



CONTENTS

PUBLIC DISCLOSURE QUANTITATIVE REPORTING TEMPLATES

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

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

Achmea B.V. **(Achmea Group)**

Public Disclosure Quantitative Reporting Templates

2024

Assets	Solvency II value
Intangible assets	4
Deferred tax assets	824.633
Pension benefit surplus	0
Property, plant & equipment held for own use	321.350
Investments (other than assets held for index-linked and unit-linked contracts)	36.157.871
Property (other than for own use)	716.522
Holdings in related undertakings, including participations	1.205.677
Equities	2.079.920
Equities - listed	1.923.313
Equities - unlisted	156.607
Bonds	22.740.548
Government Bonds	6.686.556
Corporate Bonds	15.798.426
Structured notes	0
Collateralised securities	255.567
Collective Investments Undertakings	1.990.107
Derivatives	3.711.650
Deposits other than cash equivalents	675.319
Other investments	3.038.127
Assets held for index-linked and unit-linked contracts	8.273.078
Loans and mortgages	13.345.229
Loans on policies	5.191
Loans and mortgages to individuals	11.555.528
Other loans and mortgages	1.784.511
Reinsurance recoverables from:	828.008
Non-life and health similar to non-life	385.640
Non-life excluding health	383.184
Health similar to non-life	2.456
Life and health similar to life, excluding health and index-linked and unit-linked	442.363
Health similar to life	413.029
Life excluding health and index-linked and unit-linked	29.334
Life index-linked and unit-linked	4
Deposits to cedants	9.509
Insurance and intermediaries receivables	2.917.827
Reinsurance receivables	3.704
Receivables (trade, not insurance)	1.464.888
Own shares (held directly)	329.588
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	666.209
Any other assets, not elsewhere shown	220.350
Total assets	65.362.249

Liabilities	Solvency II value
Technical provisions – non-life	9.188.276
Technical provisions – non-life (excluding health)	4.273.302
TP calculated as a whole	0
Best Estimate	4.070.189
Risk margin	203.112
Technical provisions - health (similar to non-life)	4.914.974
TP calculated as a whole	0
Best Estimate	4.726.886
Risk margin	188.088
Technical provisions - life (excluding index-linked and unit-linked)	27.997.144
Technical provisions - health (similar to life)	2.231.278
TP calculated as a whole	0
Best Estimate	2.062.258
Risk margin	169.020
Technical provisions – life (excluding health and index-linked and unit-linked)	25.765.866
TP calculated as a whole	0
Best Estimate	24.547.464
Risk margin	1.218.401
Technical provisions – index-linked and unit-linked	8.021.747
TP calculated as a whole	0
Best Estimate	7.979.855
Risk margin	41.892
Contingent liabilities	35.329
Provisions other than technical provisions	171.756
Pension benefit obligations	830.121
Deposits from reinsurers	963
Deferred tax liabilities	149.186
Derivatives	1.903.448
Debts owed to credit institutions	1.653
Financial liabilities other than debts owed to credit institutions	1.395.640
Insurance & intermediaries payables	1.156.355
Reinsurance payables	48.547
Payables (trade, not insurance)	350.642
Subordinated liabilities	2.201.767
Subordinated liabilities not in BOF	407.789
Subordinated liabilities in BOF	1.793.978
Any other liabilities, not elsewhere shown	2.997.770
Total liabilities	56.450.343
Excess of assets over liabilities	8.911.906

	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	17.811.750	398.473	0	1.187.938	736.294	59.937	1.629.141	385.289	11.569	
Gross - Proportional reinsurance accepted	10.702	3	357	0	0	202	5.193	1.050	0	
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	8.479	1.660	0	0	6.637	9.923	195.735	24.426	8.171	
Net	17.813.973	396.817	357	1.187.938	729.658	50.216	1.438.598	361.913	3.398	
Premiums earned										
Gross - Direct Business	17.807.804	392.239	0	1.112.698	713.650	59.069	1.549.321	366.903	12.164	
Gross - Proportional reinsurance accepted	10.702	3	712	0	0	205	18.661	1.051	0	
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	38.631	517	0	0	3.198	9.547	167.004	18.481	8.910	
Net	17.779.875	391.725	712	1.112.698	710.452	49.726	1.400.978	349.473	3.255	
Claims incurred										
Gross - Direct Business	17.160.053	263.684	0	949.546	443.831	33.931	738.216	240.024	6.762	
Gross - Proportional reinsurance accepted	6.970	0	289	0	-742	322	-1.309	393	0	
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	34.704	217	0	4.458	2.331	16.132	116.877	22.082	6.758	
Net	17.132.320	263.466	289	945.088	440.758	18.121	620.030	218.335	4	
Expenses incurred	503.994	121.195	136	314.926	211.767	16.846	453.476	133.225	3.704	
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	220.836	193.136	10.318					22.644.681
Gross - Proportional reinsurance accepted	0	26.211	106					43.824
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	10	16.224	2.217	3	10.026	2.429	137.075	423.013
Net	220.826	203.123	8.207	-3	-10.026	-2.429	-137.075	22.265.491
Premiums earned								
Gross - Direct Business	209.029	181.627	9.782					22.414.286
Gross - Proportional reinsurance accepted	0	25.265	105					56.704
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	8	15.747	2.043	3	9.066	2.359	126.005	401.519
Net	209.021	191.145	7.844	-3	-9.066	-2.359	-126.005	22.069.470
Claims incurred								
Gross - Direct Business	146.656	98.019	603					20.081.325
Gross - Proportional reinsurance accepted	0	370	0					6.293
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	-5	0	-2.525	6	-5.583	-3.786	60.815	252.481
Net	146.661	98.389	3.128	-6	-5.583	-3.786	-60.815	19.835.137
Expenses incurred	51.567	93.007	4.173	0	-555	-258	-1.733	1.905.470
Balance - other technical expenses/income								29.840
Total technical expenses								1.935.310

	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	393.842	64.985	66.514	579.302	0	0	24.073	52.570	1.181.286
Reinsurers' share	114.855	42	10	2.947	0	0	0	12.465	130.319
Net	278.986	64.942	66.505	576.356	0	0	24.073	40.105	1.050.967
Premiums earned									
Gross	393.667	64.999	66.516	577.518	0	0	24.073	56.516	1.183.289
Reinsurers' share	114.856	42	10	1.346	0	0	0	12.465	128.719
Net	278.811	64.956	66.507	576.172	0	0	24.073	44.051	1.054.570
Claims incurred									
Gross	417.360	529.554	610.936	1.455.236	0	0	26.758	21.286	3.061.131
Reinsurers' share	155.657	93	18	9.993	0	0	0	1.680	167.442
Net	261.703	529.461	610.918	1.445.243	0	0	26.758	19.606	2.893.689
Expenses incurred	96.568	54.499	63.108	87.108	0	0	131	23.639	325.054
Balance - other technical expenses/income									-466
Total technical expenses									324.588
Total amount of surrenders									431.861

	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	45.207.166	0	0	656.009	0
Basic own funds	9.046.964	0	0	-484.124	0
Eligible own funds to meet Solvency Capital Requirement	10.039.164	0	0	-477.598	0
Solvency Capital Requirement	5.525.798	0	0	1.165.735	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	-3.414.336	-3.414.336			
Subordinated liabilities	1.793.978		467.083	1.326.895	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	824.633				824.633
The amount equal to the value of net deferred tax assets not available to be deducted at the group level	5.429				5.429
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	1.760	1.760	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	1.151.389	1.151.389	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	7.189	1.760	0	0	5.429
Total deductions	1.158.578	1.153.149	0	0	5.429
Total basic own funds after deductions	9.046.964	6.433.782	467.083	1.326.895	819.204

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	1.080.027	953.741	0	126.286	
Institutions for occupational retirement provision	44.422	44.422	0	0	
Non regulated undertakings carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	1.124.449	998.163	0	126.286	

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)	9.046.964	6.433.782	467.083	1.326.895	819.204
Total available own funds to meet the minimum consolidated group SCR	8.227.760	6.433.782	467.083	1.326.895	
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)	8.914.715	6.433.782	467.083	1.326.895	686.955
Total eligible own funds to meet the minimum consolidated group SCR	7.379.173	6.433.782	467.083	478.308	
Minimum consolidated Group SCR (Article 230)	2.391.541				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	309%				
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)	10.039.164	7.431.945	467.083	1.453.182	686.955
Total Group SCR	5.525.798				
Ratio of Total Eligible own funds to Total group SCR - ratio including other financial sectors and the undertakings included via D&A	182%				

Reconciliation reserve

Excess of assets over liabilities	8.911.906
Own shares (held directly and indirectly)	329.588
Foreseeable dividends, distributions and charges	129.227
Other basic own fund items	11.825.899
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0
Other non available own funds	41.527
Reconciliation reserve	-3.414.336

Expected profits

Expected profits included in future premiums (EPIFP) - Life business	733.712
Expected profits included in future premiums (EPIFP) - Non- life business	292.372
Total Expected profits included in future premiums (EPIFP)	1.026.084

S.25.05.22.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-7.593.643	-3.043.023		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	3.454.840	3.270.142		
Market & Credit risk - diversified	2.413.815	2.353.180		
Credit event risk not covered in market & credit risk	278.437	0		
Credit event risk not covered in market & credit risk - diversified	262.656	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	4.032.979	2.127.771	None	
Total Net Non-life underwriting risk - diversified	2.184.547	937.895		
Total Life & Health underwriting risk	2.731.843	392.339	None	
Total Life & Health underwriting risk - diversified	1.534.235	392.339		
Total Operational risk	729.142	0		
Total Operational risk - diversified	729.142	0		
Other risk	946.103	0		

S.25.05.22.02

Calculation of Solvency Capital Requirement

Total undiversified components	8.070.498
Diversification	-3.490.798
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	4.579.699
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	5.525.798
Other information on SCR	
Amount/estimate of the overall loss-absorbing capacity of technical provisions	-84
Amount/estimate of the loss absorbing capacity for deferred taxes	-687.684
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	2.391.541
Information on other entities	
Capital requirement for other financial sectors (Non-insurance capital requirements)	924.607
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	898.976
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	25.632
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	3.653
Capital requirement for residual undertakings	17.839
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	5.525.798

Achmea Pensioen- en Levensverzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2024

