



Bijlage - Openbare kwantitatieve rapportagestaten Solvency II 2018

Klaverblad Verzekeringen



Inhoudsopgave

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

S.02.01.02 Balans.....	4
S.05.01.02 Premies, schaden en kosten per branche	6
S.22.01.21 Effect van langetermijngarantiemaatregelen en overgangmaatregelen.....	8
S.23.01.01 Eigen vermogen.....	9
S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste.....	10
S.32.01.22 Ondernemingen binnen de groep.....	4

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	9.430.000
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	1.281.646.341
Property (other than for own use)	R0080	33.001.822
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	200.964.331
Equities - listed	R0110	200.964.331
Equities - unlisted	R0120	-
Bonds	R0130	1.047.680.188
Government Bonds	R0140	912.085.847
Corporate Bonds	R0150	135.594.341
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	6.506.476
Loans on policies	R0240	156.569
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	6.349.907
Reinsurance recoverables from:	R0270	974.001
Non-life and health similar to non-life	R0280	974.001
Non-life excluding health	R0290	974.001
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	5.249.781
Reinsurance receivables	R0370	201.874
Receivables (trade, not insurance)	R0380	628.871
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	13.457.981
Any other assets, not elsewhere shown	R0420	105.757.221
Total assets	R0500	1.423.852.545

S.02.01.02 Balans (vervolg)

Liabilities	Solvency II value	
		C0010
Technical provisions – non-life	R0510	67.651.256
Technical provisions – non-life (excluding health)	R0520	61.561.443
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	58.092.750
Risk margin	R0550	3.468.693
Technical provisions - health (similar to non-life)	R0560	6.089.813
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	5.859.258
Risk margin	R0590	230.555
Technical provisions - life (excluding index-linked and unit-linked)	R0600	642.444.613
Technical provisions - health (similar to life)	R0610	86.719.762
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	57.881.807
Risk margin	R0640	28.837.954
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	5.590.655
Pension benefit obligations	R0760	114.701.792
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	25.855.247
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	16.785.826
Reinsurance payables	R0830	579.774
Payables (trade, not insurance)	R0840	8.650.038
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	882.259.200
Excess of assets over liabilities	R1000	541.593.344

S.05.01.02 Premies, schaden en kosten per branche

	Non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)		
	Non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											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	Legal expenses insurance	Assistance	Miscellaneous financial loss	Total	
	03020	03030	03040	03050	03060	03070	03080	03090	03100	03110	03120	03130	03140	03150
Premiums written														
Gross - Direct Business	R0110	-	3.145.968	-	25.312.351	16.576.254	317.823	51.789.745	11.985.532	-	9.836.272	775.766	-	119.739.911
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	-	976	-	222.583	185.779	693	2.369.246	3.557	-	3.030	237	-	2.786.101
Net	R0200	-	3.144.992	-	25.089.768	16.390.474	317.130	49.420.499	11.981.975	-	9.833.242	775.729	-	116.953.810
Premiums earned														
Gross - Direct Business	R0210	-	2.851.417	-	25.457.796	17.195.400	349.811	52.397.403	12.406.697	-	10.439.767	816.685	-	121.914.976
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0240	-	976	-	222.583	185.779	693	2.369.246	3.557	-	3.030	237	-	2.786.101
Net	R0300	-	2.850.441	-	25.235.213	17.009.620	349.118	50.028.157	12.403.140	-	10.436.737	816.448	-	119.128.875
Claims incurred														
Gross - Direct Business	R0310	-	8.019.952	-	13.611.461	9.321.548	106.346	30.858.012	3.693.804	-	3.570.950	209.287	-	69.391.360
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0340	-	-	-	-	219.373	-2.161	1.779.375	2.833	-	-	-	-	1.999.420
Net	R0400	-	8.019.952	-	13.611.461	9.102.175	108.507	29.078.637	3.690.971	-	3.570.950	209.287	-	67.391.940
Changes in other technical provisions														
Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-	-	-	-	-	-
Expenses incurred	R0550	-	2.218.918	-	13.533.941	7.147.082	230.162	25.169.646	8.213.599	-	4.545.523	466.036	-	61.524.865
Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	-	61.524.865

