



Public Disclosure Quantitative
Reporting Templates

2023

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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

2023

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

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: 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	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	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	24.508	218	0	13.220	6.912	12.550	349.888	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	0
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	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	13.987	528	0	3.498	4.829	11.141	974.474	13.214	0
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-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	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 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	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	135.617
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

	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	0			0	
Share premium account related to ordinary share capital	10.590.446	10.590.446		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Non-available subordinated mutual member accounts to be deducted at group level	0		0	0	0
Surplus funds	0	0			
Non-available surplus funds to be deducted at group level	0	0			
Preference shares	0		0	0	0
Non-available preference shares to be deducted at group level	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	-4.478.425	-4.478.425			
Subordinated liabilities	1.747.832		455.754	1.292.078	0
Non-available subordinated liabilities to be deducted at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	865.925				865.925
The amount equal to the value of net deferred tax assets not available to be deducted at the group level	5.788				5.788
Other items approved by supervisory authority as basic own funds not specified above	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	0
Minority interests	0	0	0	0	0
Non-available minority interests to be deducted at group level	1.722	1.722	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				
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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	0
Total of non-available own fund items to be deducted	0	0	0	0	0
Total of non-available own fund items	7.510	1.722	0	0	5.788
Total deductions	944.171	938.383	0	0	5.788
Total basic own funds after deductions	8.192.428	5.584.458	455.754	1.292.078	860.137

Ancillary own funds

Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Non available ancillary own funds to be deducted at group level	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0

Own funds of other financial sectors

Credit institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	857.781	857.781	0	0	
Institutions for occupational retirement provision	53.378	53.378	0	0	
Non regulated undertakings carrying out financial activities	0	0	0	0	
Total 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	0	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0

Available and eligible own funds

Total available own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	8.192.428	5.584.458	455.754	1.292.078	860.137
Total available own funds to meet the minimum consolidated group SCR	7.332.291	5.584.458	455.754	1.292.078	
Total eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	7.936.999	5.584.458	455.754	1.292.078	604.708
Total 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)	8.848.158	6.495.617	455.754	1.292.078	604.708
Total Group SCR	4.839.967				
Ratio of Total Eligible own funds to Total group SCR - ratio including other financial sectors and the undertakings included via D&A	183%				

Reconciliation reserve

Excess of assets over liabilities	8.243.724
Own shares (held directly and indirectly)	700.405
Foreseeable dividends, distributions and charges	112.914
Other basic own fund items	11.867.192
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0
Other non available own funds	41.638
Reconciliation reserve	-4.478.425

Expected profits

Expected profits included in future premiums (EPIFP) - Life business	906.826
Expected profits included in future premiums (EPIFP) - Non- life business	372.379
Total Expected profits included in future premiums (EPIFP)	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		

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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 financial institutions, alternative investment funds managers, UCITS management companies	762.640
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	24.139
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated 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 for undertakings included via D&A method	0
Total group solvency capital requirement	4.839.967

Achmea Pensioen- en Levensverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2023

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

Liabilities	Solvency II value
Technical provisions – non-life	0
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - life (excluding index-linked and unit-linked)	26.849.564
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)	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	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
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		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
Premiums written									
Gross	0	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	915	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

	Insurance with profit participation	Index-linked and unit-linked insurance			Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, Incl. Unit-Linked)
			Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0			0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0			0			0	0	0
Technical provisions calculated as a sum of BE and RM										
Best Estimate										
Gross Best Estimate	9.746.402		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	33.564			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 business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		Contracts without options and guarantees	Contracts with options or guarantees		
Technical provisions calculated as a whole	0			0	0
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
Technical provisions calculated as a sum of BE and RM					
Best Estimate					
Gross Best Estimate		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
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		0	0	0	0
Risk Margin	0			0	0
Technical provisions - total	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 Capital Requirement	663.676	0	0	128.635	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	455	455		0	
Share premium account related to ordinary share capital	1.835.896	1.835.896		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	556.458	556.458			
Subordinated liabilities	0		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 as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	3.042.415	2.392.810	0	0	649.605
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	3.042.415	2.392.810	0	0	649.605
Total available own funds to meet the MCR	2.392.810	2.392.810	0	0	
Total eligible own funds to meet the SCR	2.614.035	2.392.810	0	0	221.225
Total eligible own funds to meet the MCR	2.392.810	2.392.810	0	0	
SCR					
SCR	1.474.835				
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	0				
Reconciliation reserve	556.458				
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
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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
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	0	0
Income protection insurance and proportional reinsurance	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
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	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
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Achmea Schade- verzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2023