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	641.060
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	20.796.638
Property (other than for own use)	667.866
Holdings in related undertakings, including participations	483.329
Equities	1.118.269
Equities - listed	1.070.761
Equities - unlisted	47.508
Bonds	10.347.446
Government Bonds	3.292.997
Corporate Bonds	7.054.450
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	1.206.833
Derivatives	3.693.147
Deposits other than cash equivalents	357.035
Other investments	2.922.713
Assets held for index-linked and unit-linked contracts	8.083.650
Loans and mortgages	11.902.548
Loans on policies	0
Loans and mortgages to individuals	4.672.466
Other loans and mortgages	7.230.082
Reinsurance recoverables from:	28.246
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	28.246
Health similar to life	0
Life excluding health and index-linked and unit-linked	28.246
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	16.364
Reinsurance receivables	0
Receivables (trade, not insurance)	512.361
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	159.635
Any other assets, not elsewhere shown	527
Total assets	42.141.029

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)	26.174.382
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)	26.174.382
TP calculated as a whole	0
Best Estimate	24.966.498
Risk margin	1.207.884
Technical provisions – index-linked and unit-linked	7.831.960
TP calculated as a whole	0
Best Estimate	7.792.443
Risk margin	39.517
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	293.560
Derivatives	1.876.519
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	301
Insurance & intermediaries payables	326.354
Reinsurance payables	9.297
Payables (trade, not insurance)	89.656
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	2.035.490
Total liabilities	38.637.521
Excess of assets over liabilities	3.503.508

	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	53.742	45.824	551.102	0	0	0	0	650.668
Reinsurers' share	0	5	979	12.708	0	0	0	0	13.691
Net	0	53.738	44.845	538.394	0	0	0	0	636.977
Premiums earned									
Gross	0	53.742	45.824	551.102	0	0	0	0	650.668
Reinsurers' share	0	5	979	12.708	0	0	0	0	13.691
Net	0	53.738	44.845	538.394	0	0	0	0	636.977
Claims incurred									
Gross	0	504.635	582.514	1.448.204	0	0	0	0	2.535.352
Reinsurers' share	0	53	479	17.926	0	0	0	0	18.458
Net	0	504.582	582.035	1.430.277	0	0	0	0	2.516.894
Expenses incurred	0	50.715	56.773	75.314	0	0	0	0	182.802
Balance - other technical expenses/income									5.775
Total technical expenses									188.577
Total amount of surrenders	0	20.988	109.386	267.908	0	0	0	0	398.283

	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	9.445.690		6.273.480	1.518.963		15.520.808	0	0	0	32.758.941
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0		0	0		28.246	0	0	0	28.246
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	9.445.690		6.273.480	1.518.963		15.492.562	0	0	0	32.730.694
Risk Margin	492.814	39.517			715.069			0	0	1.247.401
Technical provisions - total	9.938.504	7.831.960			16.235.878			0	0	34.006.342

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

	Amount with LTG measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
Technical provisions	34.006.342	0	0	595.613	0
Basic own funds	3.503.508	0	0	-441.802	0
Eligible own funds to meet Solvency Capital Requirement	3.130.287	0	0	-377.216	0
Solvency Capital Requirement	1.785.596	0	0	1.026.154	0
Eligible own funds to meet Minimum Capital Requirement	2.862.448	0	0	-531.139	0
Minimum Capital Requirement	768.852	0	0	16.016	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	455	455		0	
Share premium account related to ordinary share capital	1.835.896	1.835.896		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0		0	
Subordinated mutual member accounts	0		0	0	0
Surplus funds	0	0			
Preference shares	0		0	0	0
Share premium account related to preference shares	0		0	0	0
Reconciliation reserve	1.026.097	1.026.097			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	641.060				641.060
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	3.503.508	2.862.448	0	0	641.060
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	3.503.508	2.862.448	0	0	641.060
Total available own funds to meet the MCR	2.862.448	2.862.448	0	0	
Total eligible own funds to meet the SCR	3.130.287	2.862.448	0	0	267.839
Total eligible own funds to meet the MCR	2.862.448	2.862.448	0	0	
SCR					
SCR	1.785.596				
MCR					
MCR	768.852				
Ratio of Eligible own funds to SCR	175%				
Ratio of Eligible own funds to MCR	372%				
Reconciliation reserve					
Excess of assets over liabilities	3.503.508				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	2.477.412				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	1.026.097				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	297.898				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	297.898				

S.25.05.21.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-2.392.917	-572.003		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	2.077.453	2.012.822		
Market & Credit risk - diversified	1.462.312	1.440.819		
Credit event risk not covered in market & credit risk	59.744	0		
Credit event risk not covered in market & credit risk - diversified	55.899	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	1.919.882	0	None	
Total Life & Health underwriting risk - diversified	1.334.457	0		
Total Operational risk	121.435	0		
Total Operational risk - diversified	121.435	0		
Other risk	0	0		

S.25.05.21.02

Calculation of Solvency Capital Requirement

Total undiversified components	2.974.104
Diversification	-1.188.507
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	1.785.596
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	1.785.596
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	-524.838
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	105.047

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	-524.838
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	-195.710
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	-329.128
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	-589.407

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	768.852
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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	9.340.642	
Obligations with profit participation - future discretionary benefits	105.047	
Index-linked and unit-linked insurance obligations	7.792.443	
Other life (re)insurance and health (re)insurance obligations	15.492.562	
Total capital at risk for all life (re)insurance obligations		69.742.653

Overall MCR calculation

Linear MCR	768.852
SCR	1.785.596
MCR cap	803.518
MCR floor	446.399
Combined MCR	768.852
Absolute floor of the MCR	4.000

Minimum Capital Requirement	768.852
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Achmea Schade- verzekeringen N.V.

Public Disclosure Quantitative Reporting Templates

2024

S.02.01.02 - Balance sheet

€ 1.000

Assets	Solvency II value
Intangible assets	4
Deferred tax assets	7.837
Pension benefit surplus	0
Property, plant & equipment held for own use	2.209
Investments (other than assets held for index-linked and unit-linked contracts)	5.620.890
Property (other than for own use)	0
Holdings in related undertakings, including participations	39.829
Equities	222.996
Equities - listed	211.280
Equities - unlisted	11.715
Bonds	4.694.896
Government Bonds	1.503.778
Corporate Bonds	3.191.118
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	537.212
Derivatives	14.142
Deposits other than cash equivalents	56.872
Other investments	54.943
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	1.271.090
Loans on policies	0
Loans and mortgages to individuals	94.903
Other loans and mortgages	1.176.188
Reinsurance recoverables from:	520.033
Non-life and health similar to non-life	88.665
Non-life excluding health	88.450
Health similar to non-life	215
Life and health similar to life, excluding health and index-linked and unit-linked	431.368
Health similar to life	431.368
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	347
Insurance and intermediaries receivables	172.862
Reinsurance receivables	0
Receivables (trade, not insurance)	85.823
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	132.511
Any other assets, not elsewhere shown	129.850
Total assets	7.943.457

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	3.640.907
Technical provisions – non-life (excluding health)	3.356.166
TP calculated as a whole	0
Best Estimate	3.216.521
Risk margin	139.645
Technical provisions - health (similar to non-life)	284.741
TP calculated as a whole	0
Best Estimate	280.122
Risk margin	4.620
Technical provisions - life (excluding index-linked and unit-linked)	2.175.061
Technical provisions - health (similar to life)	2.175.061
TP calculated as a whole	0
Best Estimate	2.014.706
Risk margin	160.355
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	77.072
Pension benefit obligations	0
Deposits from reinsurers	347
Deferred tax liabilities	0
Derivatives	11.695
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	2.270
Insurance & intermediaries payables	223.023
Reinsurance payables	22.815
Payables (trade, not insurance)	93.449
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	207.295
Total liabilities	6.453.934
Excess of assets over liabilities	1.489.523

	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	373.176	0	974.208	631.572	42.217	1.176.191	341.212	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	23.757	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	635	0	7.548	18.313	1.875	120.256	6.121	0
Net	0	372.541	0	966.660	613.258	40.342	1.079.692	335.091	0
Premiums earned									
Gross - Direct Business	0	372.488	0	933.898	606.280	41.768	1.147.820	331.743	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	23.757	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	600	0	7.123	17.984	1.827	119.719	5.890	0
Net	0	371.888	0	926.776	588.296	39.941	1.051.859	325.853	0
Claims incurred									
Gross - Direct Business	0	261.038	0	796.579	368.220	14.043	567.091	208.968	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	7.247	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	11	0	2.540	770	-3.794	78.133	2.315	0
Net	0	261.026	0	794.039	367.450	17.837	496.205	206.652	0
Expenses incurred	0	107.060	0	274.439	186.276	12.905	381.433	123.858	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	213.083	168.695	0					3.920.353
Gross - Proportional reinsurance accepted	0	0	0					23.757
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	11	3	0	0	0	0	0	154.764
Net	213.071	168.692	0	0	0	0	0	3.789.346
Premiums earned								
Gross - Direct Business	203.102	159.431	0					3.796.528
Gross - Proportional reinsurance accepted	0	0	0					23.757
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	11	3	0	0	0	0	0	153.156
Net	203.091	159.427	0	0	0	0	0	3.667.129
Claims incurred								
Gross - Direct Business	146.573	91.321	0					2.453.832
Gross - Proportional reinsurance accepted	0	0	0					7.247
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	79.975
Net	146.573	91.321	0	0	0	0	0	2.381.104
Expenses incurred	49.611	51.751	0	0	0	0	0	1.187.333
Balance - other technical expenses/income								6.448
Total technical expenses								1.193.781

	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	Annuitties stemming from non-life insurance contracts and relating to health insurance obligations	Annuitties stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance
Premiums written								
Gross	385.088	0	0	0	0	0	24.073	0
Reinsurers' share	114.829	0	0	0	0	0	0	0
Net	270.259	0	0	0	0	0	24.073	0
Premiums earned								
Gross	384.879	0	0	0	0	0	24.073	0
Reinsurers' share	114.829	0	0	0	0	0	0	0
Net	270.050	0	0	0	0	0	24.073	0
Claims incurred								
Gross	401.890	0	0	0	0	0	26.758	0
Reinsurers' share	155.640	0	0	0	0	0	0	0
Net	246.250	0	0	0	0	0	26.758	0
Expenses incurred	92.505	0	0	0	0	0	617	0
Balance - other technical expenses/income								-7.393
Total technical expenses								85.729
Total amount of surrenders	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		Total (Health similar to Life insurance)	
	Contracts without options and guarantees	Contracts with options or guarantees		Health reinsurance (reinsurance accepted)			
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		2.034.330	0	0	-19.623	2.014.706	
Gross Best Estimate							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		431.368	0	0	0	431.368	
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		1.602.962	0	0	-19.623	1.583.339	
Risk Margin		156.952		0	3.403	160.355	
Technical provisions - total		2.195.282		0	-16.221	2.179.061	

