



Bijlage - Openbare kwantitatieve rapportagestaten Solvency II 2018

Klaverblad Levensverzekering N.V.



Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2018. De bedragen luiden in hele euro's.

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S.02.01.02 Balans

Assets		Solvency II value
		C0010
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	-
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	811.904.222
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	-
Equities - listed	R0110	-
Equities - unlisted	R0120	-
Bonds	R0130	811.904.222
Government Bonds	R0140	730.248.346
Corporate Bonds	R0150	81.655.876
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	-
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	R0230	-
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	-
Reinsurance recoverables from:	R0270	-
Non-life and health similar to non-life	R0280	-
Non-life excluding health	R0290	-
Health similar to non-life	R0300	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-
Health similar to life	R0320	-
Life excluding health and index-linked and unit-linked	R0330	-
Life index-linked and unit-linked	R0340	-
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	375.061
Reinsurance receivables	R0370	201.874
Receivables (trade, not insurance)	R0380	1.134.164
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	2.395.499
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	816.010.820

S.02.01.02 Balans (vervolg)

		Solvency II value
		C0010
Liabilities		
Technical provisions - non-life	R0510	-
Technical provisions - non-life (excluding health)	R0520	-
Technical provisions calculated as a whole	R0530	-
Best Estimate	R0540	-
Risk margin	R0550	-
Technical provisions - health (similar to non-life)	R0560	-
Technical provisions calculated as a whole	R0570	-
Best Estimate	R0580	-
Risk margin	R0590	-
Technical provisions - life (excluding index-linked and unit-linked)	R0600	555.724.851
Technical provisions - health (similar to life)	R0610	-
Technical provisions calculated as a whole	R0620	-
Best Estimate	R0630	-
Risk margin	R0640	-
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	555.724.851
Technical provisions calculated as a whole	R0660	-
Best Estimate	R0670	478.069.526
Risk margin	R0680	77.655.324
Technical provisions - index-linked and unit-linked	R0690	-
Technical provisions calculated as a whole	R0700	-
Best Estimate	R0710	-
Risk margin	R0720	-
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	1.704.498
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	5.310.394
Reinsurance payables	R0830	35.209
Payables (trade, not insurance)	R0840	173.642
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	-
Subordinated liabilities in Basic Own Funds	R0870	-
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	562.948.594
Excess of assets over liabilities	R1000	253.062.226

S.05.01.02 Premies, schaden en kosten per branche

		Life insurance obligations					Life reinsurance obligations			Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities relating to health	Annuities other than health	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
Premiums written										
Gross	R1410	-	38.731.929	-	24.817.660	-	-	-	-	63.549.589
Reinsurers' share	R1420	-	22.405	-	147.222	-	-	-	-	169.627
Net	R1500	-	38.709.524	-	24.670.438	-	-	-	-	63.379.962
Premiums earned										
Gross	R1510	-	38.731.929	-	24.817.660	-	-	-	-	63.549.589
Reinsurers' share	R1520	-	22.405	-	147.222	-	-	-	-	169.627
Net	R1600	-	38.709.524	-	24.670.438	-	-	-	-	63.379.962
Claims incurred										
Gross	R1610	-	7.975.888	-	10.610.829	-	-	-	-	18.586.717
Reinsurers' share	R1620	-	4.538	-	197.336	-	-	-	-	201.874
Net	R1700	-	7.971.350	-	10.413.493	-	-	-	-	18.384.843
Changes in other technical provisions										
Gross	R1710	-	26.102.093	-	12.873.725	-	-	-	-	38.975.817
Reinsurers' share	R1720	-	-	-	-	-	-	-	-	-
Net	R1800	-	26.102.093	-	12.873.725	-	-	-	-	38.975.817
Expenses incurred	R1900	-	4.203.789	-	2.619.032	-	-	-	-	6.822.821
Other expenses	R2500									
Total expenses	R2600									6.822.821