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

Liabilities	Solvency II value
Technical provisions – non-life	3.452.125
Technical provisions – non-life (excluding health)	3.193.519
TP calculated as a whole	0
Best Estimate	3.081.023
Risk margin	112.496
Technical provisions - health (similar to non-life)	258.605
TP calculated as a whole	0
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	0
Best Estimate	1.841.728
Risk margin	141.083
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	49.691
Pension benefit obligations	0
Deposits from reinsurers	311
Deferred tax liabilities	1.813
Derivatives	12.548
Debts owed to credit institutions	0
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	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
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: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	0	351.386	0	875.754	569.534	40.175	1.086.137	320.591	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	22.437	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	491	0	7.465	17.462	1.692	114.486	5.778	0
Net	0	350.895	0	868.289	552.073	38.483	994.088	314.813	0
Premiums earned									
Gross - Direct Business	0	351.188	0	870.302	560.383	40.561	1.075.026	318.627	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	22.437	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	486	0	7.819	18.290	1.703	104.445	5.325	0
Net	0	350.702	0	862.482	542.093	38.858	993.018	313.302	0
Claims incurred									
Gross - Direct Business	0	220.268	0	769.175	354.833	17.694	556.423	216.781	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	16.881	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	13	0	-9.285	131	5.102	22.820	1.412	0
Net	0	220.255	0	778.460	354.702	12.592	550.483	215.369	0
Expenses incurred	0	101.332	0	263.836	180.570	13.389	347.630	119.885	0
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	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 insurance obligations						Line of business for: life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
Premiums written									
Gross	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

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

Health insurance (direct business)				Annuities stemming from non-life insurance contracts and relating to health insurance obligations			
		Contracts without options and guarantees	Contracts with options or guarantees		Health reinsurance (reinsurance accepted)	Total (Health similar to Life insurance)	
Technical provisions calculated as a whole	0			0	0	0	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0			0	0	0	
Technical provisions calculated as a sum of BE and RM							
Best Estimate		1.854.114	0	0	-12.386	1.841.728	
Gross Best Estimate							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		294.314	0	0	0	294.314	
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	1.697.025			0	-9.214	1.687.811	

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	0	-6.382	0	119.154	36.356	-207	26.485	2.764	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	20	0	-43	256	-9	-153	-473	0
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 adjustment for expected losses due to counterparty default	0	352	0	27.709	2.460	4.785	30.868	6.161	0
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 Finite Re - total	0	258.233	0	1.830.025	80.849	13.922	413.999	673.378	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	6.635	8.474	0	0	0	0	0	193.278
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	-402
Net Best Estimate of Premium Provisions	6.635	8.474	0	0	0	0	0	193.680
Claims provisions								
Gross	84.017	7.589	0	0	0	0	0	3.141.812
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	72.334
Net Best Estimate of Claims Provisions	84.017	7.589	0	0	0	0	0	3.069.478
Total Best estimate - gross	90.651	16.063	0	0	0	0	0	3.335.090
Total Best estimate - net	90.651	16.063	0	0	0	0	0	3.263.158
Risk margin	2.265	805	0	0	0	0	0	117.034
Technical provisions - total	92.916	16.869	0	0	0	0	0	3.452.125
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	71.932
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	92.916	16.869	0	0	0	0	0	3.380.192

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9		
Prior											59.116	
N-9	886.943	405.566	114.484	58.912	41.686	36.831	29.771	20.618	19.554	17.122	59.116	1.631.487
N-8	939.408	416.445	101.701	73.679	47.483	33.774	30.526	23.537	37.328		37.328	1.703.880
N-7	1.057.344	421.867	119.138	73.580	51.118	42.169	39.455	35.030				1.839.701
N-6	929.728	419.805	103.260	65.358	48.703	42.206	37.999					1.647.060
N-5	1.078.030	435.452	132.482	69.821	54.506	45.966						1.816.257
N-4	1.015.964	437.320	133.033	72.332	54.785							1.713.434
N-3	953.977	424.309	127.634	72.577								1.578.497
N-2	932.151	424.925	139.784									1.496.859
N-1	1.036.792	562.907										1.599.699
N	1.066.950										1.066.950	1.066.950
Total											2.129.565	16.093.824

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)	Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9		
Prior											229.419	
N-9	0	0	276.202	214.406	169.624	128.940	101.091	113.234	95.816	69.830	61.797	1.631.487
N-8	0	373.374	291.492	240.299	191.367	176.049	161.406	147.498	80.482		71.222	1.703.880
N-7	886.899	432.705	290.271	234.023	202.139	194.633	174.495	127.120			113.173	1.839.701
N-6	903.064	434.975	300.426	233.106	217.217	186.801	129.524				115.138	1.647.060
N-5	888.931	429.104	312.028	275.312	232.397	173.842					155.059	1.816.257
N-4	919.157	462.555	363.645	299.826	221.138						198.501	1.713.434
N-3	927.928	455.743	323.463	239.081							216.260	1.578.497
N-2	951.500	456.533	321.567								293.225	1.496.859
N-1	1.125.334	620.750									572.043	1.599.699
N	1.181.200										1.115.973	1.066.950
Total											3.141.812	16.093.824

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)	Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9		
Prior											0	
N-9	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0
Total											0	0

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	5.434.935	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