	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	-9.169	0	87.061	29.837	-149	20.701	9.317	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	-46	0	-911	-1.463	-138	-9.362	-792	0
Net Best Estimate of Premium Provisions	0	-9.123	0	87.972	31.300	-12	30.063	10.110	0
Claims provisions									
Gross	0	289.291	0	1.772.114	71.770	15.455	415.836	681.984	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	261	0	26.013	455	648	68.357	5.643	0
Net Best Estimate of Claims Provisions	0	289.029	0	1.746.101	71.315	14.807	347.480	676.340	0
Total Best estimate - gross	0	280.122	0	1.859.175	101.607	15.306	436.538	691.301	0
Total Best estimate - net	0	279.907	0	1.834.073	102.615	14.795	377.543	686.450	0
Risk margin	0	4.620	0	83.429	6.021	460	17.897	27.155	0
Technical provisions - total	0	284.741	0	1.942.604	107.628	15.766	454.435	718.456	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	215	0	25.102	-1.008	510	58.995	4.851	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	284.526	0	1.917.502	108.636	15.255	395.440	713.604	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	6.100	8.732	0	0	0	0	0	152.430
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-1	0	0	0	0	0	0	-12.713
Net Best Estimate of Premium Provisions	6.100	8.732	0	0	0	0	0	165.143
Claims provisions								
Gross	87.640	10.122	0	0	0	0	0	3.344.213
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	101.378
Net Best Estimate of Claims Provisions	87.640	10.122	0	0	0	0	0	3.242.835
Total Best estimate - gross	93.740	18.854	0	0	0	0	0	3.496.642
Total Best estimate - net	93.741	18.854	0	0	0	0	0	3.407.978
Risk margin	3.469	1.215	0	0	0	0	0	144.265
Technical provisions - total	97.209	20.069	0	0	0	0	0	3.640.907
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	-1	0	0	0	0	0	0	88.665
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	97.210	20.069	0	0	0	0	0	3.552.242

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											65.694	65.694
N-9	939.408	416.445	101.701	73.679	47.483	33.774	30.526	23.537	37.328	12.210		1.716.090
N-8	1.057.344	421.867	119.138	73.580	51.118	42.169	39.455	35.030	27.537			1.867.239
N-7	929.728	419.805	103.260	65.358	48.703	42.206	37.999	29.592				1.676.651
N-6	1.078.030	435.452	132.482	69.821	54.506	45.966	33.458					1.849.715
N-5	1.015.964	437.320	133.033	72.332	54.785	46.104						1.759.538
N-4	953.977	424.309	127.634	72.577	52.986							1.631.484
N-3	932.151	424.925	139.784	72.459								1.569.318
N-2	1.036.792	562.907	166.880									1.766.578
N-1	1.066.950	622.301										1.689.250
N	1.147.856										1.147.856	1.147.856
Total											2.277.077	16.673.720

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											257.034	230.009
N-9	0	373.374	291.492	240.299	191.367	176.049	161.406	147.498	80.482	58.691		51.467
N-8	886.899	432.705	290.271	234.023	202.139	194.633	174.495	127.120	134.175			121.756
N-7	903.064	434.975	300.426	233.106	217.217	186.801	129.524	109.852				98.015
N-6	888.931	429.104	312.028	275.312	232.397	173.842	158.116					141.633
N-5	919.157	463.555	363.645	299.826	221.138	195.365						176.259
N-4	927.928	455.743	323.463	239.081	213.109							193.092
N-3	951.500	456.533	321.567	280.408								255.669
N-2	1.125.334	620.750	389.825									359.086
N-1	1.181.200	586.719										546.419
N	1.241.217											1.170.808
Total												3.344.213

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
N-8	0	0	0	0	0	0	0	0	0	0		0
N-7	0	0	0	0	0	0	0	0	0			0
N-6	0	0	0	0	0	0	0					0
N-5	0	0	0	0	0	0						0
N-4	0	0	0	0	0							0
N-3	0	0	0	0								0
N-2	0	0	0									0
N-1	0	0										0
N	0											0
Total												0

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	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
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

	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	5.815.968	0	0	71.904	0
Basic own funds	1.468.172	0	0	-48.642	0
Eligible own funds to meet SCR	1.468.172	0	0	-48.642	0
SCR	937.667	0	0	126.115	0
Eligible own funds to meet MCR	1.460.336	0	0	-65.555	0
Minimum Capital Requirement	421.950	0	0	56.752	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	1.315.231	1.315.231			
Subordinated liabilities	0		0	0	0
An amount equal to the value of net deferred tax assets	7.837				7.837
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	21.351				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	1.468.172	1.460.336	0	0	7.837
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	1.468.172	1.460.336	0	0	7.837
Total available own funds to meet the MCR	1.460.336	1.460.336	0	0	
Total eligible own funds to meet the SCR	1.468.172	1.460.336	0	0	7.837
Total eligible own funds to meet the MCR	1.460.336	1.460.336	0	0	
SCR					
SCR	937.667				
MCR	421.950				
Ratio of Eligible own funds to SCR	157%				
Ratio of Eligible own funds to MCR	346%				
Reconciliation reserve					
Excess of assets over liabilities	1.489.523				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	174.292				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	1.315.231				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	381.622				
Expected profits included in future premiums (EPIFP) - Non- life business	164.846				
Total Expected profits included in future premiums (EPIFP)	546.468				

S.25.05.21.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-3.204.506	-2.250.528		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	821.337	766.832		
Market & Credit risk - diversified	380.677	362.274		
Credit event risk not covered in market & credit risk	87.440	0		
Credit event risk not covered in market & credit risk - diversified	81.799	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	2.373.257	2.077.355	None	
Total Net Non-life underwriting risk - diversified	776.331	759.169		
Total Life & Health underwriting risk	730.214	392.339	None	
Total Life & Health underwriting risk - diversified	498.661	392.339		
Total Operational risk	129.922	0		
Total Operational risk - diversified	129.922	0		
Other risk	3	0		

S.25.05.21.02

Calculation of Solvency Capital Requirement

Total undiversified components	1.867.392
Diversification	-929.725
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	937.667
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	937.667
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	-325.688
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	-325.688
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	-236.714
Amount/estimate of LAC DT justified by carry back, current year	-88.973
Amount/estimate of LAC DT justified by carry back, future years	0
Amount/estimate of Maximum LAC DT	-325.688

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	639.054
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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	279.907	374.969
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	1.834.073	926.058
Other motor insurance and proportional reinsurance	102.615	589.870
Marine, aviation and transport insurance and proportional reinsurance	14.795	40.174
Fire and other damage to property insurance and proportional reinsurance	377.543	1.045.300
General liability insurance and proportional reinsurance	686.450	328.162
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	93.741	203.188
Assistance and proportional reinsurance	18.854	157.571
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	62.380
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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	1.583.339	
Total capital at risk for all life (re)insurance obligations		41.614.399

Overall MCR calculation

Linear MCR	701.434
SCR	937.667
MCR cap	421.950
MCR floor	234.417
Combined MCR	421.950
Absolute floor of the MCR	4.000
Minimum Capital Requirement	421.950

Achmea Zorgverzeke- ringen N.V. (consolidated)

Public Disclosure Quantitative Reporting Templates

2024

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)	5.882.087
Property (other than for own use)	0
Holdings in related undertakings, including participations	19.915
Equities	464.621
Equities - listed	463.446
Equities - unlisted	1.175
Bonds	5.128.446
Government Bonds	703.406
Corporate Bonds	4.169.473
Structured notes	0
Collateralised securities	255.567
Collective Investments Undertakings	219.681
Derivatives	2.195
Deposits other than cash equivalents	35.300
Other investments	11.930
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	2.474
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	2.474
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	2.428.964
Reinsurance receivables	0
Receivables (trade, not insurance)	1.106.261
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	155.282
Any other assets, not elsewhere shown	1.632
Total assets	9.576.701

Liabilities	Solvency II value
Technical provisions – non-life	4.527.795
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)	4.527.795
TP calculated as a whole	0
Best Estimate	4.347.544
Risk margin	180.251
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	4.750
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	9.853
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	345.525
Reinsurance payables	0
Payables (trade, not insurance)	18.563
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	441.202
Total liabilities	5.347.688
Excess of assets over liabilities	4.229.014

	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	17.663.233	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	1.272	0	0	0	0	0	0	0	0
Net	17.661.961	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	17.663.250	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	32.479	0	0	0	0	0	0	0	0
Net	17.630.771	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	17.062.240	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	31.052	0	0	0	0	0	0	0	0
Net	17.031.188	0	0	0	0	0	0	0	0
Expenses incurred	454.252	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								17.663.233
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	1.272
Net	0	0	0	0	0	0	0	17.661.961
Premiums earned								17.663.250
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	32.479
Net	0	0	0	0	0	0	0	17.630.771
Claims incurred								17.062.240
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	31.052
Net	0	0	0	0	0	0	0	17.031.188
Expenses incurred	0	0	0	0	0	0	0	454.252
Balance - other technical expenses/income								19.150
Total technical expenses								473.401

	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	3.496.890	3.496.890			
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	15.027				
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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	4.213.987	4.213.987	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)	4.213.987	4.213.987	0	0	0
Total available own funds to meet the minimum consolidated group SCR	4.213.987	4.213.987	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)	4.213.987	4.213.987	0	0	0
Total eligible own funds to meet the minimum consolidated group SCR	4.213.987	4.213.987	0	0	
Minimum consolidated Group SCR (Article 230)	1.033.173				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	407,87%				
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)	4.213.987	4.213.987	0	0	0
Total Group SCR	2.629.137				
Ratio of Total Eligible own funds to Total group SCR - ratio including other financial sectors and the undertakings included via D&A	160,28%				

Reconciliation reserve

Excess of assets over liabilities	€ 4.229.013,85
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	3.496.890

