



# Bijlage - Openbare kwantitatieve rapportagestaten Solvency II 2017

Coöperatie Klaverblad Verzekeringen U.A.





## Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2017. 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		10.945.043
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	R0070		1.241.227.079
Property (other than for own use)	R0080		30.685.413
Holdings in related undertakings, including participations	R0090		418.500
<b>Equities</b>	R0100		424.660.439
Equities - listed	R0110		424.660.439
Equities - unlisted	R0120		-
<b>Bonds</b>	R0130		785.462.727
Government Bonds	R0140		655.298.813
Corporate Bonds	R0150		130.163.914
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		-
<b>Loans and mortgages</b>	R0230		8.207.029
Loans on policies	R0240		285.192
Loans and mortgages to individuals	R0250		-
Other loans and mortgages	R0260		7.921.837
Reinsurance recoverables from:	R0270		1.469.847
Non-life and health similar to non-life	R0280		1.469.847
Non-life excluding health	R0290		1.469.847
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		5.274.335
Reinsurance receivables	R0370		
Receivables (trade, not insurance)	R0380		563.465
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		15.968.855
Any other assets, not elsewhere shown	R0420		98.111.815
<b>Total assets</b>	R0500		1.381.767.469

## S.02.01.02 Balans (vervolg)

		Solvency II value
		C0010
<b>Liabilities</b>		
Technical provisions – non-life	R0510	70.827.052
Technical provisions – non-life (excluding health)	R0520	70.362.983
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	66.953.934
Risk margin	R0550	3.409.049
Technical provisions - health (similar to non-life)	R0560	464.068
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	-1.649.286
Risk margin	R0590	2.113.354
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	R0600	597.499.288
Technical provisions - health (similar to life)	R0610	80.750.317
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	52.738.411
Risk margin	R0640	28.011.906
<b>Technical provisions – life (excluding health and index-linked and unit-linked)</b>	R0650	516.748.971
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	425.741.744
Risk margin	R0680	91.007.227
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	106.017.170
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	35.187.082
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	16.914.589
Reinsurance payables	R0830	595.480
Payables (trade, not insurance)	R0840	15.669.079
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	
<b>Total liabilities</b>	R0900	842.709.739
<b>Excess of assets over liabilities</b>	R1000	539.057.729

## S.05.01.02 Premies, schaden en kosten per branche

		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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
<b>Premiums written</b>										
Gross - Direct Business	R0110	-	14.162.102	-	21.790.217	14.700.154	247.492	44.138.117	10.231.629	-
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	-	8.063	-	194.326	4.572	76	1.999.367	3.170	-
Net	R0200	-	14.154.039	-	21.595.891	14.695.582	247.416	42.138.750	10.228.459	-
<b>Premiums earned</b>										
Gross - Direct Business	R0210	-	8.072.135	-	21.110.162	15.345.366	260.339	47.638.476	10.984.658	-
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	-	8.063	-	194.326	4.572	76	1.999.367	3.170	-
Net	R0300	-	8.064.072	-	20.915.836	15.340.794	260.263	45.639.109	10.981.488	-
<b>Claims incurred</b>										
Gross - Direct Business	R0310	-	7.237.382	-	19.646.952	8.458.534	101.081	21.123.899	4.625.659	-
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	-	-	-	-	24.794	-	209.715	-	-
Net	R0400	-	7.237.382	-	19.646.952	8.433.740	101.081	20.914.184	4.625.659	-
<b>Changes in other technical provisions</b>										
Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-	-
<b>Expenses incurred</b>	R0550	-	5.369.347	-	10.883.894	6.946.129	125.257	20.273.456	6.469.023	-
<b>Other expenses</b>	R1200									
<b>Total expenses</b>	R1300									

**S.05.01.02 Premies, schade en kosten per branche (vervolg)**

		Non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Accepted non-proportional reinsurance				
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
<b>Premiums written</b>									
Gross - Direct Business	R0110	8.810.543	184.480	-					114.264.734
Gross - Proportional reinsurance accepted	R0120	-	-	192.900					192.900
Gross - Non-proportional reinsurance accepted	R0130				-	-	-	-	-
Reinsurers' share	R0140	2.811	70	73	-	-	-	-	2.212.528
Net	R0200	8.807.732	184.410	192.827	-	-	-	-	112.245.106
<b>Premiums earned</b>									
Gross - Direct Business	R0210	9.241.254	196.440	-					112.848.830
Gross - Proportional reinsurance accepted	R0220	-	-	206.972					206.972
Gross - Non-proportional reinsurance accepted	R0230				-	-	-	-	-
Reinsurers' share	R0240	2.811	70	73	-	-	-	-	2.212.528
Net	R0300	9.238.443	196.370	206.899	-	-	-	-	110.843.274
<b>Claims incurred</b>									
Gross - Direct Business	R0310	5.201.976	67.537	-					66.463.020
Gross - Proportional reinsurance accepted	R0320	-	-	76.695					76.695
Gross - Non-proportional reinsurance accepted	R0330				-	-	-	-	-
Reinsurers' share	R0340	-	-	-	-	-	-	-	234.509
Net	R0400	5.201.976	67.537	76.695	-	-	-	-	66.305.206
<b>Changes in other technical provisions</b>									
Gross - Direct Business	R0410	-	-	-					-
Gross - Proportional reinsurance accepted	R0420	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0430				-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-
Expenses incurred	R0550	3.691.431	104.749	109.225	-	-	-	-	53.972.511
Other expenses	R1200								
Total expenses	R1300								53.972.511