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

S.25.05.21.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency 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
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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	607.753
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	0	0
Income protection insurance and proportional reinsurance	253.695	351.053
Workers' compensation insurance and proportional reinsurance	0	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	398.686	1.004.316
General liability insurance and proportional reinsurance	651.232	315.275
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	90.651	188.563
Assistance and proportional reinsurance	16.063	147.548
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	61.626
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	0	
Obligations with profit participation - future discretionary benefits	0	
Index-linked and unit-linked insurance obligations	0	
Other life (re)insurance and health (re)insurance obligations	1.547.414	
Total capital at risk for all life (re)insurance obligations		41.614.399

Overall MCR calculation

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

Achmea Zorgverzeke- ringen N.V. (consolidated)

Public Disclosure Quantitative Reporting Templates

2023

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	5.027.436
Property (other than for own use)	0
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	0
Loans and mortgages	2.753
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	2.753
Reinsurance recoverables from:	0
Non-life and health similar to non-life	0
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	0
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	2.078.108
Reinsurance receivables	0
Receivables (trade, not insurance)	1.070.705
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	371.869
Any other assets, not elsewhere shown	5.124
Total assets	8.555.995

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

	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	15.571.372	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.186	0	0	0	0	0	0	0	0
Net	15.570.187	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	15.571.398	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.186	0	0	0	0	0	0	0	0
Net	15.570.212	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	15.112.675	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	210	0	0	0	0	0	0	0	0
Net	15.112.465	0	0	0	0	0	0	0	0
Expenses incurred	411.975	0	0	0	0	0	0	0	0
Balance - other technical expenses/income									
Total technical expenses									

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction					
Ordinary share capital (gross of own shares)	59.621	59.621		0	
Non-available called but not paid in ordinary share capital to be deducted at group level	0			0	
Share premium account related to ordinary share capital	672.503	672.503		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Non-available subordinated mutual member accounts to be deducted at group level	0		0	0	0
Surplus funds	0	0			
Non-available surplus funds to be deducted at group level	0	0			
Preference shares	0		0	0	0
Non-available preference shares to be deducted at group level	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	3.239.523	3.239.523			
Subordinated liabilities	0		0	0	0
Non-available subordinated liabilities to be deducted at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
The amount equal to the value of net deferred tax assets not available to be deducted at the group level	0				0
Other items approved by supervisory authority as basic own funds not specified above	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	0
Minority interests	0	0	0	0	0
Non-available minority interests to be deducted at group level	0	0	0	0	0

Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds

Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	13.602	13.602			
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Deductions

Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	0	0	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	0	0	0	0	0
Deduction for participations included via Deduction and Aggregation method (D&A) when a combination of methods are used	0	0	0	0	0
Total of non-available own fund items to be deducted	0	0	0	0	0
Total basic own funds after deductions	3.958.045	3.958.045	0	0	0

Ancillary own funds

Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Non available ancillary own funds to be deducted at group level	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0

Own funds of other financial sectors

Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	0	0	0	0	
Institutions for occupational retirement provision	0	0	0	0	
Non regulated undertakings carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	0	0	0	0	

Own funds when using the D&A, exclusively or in combination with method 1

Own funds aggregated when using the D&A and combination of method	0	0	0	0	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0

Available and eligible own funds

Total available own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	3.958.045	3.958.045	0	0	0
Total available own funds to meet the minimum consolidated group SCR	3.958.045	3.958.045	0	0	
Total eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	3.958.045	3.958.045	0	0	0
Total eligible own funds to meet the minimum consolidated group SCR	3.958.045	3.958.045	0	0	
Minimum consolidated Group SCR (Article 230)	926.550				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	427,18%				
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)	3.958.045	3.958.045	0	0	0
Total Group SCR	2.445.417				
Ratio of Total Eligible own funds to Total group SCR - ratio including other financial sectors and the undertakings included via D&A	161,86%				

Reconciliation reserve

Excess of assets over liabilities	€ 3.971.647,36
Own shares (held directly and indirectly)	0
Foreseeable dividends, distributions and charges	0
Other basic own fund items	732.124
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0
Other non available own funds	0
Reconciliation reserve	3.239.523

Expected profits

Expected profits included in future premiums (EPIFP) - Life business	0
Expected profits included in future premiums (EPIFP) - Non- life business	224.654
Total Expected profits included in future premiums (EPIFP)	224.654

	Gross solvency capital requirement	USP	Simplifications
Market risk	322.798		
Counterparty default risk	88.494		
Life underwriting risk	0	None	
Health underwriting risk	1.837.915	None	
Non-life underwriting risk	0	None	
Diversification	-278.876		
Intangible asset risk	0		
Basic Solvency Capital Requirement	1.970.331		
Calculation of Solvency Capital Requirement			
Operational risk	471.250		
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 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		
Information on other entities			
Capital requirement for other financial sectors (Non-insurance capital requirements)	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	0		
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated undertakings carrying out financial activities	0		
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		
Overall SCR	2.445.417		
SCR for undertakings included via D&A method	0		
Total group solvency capital requirement	2.445.417		
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	0		
Total amount of Notional Solvency Capital Requirement for remaining part	0		
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	0		
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0		
Diversification effects due to RFF nSCR aggregation for article 304	0		
Minimum consolidated group solvency capital requirement	926.550		