Expected profits

Expected profits included in future premiums (EPIFP) - Life business	0
Expected profits included in future premiums (EPIFP) - Non- life business	96.026
Total Expected profits included in future premiums (EPIFP)	96.026

	Gross solvency capital requirement	USP	Simplifications
Market risk	429.852		
Counterparty default risk	99.505		
Life underwriting risk	0	None	
Health underwriting risk	1.915.561	None	
Non-life underwriting risk	0	None	
Diversification	-349.102		
Intangible asset risk	0		
Basic Solvency Capital Requirement	2.095.815		
Calculation of Solvency Capital Requirement			
Operational risk	529.084		
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	2.624.899		
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	2.629.137		
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	4.238		
Capital requirement for collective investment undertakings or investments packaged as funds	0		
Overall SCR	2.629.137		
SCR for undertakings included via D&A method	0		
Total group solvency capital requirement	2.629.137		
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	1.033.173		

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Criteria of influence					Inclusion in the scope of group	Date of decision if art. 214 is applied	Group sphere calculation
								% capital share	% used for the establishment of accounting consolidated	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation		
NL	724500HKKZQVQ9G08	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	724500ZJ20B0CV184	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	724500LJ20B1J20862	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	724500ZJ6LAWK4W790	LEI	Stichting Achmea Zorgverzekerings Beteiligingen	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	FBTO Zorgverzekeringen 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	724500G6NLS4FYXZ876	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	DF02NL72400	Specific code	De Friesland Participatiefonds	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Foundation	Non mutual		100%	100%	100%		Dominant	100%	Included in the scope	Method 1: Full consolidation

Achmea Zorg- verzekeringen N.V. (solo)

Public Disclosure Quantitative Reporting Templates

2024

Assets	Solvency II value
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	4.229.365
Property (other than for own use)	0
Holdings in related undertakings, including participations	3.271.386
Equities	134.628
Equities - listed	134.450
Equities - unlisted	178
Bonds	726.828
Government Bonds	86.052
Corporate Bonds	615.983
Structured notes	0
Collateralised securities	24.794
Collective Investments Undertakings	92.630
Derivatives	421
Deposits other than cash equivalents	0
Other investments	3.472
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	1.068
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	1.068
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	2.037
Reinsurance receivables	0
Receivables (trade, not insurance)	116.911
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	84.053
Any other assets, not elsewhere shown	229
Total assets	4.433.665

Liabilities	Solvency II value
Technical provisions – non-life	140.669
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)	140.669
TP calculated as a whole	0
Best Estimate	125.855
Risk margin	14.814
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	350
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	2.623
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	1.121
Reinsurance payables	0
Payables (trade, not insurance)	3.675
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	56.213
Total liabilities	204.651
Excess of assets over liabilities	4.229.014

	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	1.267.884	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	1.267.884	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.267.902	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	1.267.902	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	1.048.002	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	1.048.002	0	0	0	0	0	0	0	0
Expenses incurred	148.743	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								1.267.884
Gross - Direct Business	0	0	0					1.267.884
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	1.267.884
Premiums earned								1.267.902
Gross - Direct Business	0	0	0					1.267.902
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	1.267.902
Claims incurred								1.048.002
Gross - Direct Business	0	0	0					1.048.002
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	1.048.002
Expenses incurred	0	0	0	0	0	0	0	148.743
Balance - other technical expenses/income								-106
Total technical expenses								148.637

	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	70.902	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	70.902	0	0	0	0	0	0	0	0
Claims provisions									
Gross	54.953	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	54.953	0	0	0	0	0	0	0	0
Total Best estimate - gross	125.855	0	0	0	0	0	0	0	0
Total Best estimate - net	125.855	0	0	0	0	0	0	0	0
Risk margin	14.814	0	0	0	0	0	0	0	0
Technical provisions - total	140.669	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	140.669	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	70.902
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	70.902
Claims provisions								
Gross	0	0	0	0	0	0	0	54.953
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	54.953
Total Best estimate - gross	0	0	0	0	0	0	0	125.855
Total Best estimate - net	0	0	0	0	0	0	0	125.855
Risk margin	0	0	0	0	0	0	0	14.814
Technical provisions - total	0	0	0	0	0	0	0	140.669
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	140.669

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	1.104.048	89.543	3.367	2.964	-751	41	42	-174	-1	0	0	1.199.079
N-8	1.027.861	78.729	1.840	1.169	143	18	-12	0	0		0	1.109.748
N-7	1.043.641	70.551	2.488	405	379	-43	180	0			0	1.117.602
N-6	1.013.681	72.383	1.753	1.156	109	-6	-6				-6	1.089.070
N-5	951.869	62.334	349	106	52	-2					-2	1.014.708
N-4	865.460	54.324	1.894	-704	78						78	921.052
N-3	876.698	50.443	-324	369							369	927.186
N-2	894.635	57.036	625								625	952.296
N-1	918.383	50.385									50.385	968.769
N	1.003.547										1.003.547	1.003.547
Total											1.054.996	10.303.056

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	0
N-9	93.673	5.198	2.844	1.261	0	0	0	0	0	0	0	0
N-8	100.973	5.846	94	157	0	0	0	0	0		0	0
N-7	95.621	5.065	405	0	0	0	0	0	0		0	0
N-6	79.165	1.386	178	111	0	0	0				0	0
N-5	70.956	876	153	53	0	0					0	0
N-4	44.602	423	321	0	0						0	0
N-3	56.855	655	376	0							0	0
N-2	55.602	878	290								282	0
N-1	57.312	443									434	0
N	54.668										54.237	0
Total											54.953	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		
Prior											0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0		0	0
N-6	0	0	0	0	0	0	0				0	0
N-5	0	0	0	0	0	0					0	0
N-4	0	0	0	0	0						0	0
N-3	0	0	0	0							0	0
N-2	0	0	0								0	0
N-1	0	0									0	0
N	0										0	0
Total											0	0

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	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	3.496.890	3.496.890			
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	15.608				
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	4.213.406	4.213.406	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	4.213.406	4.213.406	0	0	0
Total available own funds to meet the MCR	4.213.406	4.213.406	0	0	
Total eligible own funds to meet the SCR	4.213.406	4.213.406	0	0	0
Total eligible own funds to meet the MCR	4.213.406	4.213.406	0	0	
SCR					
SCR	952.527				
MCR	238.132				
Ratio of Eligible own funds to SCR	442%				
Ratio of Eligible own funds to MCR	1769%				
Reconciliation reserve					
Excess of assets over liabilities	4.229.014				
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	3.496.890				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	71.930				
Total Expected profits included in future premiums (EPIFP)	71.930				

	Gross solvency capital requirement	USP	Simplifications
Market risk	837.386		
Counterparty default risk	25.196		
Life underwriting risk	0	None	
Health underwriting risk	197.145	None	
Non-life underwriting risk	0	None	
Diversification	-145.237		
Intangible asset risk	0		
Basic Solvency Capital Requirement	914.491		
Calculation of Solvency Capital Requirement			
Operational risk	38.037		
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	952.527		
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	952.527		
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	65.506
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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	125.855	1.267.884
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	65.506
SCR	952.527
MCR cap	428.637
MCR floor	238.132
Combined MCR	238.132
Absolute floor of the MCR	2.700
Minimum Capital Requirement	238.132

Interpolis
Zorgverzekeringen N.V.
Public Disclosure Quantitative Reporting Templates

2024

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)	127.821
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	15.175
Equities - listed	15.175
Equities - unlisted	0
Bonds	106.321
Government Bonds	25.342
Corporate Bonds	70.496
Structured notes	0
Collateralised securities	10.483
Collective Investments Undertakings	5.854
Derivatives	81
Deposits other than cash equivalents	0
Other investments	390
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	64
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	64
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	130.516
Reinsurance receivables	0
Receivables (trade, not insurance)	49.406
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	40.817
Any other assets, not elsewhere shown	65
Total assets	348.689

Liabilities	Solvency II value
Technical provisions – non-life	160.029
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)	160.029
TP calculated as a whole	0
Best Estimate	153.688
Risk margin	6.341
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	332
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	14.064
Reinsurance payables	0
Payables (trade, not insurance)	6.255
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	437
Total liabilities	181.116
Excess of assets over liabilities	167.572

	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	651.446	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted								
Reinsurers' share	65	0	0	0	0	0	0	0
Net	651.381	0	0	0	0	0	0	0
Premiums earned								
Gross - Direct Business	651.446	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted								
Reinsurers' share	1.306	0	0	0	0	0	0	0
Net	650.140	0	0	0	0	0	0	0
Claims incurred								
Gross - Direct Business	627.957	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted								
Reinsurers' share	725	0	0	0	0	0	0	0
Net	627.232	0	0	0	0	0	0	0
Expenses incurred	15.004	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	0				651.446
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	65
Net	0	0	0	0	0	0	0	651.381
Premiums earned								
Gross - Direct Business	0	0	0					651.446
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	1.306
Net	0	0	0	0	0	0	0	650.140
Claims incurred								
Gross - Direct Business	0	0	0					627.957
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	725
Net	0	0	0	0	0	0	0	627.232
Expenses incurred	0	0	0	0	0	0	0	15.004
Balance - other technical expenses/income								-92
Total technical expenses								14.912

	Direct business and accepted proportional reinsurance								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	64.344	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	64.344	0	0	0	0	0	0	0	0
Claims provisions									
Gross	89.344	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	89.344	0	0	0	0	0	0	0	0
Total Best estimate - gross	153.688	0	0	0	0	0	0	0	0
Total Best estimate - net	153.688	0	0	0	0	0	0	0	0
Risk margin	6.341	0	0	0	0	0	0	0	0
Technical provisions - total	160.029	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	160.029	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	64.344
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	64.344
Claims provisions								
Gross	0	0	0	0	0	0	0	89.344
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	89.344
Total Best estimate - gross	0	0	0	0	0	0	0	153.688
Total Best estimate - net	0	0	0	0	0	0	0	153.688
Risk margin	0	0	0	0	0	0	0	6.341
Technical provisions - total	0	0	0	0	0	0	0	160.029
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	160.029

