



Bijlage - Openbare kwantitatieve rapportagestaten Solvency II 2017

Klaverblad Levensverzekering N.V.



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		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	757.746.723
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	191.270.033
Equities - listed	R0110	191.270.033
Equities - unlisted	R0120	-
Bonds	R0130	566.476.690
Government Bonds	R0140	483.445.007
Corporate Bonds	R0150	83.031.683
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	45.515
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	45.515
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	833.997
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	-
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	6.127.182
Any other assets, not elsewhere shown	R0420	-
Total assets	R0500	764.753.417

S.02.01.02 Balans (vervolg)

		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	516.748.971
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	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	
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	5.571.223
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	5.798.359
Reinsurance payables	R0830	33.094
Payables (trade, not insurance)	R0840	1.097.759
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	529.249.406
Excess of assets over liabilities	R1000	235.504.011

S.05.01.02 Premies, schaden en kosten per branche

		Life insurance obligations					Life reinsurance obligations			
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	-	2.193.488	-	62.435.316	-	-	-	-	64.628.804
Reinsurers' share	R1420	-	20.337	-	154.990	-	-	-	-	175.327
Net	R1500	-	2.173.151	-	62.280.326	-	-	-	-	64.453.477
Premiums earned										
Gross	R1510	-	2.193.488	-	62.435.316	-	-	-	-	64.628.804
Reinsurers' share	R1520	-	20.337	-	154.990	-	-	-	-	175.327
Net	R1600	-	2.173.151	-	62.280.326	-	-	-	-	64.453.477
Claims incurred										
Gross	R1610	-	7.105.018	-	12.420.276	-	-	-	-	19.525.294
Reinsurers' share	R1620	-	-	-	983.815	-	-	-	-	983.815
Net	R1700	-	7.105.018	-	11.436.461	-	-	-	-	18.541.479
Changes in other technical provisions										
Gross	R1710	-	-	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-	-	-
Net	R1800	-	-	-	-	-	-	-	-	-
Expenses incurred	R1900	-	382.150	-	10.905.022	-	-	-	-	11.287.172
Other expenses	R2500									
Total expenses	R2600									11.287.172

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

Other life insurance

		Insurance with profit participation	Index-linked and unit-linked insurance	Contracts without options and guarantees	Contracts with options or guarantees	Annuities other than health	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)	
		C0020	C0030	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010	-	-	-			-	-	-	-	-	-	-
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	R0020	-	-	-			-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM													
Best Estimate													
Gross Best Estimate	R0030	344.633.230			81.108.514	-	-	-	425.741.744		-	-	-
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-			-	-	-	-	-		-	-	-
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	344.633.230			81.108.514	-	-	-	425.741.744		-	-	-
Risk Margin	R0100	49.542.954	-	41.464.272			-	-	91.007.227		-	-	-
Amount of the transitional on Technical Provisions													
Technical Provisions calculated as a whole	R0110	-	-	-			-	-	-		-	-	-
Best estimate	R0120	-			-	-	-	-	-		-	-	-
Risk margin	R0130	-	-	-			-	-	-		-	-	-
Technical provisions - total	R0200	394.176.184	-	122.572.786			-	-	516.748.971		-	-	-

S.22.01.21 Effect van langetermijngarantiemaatregelen en overgangsmatregelen

		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	516.748.971	-	-	4.503.982	-
Basic own funds	R0020	235.504.011	-	-	-3.377.986	-
Eligible own funds to meet Solvency Capital Requirement	R0050	235.504.011	-	-	-3.377.986	-
Solvency Capital Requirement	R0090	149.124.185	-	-	2.340.539	-
Eligible own funds to meet Minimum Capital Requirement	R0100	235.504.011	-	-	-3.377.986	-
Minimum Capital Requirement	R0110	37.281.046	-	-	585.135	-

S.23.01.01 Eigen vermogen

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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	118.461.811	118.461.811			
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	235.504.011	235.504.011	-	-	-
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	235.504.011	235.504.011	-	-	-
Total available own funds to meet the MCR	R0510	235.504.011	235.504.011	-	-	
Total eligible own funds to meet the SCR	R0540	235.504.011	235.504.011	-	-	-
Total eligible own funds to meet the MCR	R0550	235.504.011	235.504.011	-	-	-
SCR	R0580	149.124.185				
MCR	R0600	37.281.046				
Ratio of Eligible own funds to SCR	R0620	158%				
Ratio of Eligible own funds to MCR	R0640	632%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	235.504.011				
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	118.461.811				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life business	R0770	71.822.527				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780					
Total Expected profits included in future premiums (EPIFP)	R0790	71.822.527				

C0060

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
			USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	152.688.093		
Counterparty default risk	R0020	288.907		
Life underwriting risk	R0030	90.729.451	Increase in the amount of annuity benefits	
Health underwriting risk	R0040	-	None	
Non-life underwriting risk	R0050	-	None	
Diversification	R0060	-47.473.461		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	196.232.990		

		Value
		C0100
Operational risk	R0130	2.599.256
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-49.708.062
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	149.124.185
Capital add-on already set	R0210	
Solvency capital requirement	R0220	149.124.185
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	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

S.28.01.01 Minimumkapitaalvereiste

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	344.633.280	
Obligations with profit participation - future discretionary benefits	R0220	-	
Index-linked and unit-linked insurance obligations	R0230	-	
Other life (re)insurance and health (re)insurance obligations	R0240	81.108.527	
Total capital at risk for all life (re)insurance obligations	R0250		5.909.863.942
		C0070	
Linear MCR	R0300	18.591.615	
SCR	R0310	149.124.185	
MCR cap	R0320	67.105.883	
MCR floor	R0330	37.281.046	
Combined MCR	R0340	37.281.046	
Absolute floor of the MCR	R0350	3.700.000	
Minimum Capital Requirement	R0400	37.281.046	