								Criteria of influence					Inclusion in the scope of application		Group sphere 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	724500HKKZQVQ9G008	LEI	Achmea Zorgverzekerings N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandse Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	724500ZJ20BQCV1384	LEI	Zilveren Kruis Zorgverzekerings N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandse Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	724500N120B1V10062	LEI	Intersport Zorgverzekerings N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandse Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	AD3NLT3100	Specific code	Zilveren Kruis Zorgtoelating N.V.	Other	NV	Non-mutual	Other	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Adjusted equity method
NL	724500ZJ6LAWKWH790	LEI	Stichting Achmea Zorgverzekerings Beteiligungen	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	Non-mutual	Other	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	724500NMBMCAQ301478	LEI	FETZ Zorgverzekeringen N.V.	Non-Life undertakings	FETZ Zorgverzekeringen N.V.	Non-mutual	De Nederlandse Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	724500G6NLSFVXN2876	LEI	De Friesland Zorgverzekeraar N.V.	Non-Life undertakings	NV	Non-mutual	De Nederlandse Bank	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation
NL	DFPZNL72400	Specific code	De Friesland Participatiefonds	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Foundation	Non-mutual	Other	100%	100%	100%		Dominant	100%	Included in the scope		Method 1: Full consolidation

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Assets	Solvency II value
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	3.967.490
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

Liabilities	Solvency II value
Technical provisions – non-life	126.437
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)	126.437
TP calculated as a whole	0
Best Estimate	111.983
Risk margin	14.454
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	443
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	1.412
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	0
Reinsurance payables	0
Payables (trade, not insurance)	3.730
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	17.400
Total liabilities	149.422
Excess of assets over liabilities	3.971.647

	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	1.197.515	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.197.515	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.197.541	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	1.197.541	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	972.861	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	972.861	0	0	0	0	0	0	0	0
Expenses incurred	137.811	0	0	0	0	0	0	0	0
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								1.197.515
Gross - Direct Business	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	1.197.515
Premiums earned								1.197.541
Gross - Direct Business	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	1.197.541
Claims incurred								972.861
Gross - Direct Business	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	972.861
Expenses incurred	0	0	0	0	0	0	0	137.811
Balance - other technical expenses/income								-612
Total technical expenses								137.199

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

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	54.073
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	54.073
Claims provisions								
Gross	0	0	0	0	0	0	0	57.910
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	57.910
Total Best estimate - gross	0	0	0	0	0	0	0	111.983
Total Best estimate - net	0	0	0	0	0	0	0	111.983
Risk margin	0	0	0	0	0	0	0	14.454
Technical provisions - total	0	0	0	0	0	0	0	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

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior											-507	-507
N-9	1.037.271	99.824	4.973	578	-102	-138	-157	-1	0	0		1.142.247
N-8	1.104.048	89.543	3.267	2.964	-751	41	42	-174	-1			1.199.079
N-7	1.027.861	78.729	1.840	1.169	143	18	-12	0				1.109.748
N-6	1.043.641	70.551	2.488	405	379	-43	180					1.117.602
N-5	1.013.681	72.383	1.753	1.156	109	-6						1.089.076
N-4	951.869	62.334	349	106	52							1.014.710
N-3	865.460	54.324	1.894	-704								920.974
N-2	876.096	50.443	-324									926.818
N-1	894.635	57.036										951.671
N	918.383											918.383
Total											974.107	10.390.308

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end	
	0	1	2	3	4	5	6	7	8	9	10 & +	(discounted data)
Prior											0	0
N-9	98.688	3.216	1.219	84	0	0	0	0	0	0	0	0
N-8	93.673	5.198	2.844	1.261	0	0	0	0	0	0	0	0
N-7	100.973	5.846	94	157	0	0	0	0	0	0	0	0
N-6	95.621	5.065	405	0	0	0	0	0	0	0	0	0
N-5	79.165	1.386	178	111	0	0	0	0	0	0	0	0
N-4	70.956	876	153	53	0	0	0	0	0	0	0	0
N-3	44.602	423	321	0	0	0	0	0	0	0	0	0
N-2	56.855	655	376	0	0	0	0	0	0	0	0	363
N-1	55.602	878	0	0	0	0	0	0	0	0	0	855
N	57.312	0	0	0	0	0	0	0	0	0	0	56.692
												Total 57.910

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end	
	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	0
N-8	0	0	0	0	0	0	0	0	0	0		0
N-7	0	0	0	0	0	0	0	0	0			0
N-6	0	0	0	0	0	0	0	0				0
N-5	0	0	0	0	0	0						0
N-4	0	0	0	0	0							0
N-3	0	0	0	0								0
N-2	0	0	0									0
N-1	0	0										0
N	0											0
											Total	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	59.621	59.621		0	
Share premium account related to ordinary share capital	672.503	672.503		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	3.239.523	3.239.523			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	14.134				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	3.957.513	3.957.513	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	3.957.513	3.957.513	0	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	0
Total eligible own funds to meet the MCR	3.957.513	3.957.513	0	0	
SCR					
SCR	890.033				
MCR	222.508				
Ratio of Eligible own funds to SCR	445%				
Ratio of Eligible own funds to MCR	1779%				
Reconciliation reserve					
Excess of assets over liabilities	3.971.647				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	732.124				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	3.239.523				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	80.936				
Total Expected profits included in future premiums (EPIFP)	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		