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	251.943	111.589	-9.481	1.480	1.269	32	0	0	0	0	0	356.832
N-8	289.160	109.864	2.388	1.320	168	6	0	0	0	0	0	402.908
N-7	302.117	132.854	2.831	402	-21	0	0	0	0	0	0	438.183
N-6	331.234	114.487	2.604	500	349	0	0	0	0	0	0	449.174
N-5	343.816	116.311	4.924	-347	336	0	0	0	0	0	0	465.040
N-4	371.505	115.215	7.719	-2.032	91	0	0	0	0	0	0	492.497
N-3	370.379	116.714	12.131	1.826	0	0	0	0	0	0	0	501.050
N-2	426.772	113.159	2.668	0	0	0	0	0	0	0	0	542.600
N-1	463.553	112.771	0	0	0	0	0	0	0	0	0	576.324
N	510.127	0	0	0	0	0	0	0	0	0	0	510.127
Total											627.483	4.734.735

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	116.311	11.230	2.076	536	0	0	0	0	0	0	0	0
N-8	116.640	2.160	-987	69	0	0	0	0	0	0	0	0
N-7	136.259	3.118	-189	580	0	0	0	0	0	0	0	0
N-6	116.940	-85	661	330	0	0	0	0	0	0	0	0
N-5	116.064	4.553	121	347	0	0	0	0	0	0	0	0
N-4	104.270	-15.077	-13.267	-15.397	0	0	0	0	0	0	0	0
N-3	109.518	423	-3.202	-19.823	0	0	0	0	0	0	0	-19.824
N-2	142.504	7.118	5.485	0	0	0	0	0	0	0	0	5.439
N-1	102.052	-3.718	0	0	0	0	0	0	0	0	0	-3.660
N	108.311	0	0	0	0	0	0	0	0	0	0	107.389
Total												89.344

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	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	109.327	109.327			
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	167.572	167.572	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	167.572	167.572	0	0	0
Total available own funds to meet the MCR	167.572	167.572	0	0	
Total eligible own funds to meet the SCR	167.572	167.572	0	0	0
Total eligible own funds to meet the MCR	167.572	167.572	0	0	
SCR					
SCR	92.816				
MCR	37.526				
Ratio of Eligible own funds to SCR	181%				
Ratio of Eligible own funds to MCR	447%				
Reconciliation reserve					
Excess of assets over liabilities	167.572				
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	109.327				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	173				
Total Expected profits included in future premiums (EPIFP)	173				

	Gross solvency capital requirement	USP	Simplifications
Market risk	13.838		
Counterparty default risk	13.893		
Life underwriting risk	0	None	
Health underwriting risk	63.534	None	
Non-life underwriting risk	0	None	
Diversification	-17.793		
Intangible asset risk	0		
Basic Solvency Capital Requirement	73.472		

Calculation of Solvency Capital Requirement

Operational risk	19.344
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	92.816
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	92.816

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	37.526
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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	153.688	644.734
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	37.526
SCR	92.816
MCR cap	41.767
MCR floor	23.204
Combined MCR	37.526
Absolute floor of the MCR	2.700

Minimum Capital Requirement	37.526
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Zilveren Kruis
Zorgverzekeringen N.V.
Public Disclosure Quantitative Reporting Templates

2024

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)	3.680.821
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	253.851
Equities - listed	253.851
Equities - unlisted	0
Bonds	3.296.012
Government Bonds	456.755
Corporate Bonds	2.664.646
Structured notes	0
Collateralised securities	174.611
Collective Investments Undertakings	97.893
Derivatives	1.348
Deposits other than cash equivalents	25.190
Other investments	6.527
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	1.064
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	1.064
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	1.655.997
Reinsurance receivables	0
Receivables (trade, not insurance)	870.176
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	132.498
Any other assets, not elsewhere shown	931
Total assets	6.341.486

Liabilities	Solvency II value
Technical provisions – non-life	3.197.053
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)	3.197.053
TP calculated as a whole	0
Best Estimate	3.078.118
Risk margin	118.935
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	4.400
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	5.549
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	198.155
Insurance & intermediaries payables	237.427
Reinsurance payables	0
Payables (trade, not insurance)	89.057
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	356.414
Total liabilities	4.088.054
Excess of assets over liabilities	2.253.432

	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	11.857.695	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	941	0	0	0	0	0	0	0	0
Net	11.856.754	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	11.857.695	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	25.371	0	0	0	0	0	0	0	0
Net	11.832.324	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	11.584.214	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	26.852	0	0	0	0	0	0	0	0
Net	11.557.362	0	0	0	0	0	0	0	0
Expenses incurred	190.869	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					11.857.695
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	941
Net	0	0	0	0	0	0	0	11.856.754
Premiums earned								
Gross - Direct Business	0	0	0					11.857.695
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	25.371
Net	0	0	0	0	0	0	0	11.832.324
Claims incurred								
Gross - Direct Business	0	0	0					11.584.214
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	26.852
Net	0	0	0	0	0	0	0	11.557.362
Expenses incurred	0	0	0	0	0	0	0	190.869
Balance - other technical expenses/income								15.124
Total technical expenses								205.993

	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	653.430	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	653.430	0	0	0	0	0	0	0	0
Claims provisions									
Gross	2.424.688	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	2.424.688	0	0	0	0	0	0	0	0
Total Best estimate - gross	3.078.118	0	0	0	0	0	0	0	0
Total Best estimate - net	3.078.118	0	0	0	0	0	0	0	0
Risk margin	118.935	0	0	0	0	0	0	0	0
Technical provisions - total	3.197.053	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	3.197.053	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	653.430
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	653.430
Claims provisions								
Gross	0	0	0	0	0	0	0	2.424.688
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	2.424.688
Total Best estimate - gross	0	0	0	0	0	0	0	3.078.118
Total Best estimate - net	0	0	0	0	0	0	0	3.078.118
Risk margin	0	0	0	0	0	0	0	118.935
Technical provisions - total	0	0	0	0	0	0	0	3.197.053
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	3.197.053

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	
N-9	5.883.650	3.259.134	4.113	95.445	25.578	3.980	0	0	0	0		9.263.675
N-8	6.622.023	2.695.865	6.952	89.256	8.932	503	0	0	0			9.423.531
N-7	6.780.872	2.886.152	71.126	10.463	1.244	0	0	0				9.749.858
N-6	7.333.081	2.492.975	106.982	27.039	1.898	0	0					9.961.975
N-5	7.293.353	2.495.556	135.286	7.484	708	0						9.932.386
N-4	7.591.599	2.346.349	200.719	12.724	-305							10.151.086
N-3	7.265.533	2.420.535	306.196	10.224								10.002.489
N-2	8.120.012	2.281.162	139.011									10.540.185
N-1	8.745.382	2.164.464										10.909.846
N	9.360.927										9.360.927	9.360.927
Total											11.674.321	99.295.957

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	3.438.112	306.865	114.270	14.669	0	0	0	0	0	0		0
N-8	2.909.535	110.680	51.265	7.038	0	0	0	0	0			0
N-7	3.117.761	98.295	16.053	7.691	0	0	0	0				0
N-6	2.799.516	98.835	2.477	1.888	0	0	0					0
N-5	2.710.257	99.950	8.177	900	0	0						0
N-4	2.423.533	-94.920	-25.548	-45.742	0							0
N-3	2.502.430	148.893	3.079	-43.370								-43.398
N-2	3.063.217	160.885	26.224									26.031
N-1	2.436.773	77.060										76.469
N	2.383.131											2.365.585
Total												2.424.688

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
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 (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
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

	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	1.863.465	1.863.465		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	389.922	389.922			
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	2.253.432	2.253.432	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	2.253.432	2.253.432	0	0	0
Total available own funds to meet the MCR	2.253.432	2.253.432	0	0	
Total eligible own funds to meet the SCR	2.253.432	2.253.432	0	0	0
Total eligible own funds to meet the MCR	2.253.432	2.253.432	0	0	
SCR					
SCR	1.695.895				
MCR					
MCR	702.833				
Ratio of Eligible own funds to SCR					
Ratio of Eligible own funds to SCR	133%				
Ratio of Eligible own funds to MCR					
Ratio of Eligible own funds to MCR	321%				
Reconciliation reserve					
Excess of assets over liabilities	2.253.432				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	1.863.510				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	389.922				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	0				
Total Expected profits included in future premiums (EPIFP)	0				

	Gross solvency capital requirement	USP	Simplifications
Market risk	232.914		
Counterparty default risk	48.081		
Life underwriting risk	0	None	
Health underwriting risk	1.247.813	None	
Non-life underwriting risk	0	None	
Diversification	-189.214		
Intangible asset risk	0		
Basic Solvency Capital Requirement	1.339.594		

Calculation of Solvency Capital Requirement

Operational risk	356.302
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	1.695.895
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	1.695.895

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	702.833
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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	3.078.118	11.875.780
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	702.833
SCR	1.695.895
MCR cap	763.153
MCR floor	423.974
Combined MCR	702.833
Absolute floor of the MCR	2.700
Minimum Capital Requirement	702.833

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Public Disclosure Quantitative Reporting Templates

2024

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)	621.425
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	15.915
Equities - listed	15.915
Equities - unlisted	0
Bonds	588.795
Government Bonds	49.767
Corporate Bonds	528.714
Structured notes	0
Collateralised securities	10.315
Collective Investments Undertakings	6.113
Derivatives	81
Deposits other than cash equivalents	10.111
Other investments	409
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	63
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	63
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	327.623
Reinsurance receivables	0
Receivables (trade, not insurance)	101.689
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	35.922
Any other assets, not elsewhere shown	255
Total assets	1.086.977

Liabilities	Solvency II value
Technical provisions – non-life	567.108
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)	567.108
TP calculated as a whole	0
Best Estimate	546.401
Risk margin	20.707
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	343
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	55.941
Reinsurance payables	0
Payables (trade, not insurance)	15.476
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	12.675
Total liabilities	651.542
Excess of assets over liabilities	435.435

	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	1.977.708	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	126	0	0	0	0	0	0	0	0
Net	1.977.583	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.977.708	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	1.943	0	0	0	0	0	0	0	0
Net	1.975.765	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	1.934.275	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	1.296	0	0	0	0	0	0	0	0
Net	1.932.978	0	0	0	0	0	0	0	0
Expenses incurred	63.643	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								1.977.708
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	126
Net	0	0	0	0	0	0	0	1.977.583
Premiums earned								1.977.708
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	1.943
Net	0	0	0	0	0	0	0	1.975.765
Claims incurred								1.934.275
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	1.296
Net	0	0	0	0	0	0	0	1.932.978
Expenses incurred	0	0	0	0	0	0	0	63.643
Balance - other technical expenses/income								3.294
Total technical expenses								66.937