S.12.01.02 Technische voorzieningen voor levens- en SLT-ziekteverzekering

	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance				Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)	Annuities relating to health	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
			Contracts without options and guarantees	Contracts with options or guarantees	Contracts with options or guarantees	Annuitants other than health						
	C0020	C0030	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0190	C0200	C0210
Technical provisions calculated as a whole												
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole												
Technical provisions calculated as a sum of BE and RM												
Best Estimate												
Gross Best Estimate												
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default												
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total												
Risk Margin												
Amount of the transitional on Technical Provisions												
Technical Provisions calculated as a whole												
Best estimate												
Risk margin												
Technical provisions - total												
R0010												
R0020												
R0030	384.611.952			93.457.574	-	-	-	478.069.526				
R0080												
R0090	384.611.952			93.457.574	-	-	-	478.069.526				
R0100	35.409.494		42.245.831					77.655.324				
R0110												
R0120												
R0130												
R0200	420.021.446		135.703.405					555.724.851				

S.22.01.21 Effect van langetermijngarantiemaatregelen en overgangsmaatregelen

		Amount with Long Term Guarantee 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
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	555.724.851	-	-	28.163.857	-
Basic own funds	R0020	253.062.226	-	-	-22.390.267	-
Eligible own funds to meet Solvency Capital Requirement	R0050	253.062.226	-	-	-22.390.267	-
Solvency Capital Requirement	R0090	102.418.419	-	-	7.987.357	-
Eligible own funds to meet Minimum Capital Requirement	R0100	253.062.226	-	-	-22.390.267	-
Minimum Capital Requirement	R0110	25.604.605	-	-	1.996.839	-

S.23.01.01 Eigen vermogen

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	9.080.000	9.080.000			
Share premium account related to ordinary share capital	R0030	107.962.200	107.962.200			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	-				
Subordinated mutual member accounts	R0050	-		-	-	-
Surplus funds	R0070	-				
Preference shares	R0090	-		-	-	-
Share premium account related to preference shares	R0110	-				
Reconciliation reserve	R0130	136.020.026	136.020.026			
Subordinated liabilities	R0140	-		-	-	-
An amount equal to the value of net deferred tax assets	R0160	-				-
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	-	-	-	-	-
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	R0220	-				
Deductions						
Deductions for participations in financial and credit institutions	R0230	-	-	-	-	-
Total basic own funds after deductions	R0290	253.062.226	253.062.226	-	-	-
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	-			-	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	-			-	
Unpaid and uncalled preference shares callable on demand	R0320	-			-	-
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	-			-	-
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	-			-	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	-			-	-
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	-			-	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	-			-	-
Other ancillary own funds	R0390	-			-	-
Total ancillary own funds	R0400	-			-	-
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	253.062.226	253.062.226	-	-	-
Total available own funds to meet the MCR	R0510	253.062.226	253.062.226	-	-	
Total eligible own funds to meet the SCR	R0540	253.062.226	253.062.226	-	-	-
Total eligible own funds to meet the MCR	R0550	253.062.226	253.062.226	-	-	-
SCR	R0580	102.418.419				
MCR	R0600	25.604.605				
Ratio of Eligible own funds to SCR	R0620	247%				
Ratio of Eligible own funds to MCR	R0640	988%				
Reconciliation reserve						
C0060						
Excess of assets over liabilities	R0700	253.062.226				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	117.042.200				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-				
Reconciliation reserve	R0760	136.020.026				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life business	R0770	76.727.221				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780					
Total Expected profits included in future premiums (EPIFP)	R0790	76.727.221				

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
			USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	55.543.837		Captives simplifications - spread risk on bonds and loans,
Counterparty default risk	R0020	139.456		
Life underwriting risk	R0030	77.385.477	Increase in the amount of annuity benefits	
Health underwriting risk	R0040	-	None	
Non-life underwriting risk	R0050	-	None	
Diversification	R0060	-27.087.350		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	105.981.419		

		Value
		C0100
Operational risk	R0130	2.541.984
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-6.104.984
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	102.418.419
Capital add-on already set	R0210	
Solvency capital requirement	R0220	102.418.419
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