Calculation of Solvency Capital Requirement

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

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	61.546
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	111.983	1.197.515
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

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

Overall MCR calculation

Linear MCR	61.546
SCR	890.033
MCR cap	400.515
MCR floor	222.508
Combined MCR	222.508
Absolute floor of the MCR	2.700
Minimum Capital Requirement	222.508

Interpolis

Zorgverzekeringen N.V.

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

Liabilities	Solvency II value
Technical provisions – non-life	153.104
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)	153.104
TP calculated as a whole	0
Best Estimate	147.324
Risk margin	5.780
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	217
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	13.622
Reinsurance payables	0
Payables (trade, not insurance)	14.679
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	1.563
Total liabilities	183.185
Excess of assets over liabilities	154.133

	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
Premiums written								Credit and suretyship insurance
Gross - Direct Business	608.297	0		0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0		0	0	0	0	0
Gross - Non-proportional reinsurance accepted	60	0		0	0	0	0	0
Reinsurers' share	608.237	0		0	0	0	0	0
Net								
Premiums earned								
Gross - Direct Business	608.297	0		0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0		0	0	0	0	0
Gross - Non-proportional reinsurance accepted	60	0		0	0	0	0	0
Reinsurers' share	608.237	0		0	0	0	0	0
Net								
Claims incurred								
Gross - Direct Business	576.360	0		0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0		0	0	0	0	0
Gross - Non-proportional reinsurance accepted	226	0		0	0	0	0	0
Reinsurers' share	576.586	0		0	0	0	0	0
Net	14.905	0		0	0	0	0	0
Expenses incurred								
Balance - other technical expenses/income								
Total technical expenses								

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0		0				608.297
Gross - Proportional reinsurance accepted	0	0		0				0
Gross - Non-proportional reinsurance accepted				0	0	0	0	60
Reinsurers' share	0	0		0	0	0	0	608.237
Net								
Premiums earned								
Gross - Direct Business	0	0		0				608.297
Gross - Proportional reinsurance accepted	0	0		0				0
Gross - Non-proportional reinsurance accepted				0	0	0	0	60
Reinsurers' share	0	0		0	0	0	0	608.237
Net								
Claims incurred								
Gross - Direct Business	0	0		0				576.360
Gross - Proportional reinsurance accepted	0	0		0				0
Gross - Non-proportional reinsurance accepted				0	0	0	0	226
Reinsurers' share	0	0		0	0	0	0	576.586
Net	0	0		0	0	0	0	14.905
Expenses incurred								
Balance - other technical expenses/income								-57
Total technical expenses								14.848

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

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

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)												In Current year	Sum of years (cumulative)
(absolute amount)													
Year	Development year											In Current year	Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9	10 & +		
Prior												0	0
N-9	223.016	126.020	-15.200	12.500	173	-50	45				0	0	346.504
N-8	251.943	111.589	-9.481	1.480	1.269	32	0		0		0	0	356.832
N-7	289.160	109.864	2.388	1.320	168	6	0		0		0	0	402.908
N-6	302.117	132.854	2.831	402	-21	0	0					0	438.183
N-5	331.234	114.487	2.604	500	349	0						0	449.174
N-4	343.816	116.311	4.924	-347	336							336	465.040
N-3	371.505	115.205	7.719	-2.032								-2.032	492.407
N-2	370.379	116.714	12.131									12.131	499.224
N-1	426.772	113.159										113.159	539.931
N	463.553											463.553	463.553
Total												587.147	4.453.755

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

Underwriting year

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

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	58.200	58.200		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	95.888	95.888			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	154.133	154.133	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	154.133	154.133	0	0	0
Total 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	0
Total eligible own funds to meet the MCR	154.133	154.133	0	0	
SCR	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				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	58.245				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	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				
Total Expected profits included in future premiums (EPIFP)	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		
Intangible asset risk	0		
Basic Solvency Capital Requirement	69.372		

Calculation of Solvency Capital Requirement

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

Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirement for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0
Diversification effects due to RFF nSCR aggregation for article 304	0

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	35.317
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	147.324	604.095
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

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

Overall MCR calculation

Linear MCR	35.317
SCR	87.497
MCR cap	39.374
MCR floor	21.874
Combined MCR	35.317
Absolute floor of the MCR	2.700

Minimum Capital Requirement	35.317
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Zilveren Kruis
Zorgverzekeringen N.V.
Public Disclosure Quantitative Reporting Templates

2023

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

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

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								11.109.068
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	883
Net	0	0	0	0	0	0	0	11.108.185
Premiums earned								11.109.068
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	883
Net	0	0	0	0	0	0	0	11.108.185
Claims incurred								10.941.150
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	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