	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	206.716	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	206.716	0	0	0	0	0	0	0	0
Claims provisions									
Gross	339.685	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	339.685	0	0	0	0	0	0	0	0
Total Best estimate - gross	546.401	0	0	0	0	0	0	0	0
Total Best estimate - net	546.401	0	0	0	0	0	0	0	0
Risk margin	20.707	0	0	0	0	0	0	0	0
Technical provisions - total	567.108	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	567.108	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	206.716
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	206.716
Claims provisions								
Gross	0	0	0	0	0	0	0	339.685
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	339.685
Total Best estimate - gross	0	0	0	0	0	0	0	546.401
Total Best estimate - net	0	0	0	0	0	0	0	546.401
Risk margin	0	0	0	0	0	0	0	20.707
Technical provisions - total	0	0	0	0	0	0	0	567.108
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	567.108

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	338.720	205.062	16.889	255	1.661	127	0	0	0	0	0	552.714
N-8	425.087	186.790	10.424	816	10	44	0	0	0	0	0	623.171
N-7	410.817	219.500	10.779	-1.276	209	0	0	0	0	0	0	640.028
N-6	436.895	174.093	5.033	-1.173	162	0	0	0	0	0	0	615.011
N-5	436.835	175.254	6.125	-1.126	194	0	0	0	0	0	0	619.534
N-4	437.666	146.347	14.456	-1.865	150	0	0	0	0	0	0	596.754
N-3	390.287	139.727	15.112	3.165	0	0	0	0	0	0	0	548.290
N-2	650.984	205.745	11.314	0	0	0	0	0	0	0	0	858.042
N-1	806.523	203.496	0	0	0	0	0	0	0	0	0	1.010.318
N	1.552.142	0	0	0	0	0	0	0	0	0	0	1.552.142
Total											1.770.266	7.626.005

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	204.892	18.666	29	737	0	0	0	0	0	0	0	0
N-8	205.781	8.586	66	216	0	0	0	0	0	0	0	0
N-7	215.250	9.642	158	1.018	0	0	0	0	0	0	0	0
N-6	179.858	-465	465	164	0	0	0	0	0	0	0	0
N-5	171.256	4.820	1.152	240	0	0	0	0	0	0	0	0
N-4	140.835	-8.788	-14.506	-14.754	0	0	0	0	0	0	0	0
N-3	135.524	1.403	-6.392	-20.714	0	0	0	0	0	0	0	-20.716
N-2	213.665	88	-3.802	0	0	0	0	0	0	0	0	-3.875
N-1	200.135	-16.917	0	0	0	0	0	0	0	0	0	-16.897
N	383.931	0	0	0	0	0	0	0	0	0	0	381.173
Total												339.685

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	411.900	411.900		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	23.490	23.490			
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	435.435	435.435	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	435.435	435.435	0	0	0
Total available own funds to meet the MCR	435.435	435.435	0	0	
Total eligible own funds to meet the SCR	435.435	435.435	0	0	0
Total eligible own funds to meet the MCR	435.435	435.435	0	0	
SCR					
SCR	295.305				
MCR	117.531				
Ratio of Eligible own funds to SCR	147%				
Ratio of Eligible own funds to MCR	370%				
Reconciliation reserve					
Excess of assets over liabilities	435.435				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	411.945				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	23.490				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	21.116				
Total Expected profits included in future premiums (EPIFP)	21.116				

	Gross solvency capital requirement	USP	Simplifications
Market risk	24.647		
Counterparty default risk	33.073		
Life underwriting risk	0	None	
Health underwriting risk	208.504	None	
Non-life underwriting risk	0	None	
Diversification	-39.067		
Intangible asset risk	0		
Basic Solvency Capital Requirement	227.157		

Calculation of Solvency Capital Requirement

Operational risk	68.147
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	295.305
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	295.305

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	117.531
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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	546.401	1.954.259
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	117.531
SCR	295.305
MCR cap	132.887
MCR floor	73.826
Combined MCR	117.531
Absolute floor of the MCR	2.700

Minimum Capital Requirement	117.531
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De Friesland Zorgverzekeraar N.V.

Public Disclosure Quantitative Reporting Templates

2024

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)	474.677
Property (other than for own use)	0
Holdings in related undertakings, including participations	551
Equities	45.051
Equities - listed	44.054
Equities - unlisted	997
Bonds	410.489
Government Bonds	85.491
Corporate Bonds	289.634
Structured notes	0
Collateralised securities	35.364
Collective Investments Undertakings	17.190
Derivatives	264
Deposits other than cash equivalents	0
Other investments	1.132
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	215
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	215
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	312.791
Reinsurance receivables	0
Receivables (trade, not insurance)	100.238
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	49.118
Any other assets, not elsewhere shown	152
Total assets	937.192

Liabilities	Solvency II value
Technical provisions – non-life	462.936
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)	462.936
TP calculated as a whole	0
Best Estimate	443.482
Risk margin	19.454
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	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	1.006
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	36.972
Reinsurance payables	0
Payables (trade, not insurance)	34.824
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	5.871
Total liabilities	541.609
Excess of assets over liabilities	395.584

	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	1.908.499	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	140	0	0	0	0	0	0	0	0
Reinsurers' share	1.908.359	0	0	0	0	0	0	0	0
Net									
Premiums earned									
Gross - Direct Business	1.908.499	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	3.860	0	0	0	0	0	0	0	0
Net	1.904.640	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	1.867.791	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	2.178	0	0	0	0	0	0	0	0
Net	1.865.613	0	0	0	0	0	0	0	0
Expenses incurred	33.528	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								1.908.499
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	1.908.359
Premiums earned								1.908.499
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	3.860
Net	0	0	0	0	0	0	0	1.904.640
Claims incurred								1.867.791
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	2.178
Net	0	0	0	0	0	0	0	1.865.613
Expenses incurred	0	0	0	0	0	0	0	33.528
Balance - other technical expenses/income								931
Total technical expenses								34.459

	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	108.567	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	108.567	0	0	0	0	0	0	0	0
Claims provisions									
Gross	334.915	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	334.915	0	0	0	0	0	0	0	0
Total Best estimate - gross	443.482	0	0	0	0	0	0	0	0
Total Best estimate - net	443.482	0	0	0	0	0	0	0	0
Risk margin	19.454	0	0	0	0	0	0	0	0
Technical provisions - total	462.936	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	462.936	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	108.567
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	108.567
Claims provisions								
Gross	0	0	0	0	0	0	0	334.915
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	334.915
Total Best estimate - gross	0	0	0	0	0	0	0	443.482
Total Best estimate - net	0	0	0	0	0	0	0	443.482
Risk margin	0	0	0	0	0	0	0	19.454
Technical provisions - total	0	0	0	0	0	0	0	462.936
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	462.936

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative) (absolute amount)												In Current year	Sum of years (cumulative)
Year	0	1	2	3	4	5	6	7	8	9	10 & +		
Prior											0	0	
N-9	756.778	395.389	20.708	11.402	-8.736	2.233	0	0	0	0	0	0	1.177.773
N-8	880.866	396.377	14.943	4.606	-845	91	0	0	0	0	0	0	1.296.039
N-7	900.359	395.784	24.822	5.269	251	0	0	0	0	0	0	0	1.326.485
N-6	977.891	355.097	24.311	3.914	494	0	0	0	0	0	0	0	1.361.707
N-5	1.045.575	347.937	17.950	3.108	255	0	0	0	0	0	0	0	1.414.825
N-4	1.089.560	313.746	24.454	4.131	45	0	0	0	0	0	0	45	1.431.936
N-3	1.044.602	312.933	57.084	3.117								3.117	1.417.736
N-2	1.215.786	341.564	30.593									30.593	1.587.942
N-1	1.305.245	310.201										310.201	1.615.446
N	1.494.848											1.494.848	1.494.848
Total												1.838.804	14.124.738

Gross undiscounted Best Estimate Claims Provisions (absolute amount)												Year end (discounted data)	
Year	0	1	2	3	4	5	6	7	8	9	10 & +		
Prior											0	0	
N-9	454.705	39.255	9.741	2.604	0	0	0	0	0	0	0	0	0
N-8	427.896	29.191	10.917	3.107	0	0	0	0	0	0	0	0	0
N-7	427.280	33.415	81	1.431	0	0	0	0	0	0	0	0	0
N-6	398.807	8.655	-1.459	494	0	0	0	0	0	0	0	0	0
N-5	347.720	4.975	282	262	0	0	0	0	0	0	0	0	0
N-4	319.045	9.151	-6.314	-9.004	0	0	0	0	0	0	0	0	0
N-3	351.905	20.841	-10.172	-28.660								-28.671	
N-2	463.658	35.192	7.161									7.129	
N-1	314.679	-3.363										-3.333	
N	362.550											359.790	
Total												334.915	

Underwriting year

Gross Claims Paid (non-cumulative) (absolute amount)												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	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0	0
Total												0	0

Gross undiscounted Best Estimate Claims Provisions (absolute amount)												Year end (discounted data)	
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	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0	0
Total												0	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45		0	
Share premium account related to ordinary share capital	130.385	130.385		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	265.154	265.154			
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	395.584	395.584	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	395.584	395.584	0	0	0
Total available own funds to meet the MCR	395.584	395.584	0	0	
Total eligible own funds to meet the SCR	395.584	395.584	0	0	0
Total eligible own funds to meet the MCR	395.584	395.584	0	0	
SCR					
SCR	278.876				
MCR	109.777				
Ratio of Eligible own funds to SCR	142%				
Ratio of Eligible own funds to MCR	360%				
Reconciliation reserve					
Excess of assets over liabilities	395.584				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	130.430				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	265.154				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0				
Expected profits included in future premiums (EPIFP) - Non- life business	2.807				
Total Expected profits included in future premiums (EPIFP)	2.807				

	Gross solvency capital requirement	USP	Simplifications
Market risk	41.290		
Counterparty default risk	16.918		
Life underwriting risk	0	None	
Health underwriting risk	202.709	None	
Non-life underwriting risk	0	None	
Diversification	-38.811		
Intangible asset risk	0		
Basic Solvency Capital Requirement	222.106		
Calculation of Solvency Capital Requirement			
Operational risk	56.770		
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	278.876		
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	278.876		
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	109.777
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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	443.482	1.892.193
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	109.777
SCR	278.876
MCR cap	125.494
MCR floor	69.719
Combined MCR	109.777
Absolute floor of the MCR	2.700
Minimum Capital Requirement	109.777

