



# Bijlage - Openbare kwantitatieve rapportagestaten Solvency II 2017

Klaverblad Schadeverzekeringsmaatschappij N.V.



## Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2017. De bedragen luiden in hele euro's.

S.02.01.02 Balans	5
S.05.01.02 Premies, schaden en kosten per branche	7
S.12.01.02 Technische voorzieningen voor levens- en SLT-ziekteverzekering	10
S.17.01.02 Technische voorzieningen schadeverzekeringsbedrijf	11
S.19.01.21 Schaden uit hoofde van schadeverzekering	13
S.22.01.21 Effect van langetermijngarantiemaatregelen en overgangsmatregelen	14
S.23.01.01 Eigen vermogen	15
S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste	16
S.28.01.01 Minimumkapitaalvereiste	17



## S.02.01.02 Balans

		<u>value</u>
		C0010
<b>Assets</b>		
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	-
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	R0070	347.454.513
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	418.500
<b>Equities</b>	R0100	128.049.985
Equities - listed	R0110	128.049.985
Equities - unlisted	R0120	-
<b>Bonds</b>	R0130	218.986.028
Government Bonds	R0140	171.853.801
Corporate Bonds	R0150	47.132.227
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	7.875.438
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	7.875.438
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	1.083.032
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	8.250.131
Any other assets, not elsewhere shown	R0420	
<b>Total assets</b>	R0500	366.132.961

### S.02.01.02 Balans (vervolg)

		<b>value</b>
		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	80.750.317
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	-
Technical provisions calculated as a whole	R0660	-
Best Estimate	R0670	-
Risk margin	R0680	-
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	29.226.298
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	8.344.758
Reinsurance payables	R0830	562.386
Payables (trade, not insurance)	R0840	21.025.283
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	210.736.093
<b>Excess of assets over liabilities</b>	R1000	155.396.868

## 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			
		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
<b>Premiums written</b>										
Gross	R1410	31.687.000	-	-	-	-	-	-	-	31.687.000
Reinsurers' share	R1420	5.000	-	-	-	-	-	-	-	5.000
Net	R1500	31.682.000	-	-	-	-	-	-	-	31.682.000
<b>Premiums earned</b>										
Gross	R1510	24.051.178	-	-	-	-	-	-	-	24.051.178
Reinsurers' share	R1520	5.000	-	-	-	-	-	-	-	5.000
Net	R1600	24.046.178	-	-	-	-	-	-	-	24.046.178
<b>Claims incurred</b>										
Gross	R1610	14.658.231	-	-	-	-	-	-	-	14.658.231
Reinsurers' share	R1620	-	-	-	-	-	-	-	-	-
Net	R1700	14.658.231	-	-	-	-	-	-	-	14.658.231
<b>Changes in other technical provisions</b>										
Gross	R1710	-	-	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-	-	-
Net	R1800	-	-	-	-	-	-	-	-	-
<b>Expenses incurred</b>	R1900	8.194.904	-	-	-	-	-	-	-	8.194.904
<b>Other expenses</b>	R2500									
<b>Total expenses</b>	R2600									8.194.904



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

		Health insurance (direct business)											
		Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities other than health	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Contracts without options and guarantees		Contracts with options or guarantees	Annuities relating to health	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		C0020	C0030	C0060	C0090	C0100	C0150	C0160	C0170	C0180	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	-			-	-	-		52.738.411	-	-	-	52.738.411
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	-			-	-	-		52.738.411	-	-	-	52.738.411
Risk Margin	R0100	-	-	-	-	-	-				-	-	28.011.906
Amount of the transitional on Technical Provisions													
Technical Provisions calculated as a whole	R0110	-	-	-	-	-	-				-	-	-
Best estimate	R0120	-			-	-	-		-	-	-	-	-
Risk margin	R0130	-	-	-	-	-	-				-	-	-
Technical provisions - total	R0200	-	-	-	-	-	-	80.750.317			-	-	80.750.317

## S.17.01.02 Technische voorzieningen schadeverzekeringsbedrijf

### 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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
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	R0050	-	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM										
Best estimate										
Premium provisions										
Gross	R0060	-	-6.794.892	-	3.597.308	1.383.972	22.856	1.860.905	442.693	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	-	-	-	-	-	-	-
Net Best Estimate of Premium Provisions	R0150	-	-6.794.892	-	3.597.308	1.383.972	22.856	1.860.905	442.693	-
Claims provisions										
Gross	R0160	-	5.145.606	-	39.968.141	482.507	24.715	7.820.793	6.356.115	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	-	191.011	-	1.278.837	-	-
Net Best Estimate of Claims Provisions	R0250	-	5.145.606	-	39.968.141	291.497	24.715	6.541.956	6.356.115	-
Total Best estimate - gross	R0260	-	-1.649.286	-	43.565.449	1.866.479	47.571	9.681.697	6.798.808	-
Total Best estimate - net	R0270	-	-1.649.286	-	43.565.449	1.675.468	47.571	8.402.861	6.798.808	-
Risk margin	R0280	-	2.113.354	-	2.267.743	97.157	2.476	433.647	347.684	-
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0290	-	-	-	-	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-	-	-	-	-
Technical provisions - total										
Technical provisions - total	R0320	-	464.068	-	45.833.192	1.963.636	50.047	10.115.344	7.146.492	-
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	-	191.011	-	1.278.837	-	-
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	464.068	-	45.833.192	1.772.625	50.047	8.836.507	7.146.492	-

