)		Line of busi accepted non-propor			
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					80.873
Gross - Non-proportional reinsurance accepted				14	9.535	2.469	164.392	176.410
Reinsurers' share	0	0	0	11	8.118	2.185	121.028	131.590
Net	0	0	0	3	1.417	284	43.364	125.693
Premiums earned								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					92.325
Gross - Non-proportional reinsurance accepted				14	8.795	2.425	148.600	159.833
Reinsurers' share	0	0	0	11	7.419	1.971	113.914	123.562
Net	0	0	0	3	1.376	454	34.686	128.596
Claims incurred								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					53.785
Gross - Non-proportional reinsurance accepted				13	-6.839	4.424	89.744	87.342
Reinsurers' share	0	0	0	7	-7.671	4.203	55.041	51.785
Net	0	0	0	6	833	221	34.703	89.342
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	1	-193	-116	1.211	27.099
Balance - other technical expenses/income								3.418
Total technical expenses								30.517

			Line of Business for: lif	insurance obligations			Line of business for: life		
	Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	Total
Premiums written									
Gross	0	0	0	0	0	0	72.206	73.206	145.412
Reinsurers' share	0	0	0	0	0	0	72.189	12.529	84.717
Net	0	0	0	0	0	0	17	60.677	60.694
Premiums earned									
Gross	0	0	0	0	0	0	72.206	65.720	137.926
Reinsurers' share	0	0	0	0	0	0	72.189	12.529	84.717
Net	0	0	0	0	0	0	17	53.191	53.208
Claims incurred									
Gross	0	0	0	0	0	0	45.761	26.936	72.696
Reinsurers' share	0	0	0	0	0	0	44.881	5.249	50.130
Net	0	0	0	0	0	0	879	21.687	22.567
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	-1.042	30.634	29.591
Balance - other technical expenses/income									55
Total technical expenses									29.646
Total amount of surrenders	0	0	0	0	0	0	0	0	0

	Home country: Non-life insurance and reinsurance obligations Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations							
		BM	CA	GR	ES	CH		
Premiums written (gross)								
Gross Written Premium (direct)	0	0	0	0	0	0	0	
Gross Written Premium (proportional reinsurance)	882	13.871	17.414	0	18.350	17.415	67.933	
Gross Written Premium (non-proportional reinsurance)	151.641	454	0	13.573	1.898	0	167.566	
Premiums earned (gross)								
Gross Earned Premium (direct)	0	0	0	0	0	0	0	
Gross Earned Premium (proportional reinsurance)	882	12.732	24.578	0	20.381	18.149	76.722	
Gross Earned Premium (non-proportional reinsurance)	138.296	344	0	11.829	1.808	0	152.276	
Claims incurred (gross)								
Claims incurred (direct)	0	0	0	0	0	0	0	
Claims incurred (proportional reinsurance)	267	1.414	28.305	0	13.040	-4.134	38.892	
Claims incurred (non-proportional reinsurance)	14.935	-416	0	61.168	180	-20	75.847	
Expenses incurred (gross)								
Gross Expenses Incurred (direct)	711	2.851	5.487	7.150	6.040	8.300	30.540	
Gross Expenses Incurred (proportional reinsurance)	0	0	0	0	0	0	0	
Gross Expenses Incurred (non-proportional reinsurance)	0	0	0	0	0	0	0	

	Home country: Life insurance and reinsurance obligations	Top 5 cour	Top 5 countries (by amount of gross premiums written): Life insurance and reinsurance obligations						
		BB	BM	BR	IE	ZA			
Gross Written Premium	84.904	37.682	1.540	3.365	2.970	6.551	137.011		
Gross Earned Premium	84.905	37.682	1.544	1.690	2.950	947	129.718		
Claims incurred	50.245	12.487	201	1.383	4.664	867	69.847		
Gross Expenses Incurred	27.691	27.930	2	157	5	0	55.786		

.12.01.02 - Life and Health SLT Technical Provisions

		Index-linked and unit-lin	ked insurance		Other life insurance			Annuities stemming		
	Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
Technical provisions calculated as a whole	0	(0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	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	-8.775	-8.775
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0		0	0		0	0	0	570	570
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0		0	0		0	0	0	-9.345	-9.345
Risk Margin	0	(0			0	3.879	3.879
Technical provisions - total	0	(0			0	-4.896	-4.896

	Health insurance (direct I	ousiness)		Annuities stemming			
		Contracts without options and guarantees	Contracts with options or guarantees	from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
Technical provisions calculated as a whole	0			0	0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for	0			0	0	0	
expected losses due to counterparty default associated to TP as a whole							
Technical provisions calculated as a sum of BE and RM							
Best Estimate							
Gross Best Estimate		0	0	0	187.452	187.452	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for		^			164,799	164,799	
expected losses due to counterparty default			U		104.755	104.755	
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		0	0	0	22.653	22.653	
Risk Margin	0			0	2.352	2.352	
Technical provisions - total	0			0	189.804	189.804	