N.V. Hagelunie

Public Disclosure Quantitative Reporting Templates

2024

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)	255.756
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	31.795
Equities - listed	31.795
Equities - unlisted	0
Bonds	195.547
Government Bonds	68.329
Corporate Bonds	127.218
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	23.229
Derivatives	164
Deposits other than cash equivalents	0
Other investments	5.021
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:	10.125
Non-Life and Health similar to Non-Life	10.125
Non-Life excluding Health	10.125
Health similar to Non-Life	0
Life and Health similar to Life, excluding Health and Index-Linked and Unit-Linked	0
Health similar to Life	0
Life excluding Health and Index-Linked and Unit-Linked	0
Life Index-Linked and Unit-Linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	5.800
Reinsurance receivables	1.414
Receivables (trade, not insurance)	4.959
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	24.725
Any other assets, not elsewhere shown	5.784
Total Assets	308.563

Liabilities	Solvency II value
Technical Provisions – Non-Life	57.883
Technical Provisions – Non-Life (excluding Health)	57.883
TP calculated as a whole	0
Best Estimate	53.412
Risk Margin	4.471
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	2.384
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred Tax Liabilities	16.051
Derivatives	767
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	1.926
Reinsurance payables	0
Payables (trade, not insurance)	16.281
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	3.137
Total Liabilities	98.429
Excess of assets over liabilities	210.134

	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	146.795	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	1.450	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	61.664	0	0
Net	0	0	0	0	0	0	86.580	0	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	142.777	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	710	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	60.458	0	0
Net	0	0	0	0	0	0	83.028	0	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	23.062	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	4.567	0	0
Net	0	0	0	0	0	0	18.495	0	0
Expenses incurred	0	0	0	0	0	0	23.831	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					146.795
Gross - Proportional reinsurance accepted	0	0	0					1.450
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	61.664
Net	0	0	0	0	0	0	0	86.580
Premiums earned								
Gross - Direct Business	0	0	0					142.777
Gross - Proportional reinsurance accepted	0	0	0					710
Gross - Non-proportional reinsurance accepted				0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	60.458
Net	0	0	0	0	0	0	0	83.028
Claims incurred								
Gross - Direct Business	0	0	0					23.062
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	4.567
Net	0	0	0	0	0	0	0	18.495
Expenses incurred	0	0	0	0	0	0	0	23.831
Balance - other technical expenses/income								-139
Total technical expenses								23.692

	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)	96.548	30.911	6.418	4.545	4.777	1.844	145.043
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)	94.613	29.170	6.284	4.580	4.289	1.929	140.866
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)	16.917	1.987	5.429	-3.390	3.422	-921	23.444
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)	16.590	4.649	1.680	535	123	130	23.707
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	30.187	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	-444	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	30.631	0	0
Claims provisions									
Gross	0	0	0	0	0	0	23.225	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	10.569	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	12.656	0	0
Total Best Estimate - gross	0	0	0	0	0	0	53.412	0	0
Total Best Estimate - net	0	0	0	0	0	0	43.287	0	0
Risk Margin	0	0	0	0	0	0	4.471	0	0
Technical Provisions - total	0	0	0	0	0	0	57.883	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	10.125	0	0
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	47.758	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	30.187
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	-444
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	30.631
Claims provisions								
Gross	0	0	0	0	0	0	0	23.225
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	10.569
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	12.656
Total Best Estimate - gross	0	0	0	0	0	0	0	53.412
Total Best Estimate - net	0	0	0	0	0	0	0	43.287
Risk Margin	0	0	0	0	0	0	0	4.471
Technical Provisions - total	0	0	0	0	0	0	0	57.883
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	10.125
Technical Provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	47.758

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											614	614
N-9	30.052	10.969	850	484	53	36	118	-872	-43	9		41.657
N-8	79.404	56.649	2.401	2.541	37	8	0	0	28			141.068
N-7	14.403	5.020	1.006	438	7	15	16	18				20.923
N-6	36.287	14.897	707	72	-2	185	11					52.157
N-5	16.361	9.627	785	363	109	30						27.275
N-4	23.222	4.222	311	73	67							27.894
N-3	43.707	17.929	4.355	1.424								67.415
N-2	43.329	19.952	5.365									68.645
N-1	24.220	13.497										37.717
N	18.709											18.709
Total											39.771	503.459

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	0
N-9	0	1.487	414	123	69	49	976	840	912	938		893
N-8	60.483	7.495	3.940	-119	-102	12	12	12	0			0
N-7	9.988	1.493	-15	-171	27	20	43	0				0
N-6	21.961	1.531	445	210	174	6	0					0
N-5	15.491	1.272	279	135	18	9						8
N-4	8.646	1.204	290	267	12							11
N-3	26.583	6.493	3.707	713								690
N-2	37.481	11.804	3.349									3.251
N-1	23.151	1.066										1.041
N	17.765											17.331
Total												23.225

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
N-8	0	0	0	0	0	0	0	0	0	0		0
N-7	0	0	0	0	0	0	0	0	0			0
N-6	0	0	0	0	0	0	0					0
N-5	0	0	0	0	0	0						0
N-4	0	0	0	0	0							0
N-3	0	0	0	0								0
N-2	0	0	0									0
N-1	0	0										0
N	0											0
Total											0	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	0
N-9	0	0	0	0	0	0	0	0	0	0		0
N-8	0	0	0	0	0	0	0	0	0	0		0
N-7	0	0	0	0	0	0	0	0	0			0
N-6	0	0	0	0	0	0	0					0
N-5	0	0	0	0	0	0						0
N-4	0	0	0	0	0							0
N-3	0	0	0	0								0
N-2	0	0	0									0
N-1	0	0										0
N	0											0
Total												0

	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	57.883	0	0	260	0
Basic own funds	210.134	0	0	-50	0
Eligible own funds to meet Solvency Capital Requirement	210.134	0	0	-50	0
Solvency Capital Requirement	68.118	0	0	185	0
Eligible own funds to meet Minimum Capital Requirement	210.134	0	0	-50	0
Minimum Capital Requirement	17.029	0	0	46	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	205.026	205.026			
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	210.134	210.134	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	210.134	210.134	0	0	0
Total Available Own Funds to meet the MCR	210.134	210.134	0	0	
Total Eligible Own Funds to meet the SCR	210.134	210.134	0	0	0
Total Eligible Own Funds to meet the MCR	210.134	210.134	0	0	
SCR	68.118				
MCR	17.029				
Ratio of Eligible Own Funds to SCR	308%				
Ratio of Eligible Own Funds to MCR	1234%				
Reconciliation reserve					
Excess of assets over liabilities	210.134				
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	205.026				
Expected profits					
Expected Profits included In Future Premiums (EPIFP) - Life business	0				
Expected Profits included In Future Premiums (EPIFP) - Non-Life business	7.755				
Total Expected Profits included in Future Premiums (EPIFP)	7.755				

S.25.05.21.01

Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-139.035	-75.684		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	44.990	42.467		
Market & Credit risk - diversified	28.032	27.197		
Credit event risk not covered in market & credit risk	14.538	0		
Credit event risk not covered in market & credit risk - diversified	14.156	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	143.328	108.726	None	
Total Net Non-life underwriting risk - diversified	70.225	66.487		
Total Life & Health underwriting risk	0	0	None	
Total Life & Health underwriting risk - diversified	0	0		
Total Operational risk	4.296	0		
Total Operational risk - diversified	4.296	0		
Other risk	0	0		

S.25.05.21.02

Calculation of Solvency Capital Requirement

Total undiversified components	116.708
Diversification	-48.590
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	68.118
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	68.118
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	-23.685
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	-23.685
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	-13.579
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	-10.106
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	-23.685

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	11.211
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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	43.287	95.227
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	11.211
SCR	68.118
MCR cap	30.653
MCR floor	17.029
Combined MCR	17.029
Absolute floor of the MCR	4.000

Minimum Capital Requirement	17.029
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Achmea Reinsurance Company N.V.

Public Disclosure Quantitative Reporting Templates

2024

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)	521.651
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	142.520
Equities - listed	142.520
Equities - unlisted	0
Bonds	276.450
Government Bonds	157.077
Corporate Bonds	119.373
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	76.992
Derivatives	732
Deposits other than cash equivalents	0
Other investments	24.957
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:	366.708
Non-life and health similar to non-life	111.178
Non-life excluding health	111.036
Health similar to non-life	142
Life and health similar to life, excluding health and index-linked and unit-linked	255.530
Health similar to life	254.560
Life excluding health and index-linked and unit-linked	970
Life index-linked and unit-linked	0
Deposits to cedants	10.866
Insurance and intermediaries receivables	1.872
Reinsurance receivables	573
Receivables (trade, not insurance)	5.245
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	34.639
Any other assets, not elsewhere shown	64
Total assets	941.618

Liabilities	Solvency II value
Technical provisions – non-life	269.626
Technical provisions – non-life (excluding health)	260.011
TP calculated as a whole	0
Best Estimate	242.598
Risk margin	17.413
Technical provisions - health (similar to non-life)	9.614
TP calculated as a whole	0
Best Estimate	9.342
Risk margin	272
Technical provisions - life (excluding index-linked and unit-linked)	274.109
Technical provisions - health (similar to life)	277.266
TP calculated as a whole	0
Best Estimate	275.125
Risk margin	2.141
Technical provisions – life (excluding health and index-linked and unit-linked)	-3.157
TP calculated as a whole	0
Best Estimate	-6.688
Risk margin	3.530
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	963
Deferred tax liabilities	6.060
Derivatives	4.447
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	355
Reinsurance payables	-466
Payables (trade, not insurance)	6.718
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	4.372
Total liabilities	566.182
Excess of assets over liabilities	375.436