**S.17.01.02 Technische voorzieningen schadeverzekeringsbedrijf (vervolg)**

		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
<b>Technical provisions calculated as a whole</b>	R0010	-	-	-	-	-	-	-	-
<b>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</b>	R0050	-	-	-	-	-	-	-	-
<b>Technical provisions calculated as a sum of BE and RM</b>									
<b>Best estimate</b>									
Premium provisions									
Gross	R0060	-23.725	-8.896	-10.040	-	-	-	-	470.180
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	-	-	-	-	-	-
Net Best Estimate of Premium Provisions	R0150	-23.725	-8.896	-10.040	-	-	-	-	470.180
Claims provisions									
Gross	R0160	5.025.153	-	11.437	-	-	-	-	64.834.469
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	-	-	-	-	1.469.847
Net Best Estimate of Claims Provisions	R0250	5.025.153	-	11.437	-	-	-	-	63.364.621
Total Best estimate - gross	R0260	5.001.429	-8.896	1.397	-	-	-	-	65.304.648
Total Best estimate - net	R0270	5.001.429	-8.896	1.397	-	-	-	-	63.834.801
Risk margin	R0280	260.343	-	-	-	-	-	-	5.522.403
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0290	-	-	-	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-	-	-	-
<b>Technical provisions - total</b>									
Technical provisions - total	R0320	5.261.772	-8.896	1.397	-	-	-	-	70.827.052
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	-	-	-	-	1.469.847
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	5.261.772	-8.896	1.397	-	-	-	-	69.357.204

## S.19.01.21 Schaden uit hoofde van schadeverzekering

Z0020 Accident year / Underwriting year:

Year		Development year										
		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											2.909.015
N-9	R0160	47.726.295	15.305.637	2.466.922	1.784.425	1.640.811	954.435	373.214	351.744	450.378	61.630	
N-8	R0170	51.923.178	15.680.361	2.895.677	2.749.712	2.349.264	1.610.119	1.294.480	1.985.869	547.307		
N-7	R0180	52.697.973	16.228.076	2.708.136	2.118.878	977.567	655.149	1.470.420	282.334			
N-6	R0190	44.501.695	13.183.668	2.227.129	1.696.400	1.190.320	756.764	168.979				
N-5	R0200	42.720.671	13.724.054	2.769.390	1.831.353	1.793.873	924.421					
N-4	R0210	42.545.574	14.352.511	2.755.236	1.711.901	2.516.678						
N-3	R0220	41.154.239	13.562.266	3.499.239	1.266.210							
N-2	R0230	38.762.091	13.928.087	2.394.389								
N-1	R0240	44.487.063	17.752.401									
N	R0250	40.511.091										
<b>Total</b>												

In Current year	Sum of years (cumulative)	
	C0170	C0180
R0100	1.300.891	284.484.432
R0160	61.630	71.115.491
R0170	547.307	81.035.968
R0180	282.334	77.138.534
R0190	168.979	63.724.954
R0200	924.421	63.763.762
R0210	2.516.678	63.881.899
R0220	1.266.210	59.481.954
R0230	2.394.389	55.084.568
R0240	17.752.401	62.239.464
R0250	40.511.091	40.511.091
R0260	67.726.332	922.462.117

Z0020 Accident year / Underwriting year:

Year		Development year										
		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											6.194.810
N-9	R0160	-	-	-	-	-	-	-	1.027.114	740.483		
N-8	R0170	-	-	-	-	-	-	3.196.625	2.385.106			
N-7	R0180	-	-	-	-	-	2.317.610	2.973.910				
N-6	R0190	-	-	-	-	2.881.037	1.891.979					
N-5	R0200	-	-	-	4.697.675	3.390.101						
N-4	R0210	-	-	-	4.997.605	4.067.617						
N-3	R0220	-	-	8.414.932	5.603.318							
N-2	R0230	-	8.153.969	5.744.307								
N-1	R0240	28.021.127	10.862.785									
N	R0250	23.435.590										
<b>Total</b>												