**S.05.01.02 Premies, schaden en kosten per branche (vervolg)**

		Life insurance obligations					Life reinsurance obligations			Total
		Health insurance	profit participation	and unit-linked insurance	Other life insurance	relating to health	Annuities other than health	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
<b>Premiums written</b>										
Gross	R1410	31.687.000	2.193.488	-	62.435.316	-	-	-	-	96.315.804
Reinsurers' share	R1420	5.000	20.337	-	154.990	-	-	-	-	180.327
Net	R1500	31.682.000	2.173.151	-	62.280.326	-	-	-	-	96.135.477
<b>Premiums earned</b>										
Gross	R1510	24.051.178	2.193.488	-	62.435.316	-	-	-	-	88.679.982
Reinsurers' share	R1520	5.000	20.337	-	154.990	-	-	-	-	180.327
Net	R1600	24.046.178	2.173.151	-	62.280.326	-	-	-	-	88.499.655
<b>Claims incurred</b>										
Gross	R1610	14.658.231	7.105.018	-	12.420.276	-	-	-	-	34.183.525
Reinsurers' share	R1620	-	-	-	983.815	-	-	-	-	983.815
Net	R1700	14.658.231	7.105.018	-	11.436.461	-	-	-	-	33.199.710
<b>Changes in other technical provisions</b>										
Gross	R1710	-	-	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-	-	-
Net	R1800	-	-	-	-	-	-	-	-	-
<b>Expenses incurred</b>	R1900	8.194.904	382.150	-	10.905.022	-	-	-	-	19.482.076
<b>Other expenses</b>	R2500									
<b>Total expenses</b>	R2600									19.482.076

## S.22.01.22 Effect van langetermijngarantiemaatregelen en overgangsmatregelen

		Amount with Long Term Guarantee measures and	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	674.292.124	-	-	4.902.043	-
Basic own funds	R0020	539.057.729	-	-	-3.629.872	-3.629.872
Eligible own funds to meet Solvency Capital Requirement	R0050	539.057.729	-	-	-3.629.872	-3.629.872
Solvency Capital Requirement	R0090	226.117.478	-	-	2.870.578	-

## S.23.01.22 Eigen vermogen

		Total	unrestricted	restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector</b>						
Ordinary share capital (gross of own shares)	R0010	-				
Non-available called but not paid in ordinary share capital at group level	R0020	-				
Share premium account related to ordinary share capital	R0030	-				
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	-				
Subordinated mutual member accounts	R0050	-				
Non-available subordinated mutual member accounts at group level	R0060	-				
Surplus funds	R0070	-				
Non-available surplus funds at group level	R0080	-				
Preference shares	R0090	-				
Non-available preference shares at group level	R0100	-				
Share premium account related to preference shares	R0110	-				
Non-available share premium account related to preference shares at group level	R0120	-				
Reconciliation reserve	R0130	539.057.729	539.057.729			
Subordinated liabilities	R0140	-				
Non-available subordinated liabilities at group level	R0150	-				
An amount equal to the value of net deferred tax assets	R0160	-				-
The amount equal to the value of net deferred tax assets not available at the group level	R0170	-				
Other items approved by supervisory authority as basic own funds not specified above	R0180	-				
Non available own funds related to other own funds items approved by supervisory authority	R0190	-				
Minority interests (if not reported as part of a specific own fund item)	R0200	-				
Non-available minority interests at group level	R0210	-				
<b>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</b>						
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					
<b>Deductions</b>						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230	-				
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240	-				
Deductions for participations where there is non-availability of information (Article 229)	R0250	-				
Deduction for participations included by using D&A when a combination of methods is used	R0260	-				
Total of non-available own fund items	R0270	-	-	-	-	-
<b>Total deductions</b>	R0280	-	-	-	-	-
<b>Total basic own funds after deductions</b>	R0290	539.057.729	539.057.729	-	-	-
<b>Ancillary own funds</b>						
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	-				
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	-				
Non available ancillary own funds at group level	R0380	-				
Other ancillary own funds	R0390	-				
<b>Total ancillary own funds</b>	R0400	-			-	-