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

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

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)												In Current year	Sum of years (cumulative)
(absolute amount)													
Development year													
Year	0	1	2	3	4	5	6	7	8	9	10 & +		
Prior												0	0
N-9	5.611.783	3.269.621	-75.887	251.893	9.519	0	1.113	0	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	0	0	9.263.675
N-7	6.622.023	2.695.865	6.952	89.256	8.932	503	0	0	0	0	0	0	9.423.531
N-6	6.780.872	2.886.152	71.126	10.463	1.244	0	0	0	0	0	0	0	9.749.858
N-5	7.333.081	2.492.975	106.982	27.039	1.898	0	0	0	0	0	0	0	9.961.975
N-4	7.293.353	2.495.556	135.286	7.484	708	0	0	0	0	0	0	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
Total												11.346.173	96.689.678

Gross undiscounted Best Estimate Claims Provisions												
(absolute amount)												
Year	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Prior											0	0
N-9	3.335.766	142.354	135.700	9.122	0	0	0	0	0	0	0	0
N-8	3.438.112	306.865	114.270	14.669	0	0	0	0	0	0	0	0
N-7	2.909.535	110.680	51.265	7.038	0	0	0	0	0	0	0	0
N-6	3.117.761	98.295	16.053	7.691	0	0	0	0	0	0	0	0
N-5	2.799.516	98.835	2.477	1.888	0	0	0	0	0	0	0	0
N-4	2.710.257	99.950	-8.177	900	0	0	0	0	0	0	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
											Total	2.523.451

Underwriting year

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

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	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	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	256.036	256.036			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	2.191.545	2.191.545	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	2.191.545	2.191.545	0	0	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	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					
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				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	62.719				
Total Expected profits included in future premiums (EPIFP)	62.719				

	Gross solvency capital requirement	USP	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
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	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	0
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	0	
Obligations with profit participation - future discretionary benefits	0	
Index-linked and unit-linked insurance obligations	0	
Other life (re)insurance and health (re)insurance obligations	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

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Public Disclosure Quantitative Reporting Templates

2023

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)	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	0
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

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

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					1.028.820
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

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

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

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior											0	0
N-9	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	0	552.714
N-7	425.087	186.790	10.424	816	10	44	0	0	0	0	0	623.171
N-6	410.817	219.500	10.779	-1.276	209	0	0	0	0	0	0	640.028
N-5	436.895	174.093	5.033	-1.173	162	0	0	0	0	0	0	615.011
N-4	436.835	175.254	6.125	1.126	194	0	0	0	0	0	0	619.534
N-3	437.666	146.347	14.456	-1.865	0	0	0	0	0	0	0	596.604
N-2	390.287	139.727	15.112	0	0	0	0	0	0	0	0	545.126
N-1	650.984	205.745	0	0	0	0	0	0	0	0	0	856.729
N	806.823	0	0	0	0	0	0	0	0	0	0	806.823
Total											1.026.009	6.357.708

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)	Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior											0	0
N-9	197.794	16.171	-2.232	39	0	0	0	0	0	0	0	0
N-8	204.892	18.666	29	737	0	0	0	0	0	0	0	0
N-7	205.781	8.586	66	216	0	0	0	0	0	0	0	0
N-6	215.250	9.642	158	1.018	0	0	0	0	0	0	0	0
N-5	179.858	-465	465	164	0	0	0	0	0	0	0	0
N-4	171.256	4.820	1.152	240	0	0	0	0	0	0	0	0
N-3	140.835	-8.788	-14.506	-14.754	0	0	0	0	0	0	0	-14.762
N-2	135.524	1.403	-6.392	0	0	0	0	0	0	0	0	-6.426
N-1	213.665	88	0	0	0	0	0	0	0	0	0	1
N	200.135	0	0	0	0	0	0	0	0	0	0	197.772
Total												176.586

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

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

Calculation of Solvency Capital Requirement

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 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
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	289.801	1.021.692
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

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

Overall MCR calculation

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
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De Friesland Zorgverzekeraar N.V.

Public Disclosure Quantitative Reporting Templates

2023

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)	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

Liabilities	Solvency II value
Technical provisions – non-life	414.001
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)	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)	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	667
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	34.958
Reinsurance payables	0
Payables (trade, not insurance)	44.074
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
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: 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	1.627.672	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	140	0	0	0	0	0	0	0	0
Net	1.627.531	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.627.672	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	140	0	0	0	0	0	0	0	0
Net	1.627.531	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	1.604.024	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-1.385	0	0	0	0	0	0	0	0
Net	1.605.409	0	0	0	0	0	0	0	0
Expenses incurred	30.139	0	0	0	0	0	0	0	0
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								1.627.672
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	140
Net	0	0	0	0	0	0	0	1.627.531
Premiums earned								1.627.672
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	140
Net	0	0	0	0	0	0	0	1.627.531
Claims incurred								1.604.024
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	-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