	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	10.702	3	450	1.249	0	178	-1.413	309	0
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	-28	225	0
Net	10.702	3	450	1.249	0	178	-1.385	83	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	10.702	3	805	1.249	0	178	11.358	309	0
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	-28	225	0
Net	10.702	3	805	1.249	0	178	11.386	83	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	10.428	0	291	7.062	0	322	6.224	326	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	10.428	0	291	7.062	0	322	6.224	326	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	3.181	0	146	4.833	0	69	4.041	30	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								0
Gross - Direct Business	0	0	0					11.477
Gross - Proportional reinsurance accepted	0	0	0	1	10.806	2.778	178.149	191.734
Gross - Non-proportional reinsurance accepted	0	0	0	3	10.026	2.429	137.345	150.000
Reinsurers' share	0	0	0	-2	780	349	40.804	53.211
Net	0	0	0					0
Premiums earned								24.603
Gross - Direct Business	0	0	0					184.140
Gross - Proportional reinsurance accepted	0	0	0	1	10.203	2.694	171.242	137.901
Gross - Non-proportional reinsurance accepted	0	0	0	3	9.066	2.359	126.275	70.841
Reinsurers' share	0	0	0	-2	1.136	335	44.967	24.653
Net	0	0	0					57.102
Claims incurred								52.497
Gross - Direct Business	0	0	0					29.258
Gross - Proportional reinsurance accepted	0	0	0	11	2.270	-3.726	58.547	13.734
Gross - Non-proportional reinsurance accepted	0	0	0	6	-5.583	-3.786	61.860	57.818
Reinsurers' share	0	0	0	5	7.853	60	-3.313	26.005
Net	0	0	0					0
Changes in other technical provisions								0
Gross - Direct Business	0	0	0					0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	-555	-258	-1.713	9.774
Balance - other technical expenses/income								-134
Total technical expenses								9.640

	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	79.345	66.261	145.606
Reinsurers' share	0	0	0	0	0	0	79.268	12.465	91.734
Net	0	0	0	0	0	0	76	53.796	53.872
Premiums earned									
Gross	0	0	0	0	0	0	79.345	70.207	149.552
Reinsurers' share	0	0	0	0	0	0	79.268	12.465	91.734
Net	0	0	0	0	0	0	76	57.742	57.818
Claims incurred									
Gross	0	0	0	0	0	0	107.855	27.686	135.541
Reinsurers' share	0	0	0	0	0	0	107.855	1.680	109.535
Net	0	0	0	0	0	0	0	26.005	26.005
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	-211	28.634	28.424
Balance - other technical expenses/income									55
Total technical expenses									28.478
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
		CA	GR	IT	SK	TR	
Premiums written (gross)							
Gross Written Premium (direct)	0	0	0	0	0	0	0
Gross Written Premium (proportional reinsurance)	635	1.314	0	10.702	0	2.562	15.212
Gross Written Premium (non-proportional reinsurance)	158.074	0	18.972	0	3.814	12.532	193.392
Premiums earned (gross)							
Gross Earned Premium (direct)	0	0	0	0	0	0	0
Gross Earned Premium (proportional reinsurance)	635	1.314	0	10.702	0	2.562	15.212
Gross Earned Premium (non-proportional reinsurance)	156.480	0	16.399	0	3.557	8.716	185.153
Claims incurred (gross)							
Claims incurred (direct)	0	0	0	0	0	0	0
Claims incurred (proportional reinsurance)	48	7.434	0	10.428	0	-518	17.392
Claims incurred (non-proportional reinsurance)	71.364	0	-13.980	0	5.071	186	62.641
Expenses incurred (gross)							
Gross Expenses Incurred (direct)	4.900	5.088	575	3.181	116	956	14.815
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	IT	US	
Gross Written Premium	93.036	37.677	1.533	4.121	1.430	1.701	139.497
Gross Earned Premium	93.036	37.669	1.498	4.255	1.430	1.505	139.391
Claims Incurred	109.551	12.420	250	3.782	630	401	127.033
Gross Expenses Incurred	27.777	25.615	12	290	375	70	54.139

	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	-6.688	-6.688
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0		0	0		0	0	0	970	970
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	0		0	0		0	0	0	-7.658	-7.658
Risk Margin	0	0			0			0	3.130	3.130
Technical provisions - total	0	0			0			0	-3.157	-3.157

Health insurance (direct business)				Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to Life insurance)
	Contracts without options and guarantees	Contracts with options or guarantees				
Technical provisions calculated as a whole	0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0			0	0	0
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate		0	0	0	275.125	275.125
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0	0	0	254.560	254.560
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		0	0	0	20.565	20.565
Risk Margin	0				2.141	2.141
Technical provisions - total	0			0	277.266	277.266

	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	-854	-406	0	0	0	-99	-483	-110	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	-75	0
Net Best Estimate of Premium Provisions	-854	-406	0	0	0	-99	-483	-35	0
Claims provisions									
Gross	7.826	1.497	554	0	0	106	18.577	157	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	7.826	1.497	554	0	0	106	18.577	157	0
Total Best estimate - gross	6.972	1.090	554	0	0	7	18.093	47	0
Total Best estimate - net	6.972	1.090	554	0	0	7	18.093	122	0
Risk margin	1	0	0	0	0	0	219	0	0
Technical provisions - total	6.973	1.090	554	0	0	7	18.312	47	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	-75	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	6.973	1.090	554	0	0	7	18.312	122	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	637	1.252	33.753	33.690
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	-308	1.087	18.834	19.538
Net Best Estimate of Premium Provisions	0	0	0	0	945	166	14.919	14.152
Claims provisions								
Gross	0	0	0	726	43.796	1.265	143.748	218.251
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	142	16.881	458	74.159	91.640
Net Best Estimate of Claims Provisions	0	0	0	584	26.914	807	69.588	126.611
Total Best estimate - gross	0	0	0	726	44.433	2.517	177.501	251.941
Total Best estimate - net	0	0	0	584	27.859	973	84.508	140.763
Risk margin	0	0	0	272	11.530	121	5.544	17.685
Technical provisions - total	0	0	0	998	55.962	2.638	183.045	269.626
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	142	16.574	1.544	92.993	111.178
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	856	39.389	1.093	90.052	158.448

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											4.824	4.824
N-9	3.403	10.222	397	148	17	3	1	0	10.032	20	20	24.245
N-8	69.414	93.935	10.566	146	1.728	653	179	959	723		723	178.303
N-7	1.855	23.482	4.351	1.331	741	481	433	303			303	32.976
N-6	39.932	22.124	12.416	1.451	876	1.107	375				375	78.283
N-5	581	12.653	5.987	2.468	1.306	1.060					1.060	24.055
N-4	3.357	20.539	17.955	7.758	4.852						4.852	54.461
N-3	4.857	34.480	20.091	10.336							10.336	69.765
N-2	94.265	51.007	21.811								21.811	167.083
N-1	42.800	60.883									60.883	103.683
N	22.409										22.409	22.409
Total											127.596	755.262

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											50.656	43.934
N-9	17.267	2.192	1.499	11.003	10.710	16.908	17.244	10.280	42	39	36	36
N-8	105.866	21.859	6.907	4.679	2.014	3.714	4.097	2.723	1.544		1.533	1.533
N-7	68.164	29.697	9.145	5.572	4.389	3.121	1.271	1.015			981	981
N-6	47.987	24.017	10.511	7.133	6.557	6.683	6.334				6.164	6.164
N-5	36.568	23.597	10.304	5.457	5.999						4.912	4.912
N-4	54.490	52.520	26.778	18.252	13.420						12.635	12.635
N-3	55.715	47.061	28.852	20.615							20.153	20.153
N-2	96.705	56.730	31.915								31.255	31.255
N-1	96.386	28.267									27.732	27.732
N	70.414										68.915	68.915
Total											218.251	218.251

	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	235.417	235.417			
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	375.436	375.436	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	375.436	375.436	0	0	0
Total available own funds to meet the MCR	375.436	375.436	0	0	
Total eligible own funds to meet the SCR	375.436	375.436	0	0	0
Total eligible own funds to meet the MCR	375.436	375.436	0	0	
SCR					
SCR	174.788				
MCR	43.697				
Ratio of Eligible own funds to SCR	215%				
Ratio of Eligible own funds to MCR	859%				
Reconciliation reserve					
Excess of assets over liabilities	375.436				
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	235.417				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	14.196				
Expected profits included in future premiums (EPIFP) - Non- life business	2.511				
Total Expected profits included in future premiums (EPIFP)	16.707				

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Solvency Capital Requirement information

Risk type	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
Total diversification	-342.271	-133.592		
Total diversified risk before tax	0	0		
Total diversified risk after tax	0	0		
Total market & credit risk	116.863	109.874		
Market & Credit risk - diversified	88.168	86.024		
Credit event risk not covered in market & credit risk	18.239	0		
Credit event risk not covered in market & credit risk - diversified	18.078	0		
Total Business risk	0	0		
Total Business risk - diversified	0	0		
Total Net Non-life underwriting risk	321.033	165.731	None	
Total Net Non-life underwriting risk - diversified	165.790	100.406		
Total Life & Health underwriting risk	48.679	0	None	
Total Life & Health underwriting risk - diversified	42.908	0		
Total Operational risk	12.244	0		
Total Operational risk - diversified	12.244	0		
Other risk	0	0		

S.25.05.21.02

Calculation of Solvency Capital Requirement

Total undiversified components	327.189
Diversification	-152.401
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	174.788
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	174.788
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	-60.775
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	-60.775
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	-6.060
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	-43.795
Amount/estimate of LAC DT justified by carry back, current year	-10.920
Amount/estimate of LAC DT justified by carry back, future years	0
Amount/estimate of Maximum LAC DT	-60.775

Linear formula component for non-life insurance and reinsurance obligations

MCR _{NL} Result	30.327
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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	6.972	10.702
Income protection insurance and proportional reinsurance	1.090	3
Workers' compensation insurance and proportional reinsurance	554	450
Motor vehicle liability insurance and proportional reinsurance	0	1.061
Other motor insurance and proportional reinsurance	0	187
Marine, aviation and transport insurance and proportional reinsurance	7	178
Fire and other damage to property insurance and proportional reinsurance	18.093	2.885
General liability insurance and proportional reinsurance	122	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	584	0
Non-proportional casualty reinsurance	27.859	863
Non-proportional marine, aviation and transport reinsurance	973	349
Non-proportional property reinsurance	84.508	36.534

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	271
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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	12.907	
Total capital at risk for all life (re)insurance obligations		0

Overall MCR calculation

Linear MCR	30.599
SCR	174.788
MCR cap	78.655
MCR floor	43.697
Combined MCR	43.697
Absolute floor of the MCR	3.900
Minimum Capital Requirement	43.697