### S.23.01.22 Eigen vermogen (vervolg)

		Total	unrestricted	restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Own funds of other financial sectors</b>						
Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	R0410	-				
Institutions for occupational retirement provision	R0420	-				
Non regulated entities carrying out financial activities	R0430	-				
Total own funds of other financial sectors	R0440	-	-	-	-	-
<b>Own funds when using the D&amp;A, exclusively or in combination of method 1</b>						
Own funds aggregated when using the D&A and combination of method	R0450	-				
Own funds aggregated when using the D&A and combination of method net of IGT	R0460	-				
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A )	R0520	539.057.729	539.057.729	-	-	-
Total available own funds to meet the minimum consolidated group SCR	R0530	539.057.729	539.057.729	-	-	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A )	R0560	539.057.729	539.057.729	-	-	-
Total eligible own funds to meet the minimum consolidated group SCR	R0570	539.057.729	539.057.729	-	-	
<b>Minimum consolidated Group SCR</b>						
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	975%				
<b>Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&amp;A )</b>						
Group SCR	R0680	226.117.478				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	238%				
<b>Reconciliation reserve</b>						
Excess of assets over liabilities	R0700	539.057.729				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	-				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Other non available own funds	R0750					
Reconciliation reserve	R0760	539.057.729				
<b>Expected profits</b>						
Expected profits included in future premiums (EPIFP) - Life business	R0770	117.087.483				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	11.911.936				
Total Expected profits included in future premiums (EPIFP)	R0790	128.999.419				

C0060

## S.25.01.22 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
			USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	222.805.866		
Counterparty default risk	R0020	1.826.637		
Life underwriting risk	R0030	90.729.451	Increase in the amount of annuity benefits	
Health underwriting risk	R0040	51.514.222	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	42.053.472	None	
Diversification	R0060	-116.392.082		
Intangible asset risk	R0070	-		
<b>Basic Solvency Capital Requirement</b>	R0100	292.537.566		

		Value
		C0100
Operational risk	R0130	7.279.838
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-73.699.926
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
<b>Solvency Capital Requirement excluding capital add-on</b>	R0200	226.117.478
Capital add-on already set	R0210	
Solvency capital requirement	R0220	226.117.478
<b>Other information on SCR</b>		
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	
Minimum consolidated group solvency capital requirement	R0470	55.274.944
<b>Information on other entities</b>		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	-
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	
<b>Overall SCR</b>		
SCR for undertakings included via D and A	R0560	
Solvency capital requirement	R0570	226.117.478

## S.32.01.22 Ondernemingen binnen de groep

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
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080
NETHERLANDS	LEI/724500IF66NFEVCEO352	LEI	Klaverblad Schadeverzekeringsmaatschappij N.V.	Non-Life undertakings	Naamloze vennootschap	Non-mutual	De Nederlandsche Bank
NETHERLANDS	LEI/724500K2PEN9FD2Y1408	LEI	Klaverblad Levensverzekering N.V.	Life undertakings	Naamloze vennootschap	Non-mutual	De Nederlandsche Bank
NETHERLANDS	LEI/724500NGSL538CD4KY79	LEI	Coöperatie Klaverblad Verzekeringen U.A.	Insurance holding company as defined in Art. 212§ [f] of Directive 2009/138/EC	Coöperatie	Non-mutual	-
NETHERLANDS	SC/27257708	Specific code	Klaverblad Exploitatie Bedrijf B.V.	Other	Besloten vennootschap	Non-mutual	-
NETHERLANDS	SC/27257951	Specific code	Klaverblad Assurantie B.V.	Other	Besloten vennootschap	Non-mutual	-

Total Balance Sheet (for (re)insurance undertakings)	Total Balance Sheet (for other regulated undertakings)	Total Balance Sheet (non-regulated undertakings)	Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings	Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies	Underwriting performance	Investment performance	Total performance
C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
366.132.961	-	-	143.927.106	-	-6.520.312	12.788.023	6.267.711
764.753.417	-	-	64.453.477	-	-13.637.085	3.823.491	-9.813.594
-	-	573.687.368	-	-	-	7.511.955	7.511.955
-	-	35.962.063	-	3.516.864	-	286.029	286.029
-	-	1.221.596	-	1.504.169	-	1.081.547	1.081.547

Accounting standard	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
Local GAAP	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
Local GAAP	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
Local GAAP	0%	0%	0%	-	-	0%	Included into scope of group supervision	-	Method 1: Full consolidation
Local GAAP	100%	100%	100%	-	Dominant	0%	Included into scope of group supervision	-	Method 1: Full consolidation
Local GAAP	100%	100%	100%	-	Dominant	0%	Included into scope of group supervision	-	Method 1: Full consolidation