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

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

Total Non-Life Business

Accident year

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

Gross undiscounted Best Estimate Claims Provisions												Year end (discounted data)
(absolute amount)												
Year	Development year											Year end (discounted data)
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior												0
N-9	440.458	35.485	12.285	4.739	0	0	0	0	0	0	0	0
N-8	454.705	39.255	9.741	2.604	0	0	0	0	0	0	0	0
N-7	427.896	29.191	10.917	3.107	0	0	0	0	0	0	0	0
N-6	427.280	33.415	81	1.431	0	0	0	0	0	0	0	0
N-5	398.807	8.655	-1.459	494	0	0	0	0	0	0	0	0
N-4	347.720	4.975	-282	262	0	0	0	0	0	0	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
												326.364
												Total

Underwriting year

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

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	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	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	256.109	256.109			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	19.382				
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	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	342.157	342.157	0	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	0
Total eligible own funds to meet the MCR	342.157	342.157	0	0	
SCR					
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				
Total Expected profits included in future premiums (EPIFP)	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

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	96.339
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	397.108	1.652.656
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

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

Overall MCR 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
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N.V. Hagelunie

Public Disclosure Quantitative Reporting Templates

2023

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)	216.239
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	25.472
Equities - listed	25.472
Equities - unlisted	0
Bonds	165.422
Government Bonds	68.680
Corporate Bonds	96.741
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	20.109
Derivatives	400
Deposits other than cash equivalents	0
Other investments	4.836
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:	27.974
Non-Life and Health similar to Non-Life	27.974
Non-Life excluding Health	27.974
Health similar to Non-Life	0
Life and Health similar to Life, excluding Health and Index-Linked and Unit-Linked	0
Health similar to Life	0
Life excluding Health and Index-Linked and Unit-Linked	0
Life Index-Linked and Unit-Linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	4.849
Reinsurance receivables	7.257
Receivables (trade, not insurance)	731
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	28.008
Any other assets, not elsewhere shown	5.382
Total Assets	290.441

Liabilities	Solvency II value
Technical Provisions – Non-Life	78.085
Technical Provisions – Non-Life (excluding Health)	78.085
TP calculated as a whole	0
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
Excess of assets over liabilities	166.983

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	0	0	0	0	0	0	133.308	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	320	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	56.256	0	0
Net	0	0	0	0	0	0	77.372	0	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	129.807	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	288	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	52.129	0	0
Net	0	0	0	0	0	0	77.966	0	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	43.652	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	14.080	0	0
Net	0	0	0	0	0	0	29.572	0	0
Expenses incurred	0	0	0	0	0	0	28.926	0	0
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					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 countries (by amount of gross premiums 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

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical Provisions calculated as a sum of BE and RM									
Best Estimate									
Premium provisions									
Gross	0	0	0	0	0	0	34.156	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	5.941	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	28.215	0	0
Claims provisions									
Gross	0	0	0	0	0	0	39.717	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	22.034	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	17.684	0	0
Total Best Estimate - gross	0	0	0	0	0	0	73.873	0	0
Total Best Estimate - net	0	0	0	0	0	0	45.899	0	0
Risk Margin	0	0	0	0	0	0	4.212	0	0
Technical Provisions - total	0	0	0	0	0	0	78.085	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	27.974	0	0
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	50.111	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical Provisions calculated as a sum of BE and RM								
Best Estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	34.156
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	5.941
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	28.215
Claims provisions								
Gross	0	0	0	0	0	0	0	39.717
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	22.034
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	17.684
Total Best Estimate - gross	0	0	0	0	0	0	0	73.873
Total Best Estimate - net	0	0	0	0	0	0	0	45.899
Risk Margin	0	0	0	0	0	0	0	4.212
Technical Provisions - total	0	0	0	0	0	0	0	78.085
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	27.974
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	50.111

Total Non-Life Business

Accident year

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

Year	Development year										In Current year	Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9		
Prior											0	0
N-9	6.679	11.273	1.660	186	8	3	0	37	0	14	0	19.861
N-8	20.995	9.527	557	308	46	8	21	93	-43		0	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
Total											48.881	454.644

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)
	0	1	2	3	4	5	6	7	8	9	
Prior											0
N-9	0	0	0	151	146	137	239	209	0	885	836
N-8	0	0	2.146	1.783	1.688	1.634	1.628	0	912		863
N-7	0	1.487	414	123	69	49	976	12			11
N-6	60.483	7.495	3.940	-119	-102	12	43				41
N-5	9.988	1.493	-15	-171	27	6					5
N-4	21.961	1.531	445	210	18						18
N-3	15.491	1.272	279	267							256
N-2	8.646	1.204	3.707								3.572
N-1	26.583	11.804									11.432
N	23.151										22.684
Total											39.717