S.17.01.02 - Non-life Technical Provisions €1

				Direct busines	s and accepted proportion	al reinsurance			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the									
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
associated to TP as a whole									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	-362	-1	-366	0	0	-68	-854	-97	0
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	_	0	-64	0
adjustment for expected losses due to counterparty default	0		Ü		0		Ů		•
Net Best Estimate of Premium Provisions	-362	-1	-366	0	0	-68	-854	-33	0
Claims provisions									
Gross	5.990	71	778	18.079	0	1	24.273	0	0
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	0	0	0	0	0
adjustment for expected losses due to counterparty default									
Net Best Estimate of Claims Provisions	5.990	71		18.079	0	1	24.273	0	0
Total Best estimate - gross	5.628	70		18.079	0	-67		-97	0
Total Best estimate - net	5.628	70		18.079	0	-67		-33	0
Risk margin	1	0	0	15	0	0	233	0	0
Technical provisions - total	5.629	70	412	18.094	0	-67	23.651	-97	0
	3.029	70	412	10.034	U	-07	23.031	-97	0
Recoverable from reinsurance contract/SPV and Finite Re after the	0	0	0	0	0	n	0	-64	0
adjustment for expected losses due to counterparty default - total		·		· ·	· ·			-04	Ů
Technical provisions minus recoverables from reinsurance/SPV and	5,629	70	412	18.094	0	-67	23.651	-33	0
Finite Re - total	3.023	70	412	10.034	· ·	-07	23.031	-55	0

	Direct business	and accepted proportion	al reinsurance		Accepted non-propo	ortional reinsurance		
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the								
adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
associated to TP as a whole								
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	-503	1.012	1.153	21.672	21.587
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	0	270	1.027	20.715	21,948
adjustment for expected losses due to counterparty default	-					-		
Net Best Estimate of Premium Provisions	0	0	0	-503	742	127	957	-361
Claims provisions								
Gross	0	0	0	694	47.260	5.366	166.461	268.973
Total recoverable from reinsurance/SPV and Finite Re after the	0	0	0	172	24.033	4.367	62.884	91,456
adjustment for expected losses due to counterparty default	-							
Net Best Estimate of Claims Provisions	0	0	0		23.227	999	103.577	177.517
Total Best estimate - gross	0	0	0		48.272	6.519	188.133	290.560
Total Best estimate - net	0	0	0	20	23.968	1.125	104.535	177.156
Risk margin	0	0	0	289	12.398	129	5.907	18.972
Technical provisions - total	0	0	0	481	60.670	6.648	194.040	309.532
Recoverable from reinsurance contract/SPV and Finite Re after the	0	0	0	172	24.304	5.394	83.598	113.404
adjustment for expected losses due to counterparty default - total	0	0	0	1/2	24.304	3.354	03.330	115.404
Technical provisions minus recoverables from reinsurance/SPV and	0	0	0	309	36.366	1.254	110.442	196.128
Finite Re - total								

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

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Gross	Claims	Paid	(non-cumulative)	

(absolute amo	unt)												
_						Development year						In Current year	Sum of years (cumulative)
Year	0	1	2	3	4	5	6	7	8	9	10 & +	iii cuireiit yeai	(cumulative)
rior												0 0	
1-9	0	0	0	0	0	0	0	0	0	0		0	
N-8	0	0	0	0	0	0	0	0	0			0	
N-7	0	0	0	0	0	0	0	0				0	
N-6	0	0	0	0	0	0	0					0	
N-5	0	0	0	0	0	0						0	
N-4	0	0	0	0	0							0	
N-3	0	0	0	0								0	
N-2	0	0	0									0	
N-1	0	0										0	
V	0											0	
	·										To	tal 0	

iross	undiscounted	Best	Estimate	Claims	Provision	ś

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

Underwriting year

Gross Claims Paid (non-cumulative)		Gross	Claims	Paid	(non-cumulative)	
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						Development year						In Current year	Sum of years
Year	0	1	2	3	4	5	6	7	8	9	10 & +	iii Cuireiic yeai	(cumulative)
Prior											8.612	8.612	
N-9	28	256	404	11	3	3	0	0	189	-189		-189	705
N-8	3.403	10.222	397	148	17	3	1	1	10.032			10.032	24.225
N-7	69.414	93.935	10.566	146	1.728	653	190	959				959	177.591
N-6	1.855	23.482	4.351	1.331	741	780	433		_			433	32.972
N-5	39.932	22.124	12.416	1.451	1.242	1.107						1.107	78.273
N-4	581	12.653	5.987	3.840	1.306							1.306	24.367
N-3	3.357	20.539	28.551	7.758								7.758	60.205
N-2	4.857	56.357	20.091									20.091	81.305
N-1	87.925	51.007										51.007	138.932
N	42.800											42.800	42.800
											Tota	143.915	661.376