Year end (discounted data)	C0360	
	R0100	3.940.293
R0160	741.663	
R0170	2.390.332	
R0180	2.978.778	
R0190	1.892.980	
R0200	3.385.851	
R0210	4.039.861	
R0220	5.578.307	
R0230	5.710.054	
R0240	9.460.410	
R0250	24.715.939	
R0260	64.834.469	

## S.22.01.21 Effect van langetermijngarantiemaatregelen en overgangmaatregelen

		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	151.577.368	-	-	374.166	-
Basic own funds	R0020	155.396.868	-	-	-280.624	-
Eligible own funds to meet Solvency Capital Requirement	R0050	155.396.868	-	-	-280.624	-
Solvency Capital Requirement	R0090	71.975.592	-	-	-12.544	-
Eligible own funds to meet Minimum Capital Requirement	R0100	155.396.868	-	-	-280.624	-
Minimum Capital Requirement	R0110	17.993.898	-	-	-3.136	-

## S.23.01.01 Eigen vermogen

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010	908.000	908.000			
Share premium account related to ordinary share capital	R0030	30.000.000	30.000.000			
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	124.488.868	124.488.868			
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	-	-	-	-	-
<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 financial and credit institutions	R0230	-	-	-	-	-
<b>Total basic own funds after deductions</b>	R0290	155.396.868	155.396.868	-	-	-
<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	-			-	-
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	-			-	-
<b>Total ancillary own funds</b>	R0400	-			-	-
<b>Available and eligible own funds</b>						
Total available own funds to meet the SCR	R0500	155.396.868	155.396.868	-	-	-
Total available own funds to meet the MCR	R0510	155.396.868	155.396.868	-	-	-
Total eligible own funds to meet the SCR	R0540	155.396.868	155.396.868	-	-	-
Total eligible own funds to meet the MCR	R0550	155.396.868	155.396.868	-	-	-
<b>SCR</b>	R0580	71.975.592				
<b>MCR</b>	R0600	17.993.898				
<b>Ratio of Eligible own funds to SCR</b>	R0620	216%				
<b>Ratio of Eligible own funds to MCR</b>	R0640	864%				

		C0060
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	R0700	155.396.868
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	30.908.000
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-
<b>Reconciliation reserve</b>	R0760	124.488.868
<b>Expected profits</b>		
Expected profits included in future premiums (EPIFP) - Life business	R0770	45.264.956
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	11.911.936
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790	57.176.892

## S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
			USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	42.635.616		
Counterparty default risk	R0020	1.093.197		
Life underwriting risk	R0030	-	None	
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	-46.009.633		
Intangible asset risk	R0070	-		
<b>Basic Solvency Capital Requirement</b>	R0100	91.286.874		

		Value
		C0100
Operational risk	R0130	4.680.582
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-23.991.864
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	71.975.592
Capital add-on already set	R0210	
Solvency capital requirement	R0220	71.975.592
<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	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

## S.28.01.01 Minimumkapitaalvereiste

		<u>MCR components</u>	
		C0010	
MCRNL Result	R0010	15.369.001	
		<u>Background information</u>	
		<u>Net (of reinsurance/SPV) best estimate and TP calculated as a whole</u>	<u>Net (of reinsurance) written premiums in the last 12 months</u>
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	-	-
Income protection insurance and proportional reinsurance	R0030	-	14.023.521
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	43.565.449	21.590.971
Other motor insurance and proportional reinsurance	R0060	1.675.468	14.697.996
Marine, aviation and transport insurance and proportional reinsurance	R0070	47.571	247.416
Fire and other damage to property insurance and proportional reinsurance	R0080	8.402.861	42.133.058
General liability insurance and proportional reinsurance	R0090	6.798.808	10.232.080
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	5.001.429	8.811.314
Assistance and proportional reinsurance	R0120	-	184.646
Miscellaneous financial loss insurance and proportional reinsurance	R0130	1.397	193.839
Non-proportional health reinsurance	R0140	-	-
Non-proportional casualty reinsurance	R0150	-	-
Non-proportional marine, aviation and transport reinsurance	R0160	-	-
Non-proportional property reinsurance	R0170	-	-
		<u>MCR components</u>	
		C0040	
MCRL Result	R0200	2.109.400	
		<u>Net (of reinsurance/SPV) best estimate and TP calculated as a whole</u>	<u>Net (of reinsurance/SPV) total capital at risk</u>
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	-	
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	52.738.411	
Total capital at risk for all life (re)insurance obligations	R0250		1.431.276.034
		C0070	
Linear MCR	R0300	17.478.401	
SCR	R0310	71.975.592	
MCR cap	R0320	32.389.016	
MCR floor	R0330	17.993.898	
Combined MCR	R0340	17.993.898	
Absolute floor of the MCR	R0350	3.700.000	
Minimum Capital Requirement	R0400	17.993.898	