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic Own Funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	5.108	5.108		0	
Share premium account related to ordinary share capital	0	0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	161.875	161.875			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own Funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II Own Funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II Own Funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total Basic Own Funds after deductions	166.983	166.983	0	0	0
Ancillary Own Funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other Ancillary Own Funds	0			0	0
Total Ancillary Own Funds	0			0	0
Available and Eligible Own Funds					
Total available Own Funds to meet the SCR	166.983	166.983	0	0	0
Total Available Own Funds to meet the MCR	166.983	166.983	0	0	
Total Eligible Own Funds to meet the SCR	166.983	166.983	0	0	0
Total Eligible Own Funds to meet the MCR	166.983	166.983	0	0	
SCR	69.315				
MCR	17.329				
Ratio of Eligible Own Funds to SCR	241%				
Ratio of Eligible Own Funds to MCR	964%				
Reconciliation reserve					
Excess of assets over liabilities	166.983				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other Basic Own Fund items	5.108				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	161.875				
Expected profits					
Expected Profits included In Future Premiums (EPIFP) - Life business	0				
Expected Profits included In Future Premiums (EPIFP) - Non-Life business	4.433				
Total Expected Profits included in Future Premiums (EPIFP)	4.433				

S.25.05.21.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	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
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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
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	0	0
Income protection insurance and proportional reinsurance	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	45.899	81.499
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

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

Overall MCR calculation

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

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
Total assets	857.626

Liabilities	Solvency II value
Technical provisions – non-life	309.532
Technical provisions – non-life (excluding health)	302.939
TP calculated as a whole	0
Best Estimate	284.257
Risk margin	18.682
Technical provisions - health (similar to non-life)	6.592
TP calculated as a whole	0
Best Estimate	6.303
Risk margin	290
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: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	7.595	0	669	15.583	0	138	56.683	204	0
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	61	187	0
Reinsurers' share	7.595	0	669	15.583	0	138	56.623	17	0
Net	0	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	7.595	0	593	22.388	0	138	61.405	204	0
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	61	187	0
Reinsurers' share	7.595	0	593	22.388	0	138	61.345	17	0
Net	0	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	6.902	0	-476	26.139	0	60	21.135	25	0
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	205	0	0
Reinsurers' share	6.902	0	-476	26.139	0	60	20.930	25	0
Net	0	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	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	2.650	23	46	4.978	0	37	18.466	-6	0
Balance - other technical expenses/income									
Total technical expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written								
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0					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: life insurance obligations						Line of business for: life reinsurance obligations		
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	Total
Premiums written									
Gross	0	0	0	0	0	0	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					Total Top 5 and home country
		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 countries (by amount of gross premiums written): Life insurance and reinsurance obligations					Total Top 5 and home country
		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

	Insurance with profit participation	Index-linked and unit-linked insurance			Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, Incl. Unit-Linked)
			Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0	0			0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0			0			0	0	0
Technical provisions calculated as a sum of BE and RM										
Best Estimate										
Gross Best Estimate	0		0	0		0	0	0	-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			0	3.879	3.879
Technical provisions - total	0	0			0			0	-4.896	-4.896

Health insurance (direct business)			Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	0		0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0		0	0	0
Technical provisions calculated as a sum of BE and RM					
Best Estimate					
Gross Best Estimate		0	0	187.452	187.452
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0	0	164.799	164.799
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		0	0	22.653	22.653
Risk Margin	0			2.352	2.352
Technical provisions - total	0			189.804	189.804

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	-362	-1	-366	0	0	-68	-854	-97	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	-64	0
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 adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	5.990	71	778	18.079	0	1	24.273	0	0
Total Best estimate - gross	5.628	70	412	18.079	0	-67	23.418	-97	0
Total Best estimate - net	5.628	70	412	18.079	0	-67	23.418	-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
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	-64	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	5.629	70	412	18.094	0	-67	23.651	-33	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	-503	1.012	1.153	21.672	21.587
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	270	1.027	20.715	21.948
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 adjustment for expected losses due to counterparty default	0	0	0	172	24.033	4.367	62.884	91.456
Net Best Estimate of Claims Provisions	0	0	0	522	23.227	999	103.577	177.517
Total Best estimate - gross	0	0	0	192	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 adjustment for expected losses due to counterparty default - total	0	0	0	172	24.304	5.394	83.598	113.404
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	309	36.366	1.254	110.442	196.128

Total Non-Life Business

Accident year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

Underwriting year

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

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

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted data)	Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9	10 & +	
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	5.988							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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	4.540	4.540		0	
Share premium account related to ordinary share capital	135.479	135.479		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	169.239	169.239			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	0				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	309.259	309.259	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0			0	
Unpaid and uncalled preference shares callable on demand	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR	309.259	309.259	0	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	0
Total eligible own funds to meet the MCR	309.259	309.259	0	0	
SCR					
SCR	167.830				
MCR	41.958				
Ratio of Eligible own funds to SCR	184%				
Ratio of Eligible own funds to MCR	737%				
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	0				
Reconciliation reserve	169.239				
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	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
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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
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	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

MCR _L Result	279
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	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	0	
Obligations with profit participation - future discretionary benefits	0	
Index-linked and unit-linked insurance obligations	0	
Other life (re)insurance and health (re)insurance obligations	13.308	
Total capital at risk for all life (re)insurance obligations		0

Overall MCR calculation

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