Gross undiscounted		

(absolute am	iount)											
						Development year						Year end
Year	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior											52.126	44.238
N-9	2.993	321	1.041	980	1.295	20	242	1.130	793	253		191
N-8	17.267	2.192	1.499	11.003	10.710	16.908	17.244	10.280	42			33
N-7	105.866	21.859	6.907	4.679	2.014	3.714	4.097	2.723				2.651
N-6	68.164	29.697	9.145	5.572	4.389	3.121	1.271					1.220
N-5	47.987	24.017	10.511	7.133	6.557	6.683						6.451
N-4	36.568	23.473	10.222	5.457	5.998							5.773
N-3	51.176	48.324	26.706	17.309								18.751
N-2	55.715	44.811	28.852									28.129
N-1	93.477	56.020										53.932
N	91.885											101.614
											Total	262.983

S.23.01.01 - 0wn funds €1.000

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	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	
Surplus funds	0	0			
Preference shares	0		0	0	
Share premium account related to preference shares	0		0	0	
Reconciliation reserve	169.239	169.239			
Subordinated liabilities	0		0	0	
An amount equal to the value of net deferred tax assets	0				
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be					
classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified					
as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	309.259	309.259	0	0	
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,					
callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	-
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Other ancillary own funds	0			0	-
Total ancillary own funds	0			0	
	-				
Available and eligible own funds					
Total available own funds to meet the SCR	309.259	309.259	0	0	-
Total available own funds to meet the MCR	309.259	309,259	0	0	
Total eligible own funds to meet the SCR	309.259	309.259	0	0	
Total eligible own funds to meet the MCR	309.259	309.259	0	0	
Total cagain of minutes to meet the men				- 1000	
SCR	167.830				
MCR	41.958				
Ratio of Eligible own funds to SCR	184%				
Ratio of Eligible own funds to MCR	737%				
TRACO LEGISLE ON TRACE OF THE CO	73770				
Reconciliation reserve					
Excess of assets over liabilities	309.259				
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	140.019				
Reconciliation reserve	169.239				
NECONCHIBRION (ESCIVE	103.239				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	38.635				
Expected profits included in future premiums (EPIFP) - Non- life business	10.938				
Total Expected profits included in future premiums (EPIFP)	49.572				

S.25.05.21.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-319.499	-125.734		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	105.107	97.723		
Market & Credit risk - diversified	76.891	74.499		
Credit event risk not covered in market & credit risk	16.063	0		
Credit event risk not covered in market & credit risk - diversified	15.938	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	302.184	140.347	None	
Total Net Non-life underwriting risk - diversified	166.248	76.808		
Total Life & Health underwriting risk	52.557	0	None	
Total Life & Health underwriting risk - diversified	45.692	0		
Total Operational risk	11.419	0		
Total Operational risk - diversified	11.419	0		
Other risk	0	0		

S.25.05.21.02

Calculation of Solvency Capital Requirement

,	
Total undiversified components	316.188
Diversification	-148.358
Adjustment due to RFF/MAP nSCR aggregation	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement, excluding capital add-ons	167.830
Capital add-ons already set	0
of which, capital add-ons already set - Article 37 (1) Type a	0
of which, capital add-ons already set - Article 37 (1) Type b	0
of which, capital add-ons already set - Article 37 (1) Type c	0
of which, capital add-ons already set - Article 37 (1) Type d	0
Solvency capital requirement	167.830
Other information on SCR	0
Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the loss absorbing capacity for deferred taxes	-58.356
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	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0
Method used to calculate the adjustment due to RFF nSCR aggregation Net future discretionary benefits	0
iver future discretionary benefits	0

S.25.05.21.03

Approach to tax rate

Approach based on average tax rate	Approach not based on average tax rate
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S.25.05.21.04

Calculation of loss absorbing capacity of deferred taxes

Amount/estimate of LAC DT	-58.356
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	-1.554
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	-45.959
Amount/estimate of LAC DT justified by carry back, current year	-10.843
Amount/estimate of LAC DT justified by carry back, future years	0
Amount/estimate of Maximum LAC DT	-58.356

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	38.630		
		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		5.628	7.595
Income protection insurance and proportional reinsurance		70	0
Workers' compensation insurance and proportional reinsurance		412	669
Motor vehicle liability insurance and proportional reinsurance		18.079	13.245
Other motor insurance and proportional reinsurance		0	2.337
Marine, aviation and transport insurance and proportional reinsurance		0	138
Fire and other damage to property insurance and proportional reinsurance		23.418	9.015
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		20	3
Non-proportional casualty reinsurance		23.968	1.434
Non-proportional marine, aviation and transport reinsurance		1.125	284
Non-proportional property reinsurance		104.535	48.198

Linear formula component for life insurance and reinsurance obligations

	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	13.308	

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Overall MCR calculation	Overall	MCR (calculation	
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Total capital at risk for all life (re)insurance obligations

MCR_L Result

Linear MCR	38.910
SCR	167.830
MCR cap	75.524
MCR floor	41.958
Combined MCR	41.958
Absolute floor of the MCR	3.900
Minimum Capital Requirement	41.958

0