S.05.01.02 Premies, schaden en kosten per branche

		Life insurance obligations					Life reinsurance obligations			Total
		Health insurance	profit participation	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	
Premiums written										
Gross	R1410	45.221.670	38.731.929	-	24.817.660	-	-	-	-	108.771.259
Reinsurers' share	R1420	13.815	22.405	-	147.222	-	-	-	-	183.442
Net	R1500	45.207.855	38.709.524	-	24.670.438	-	-	-	-	108.587.817
Premiums earned										
Gross	R1510	44.656.627	38.731.929	-	24.817.660	-	-	-	-	108.206.216
Reinsurers' share	R1520	13.815	22.405	-	147.222	-	-	-	-	183.442
Net	R1600	44.642.812	38.709.524	-	24.670.438	-	-	-	-	108.022.774
Claims incurred										
Gross	R1610	21.144.274	7.975.888	-	10.610.829	-	-	-	-	39.730.990
Reinsurers' share	R1620	-	4.538	-	197.336	-	-	-	-	201.874
Net	R1700	21.144.274	7.971.350	-	10.413.493	-	-	-	-	39.529.116
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										
Expenses incurred	R1900	11.031.938	4.203.789	-	2.619.032	-	-	-	-	17.854.759
Other expenses										
Other expenses	R2500									
Total expenses	R2600									17.854.759

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	710.095.868	-	-	30.562.733	-
Basic own funds	R0020	541.593.344	-	-	-24.294.911	-
Eligible own funds to meet Solvency Capital Requirement	R0050	541.593.344	-	-	-24.294.911	-
Solvency Capital Requirement	R0090	160.013.133	-	-	82.367	-

S.23.01.01 Eigen vermogen

		Total	unrestricted	restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Own funds of other financial sectors						
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	-	-	-	-	-
Own funds when using the D&A, exclusively or in combination of method 1						
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	541.593.344	541.593.344	-	-	-
Total available own funds to meet the minimum consolidated group SCR	R0530	541.593.344	541.593.344	-	-	
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	541.593.344	541.593.344	-	-	-
Total eligible own funds to meet the minimum consolidated group SCR	R0570	541.593.344	541.593.344	-	-	
Minimum consolidated Group SCR	R0610	43.760.777				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	1238%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	541.593.344	541.593.344	-	-	-
Group SCR	R0680	160.013.133				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	338%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	541.593.344				
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	541.593.344				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life business	R0770	127.449.249				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	6.795.795				
Total Expected profits included in future premiums (EPIFP)	R0790	134.245.045				

C0060

Reconciliation reserve		
Excess of assets over liabilities	R0700	541.593.344
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	541.593.344
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	127.449.249
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	6.795.795
Total Expected profits included in future premiums (EPIFP)	R0790	134.245.045

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
			USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	99.601.951		
Counterparty default risk	R0020	1.730.708		
Life underwriting risk	R0030	77.385.477	Increase in the amount of annuity benefits	
Health underwriting risk	R0040	51.851.345	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	39.118.827	None	
Diversification	R0060	-94.225.558		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	175.462.749		

		Value	
			C0100
Operational risk	R0130	7.908.308	
Loss-absorbing capacity of technical provisions	R0140	-	
Loss-absorbing capacity of deferred taxes	R0150	-23.357.924	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160		
Solvency Capital Requirement excluding capital add-on	R0200	160.013.133	
Capital add-on already set	R0210		
Solvency capital requirement	R0220	160.013.133	
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		
Minimum consolidated group solvency capital requirement	R0470	43.760.777	
Information on other entities			
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		
Overall SCR			
SCR for undertakings included via D and A	R0560		
Solvency capital requirements	R0570	160.013.133	

S.32.01.22 Ondernemingen binnen de groep

Legal Name of the undertaking	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
C0040	C0050	C0020	C0030	C0040	C0050	C0060	C0070	C0080
Klaverblad Schadeverzekeringsmaatschappij N.V.	NETHERLANDS	LEI/724500F66NFVCEO352	LEI	Klaverblad Schadeverzekeringsmaatschappij N.V.	Non-Life undertakings	Naamloze vennootschap	Non-mutual	De Nederlandsche Bank
Klaverblad Levensverzekering N.V.	NETHERLANDS	LEI/724500K2PEN9FDZY408	LEI	Klaverblad Levensverzekering N.V.	Life undertakings	Naamloze vennootschap	Non-mutual	De Nederlandsche Bank
Coöperatie Klaverblad Verzekeringen U.A.	NETHERLANDS	LEI/724500NG5LS38CD4KY79	LEI	Coöperatie Klaverblad Verzekeringen U.A.	Insurance holding company as defined in Art. 2128 (f) of Directive 2009/138/EC	Coöperatie	Non-mutual	-
Klaverblad Exploitatatie Bedrijf B.V.	NETHERLANDS	SC/27257708	Specific code	Klaverblad Exploitatatie Bedrijf B.V.	Other	Besloten vennootschap	Non-mutual	-
Klaverblad Assurantiën B.V.	NETHERLANDS	SC/27257951	Specific code	Klaverblad Assurantiën 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
-	351.400.507	-	162.161.665	-	-2.229.996	-4.903.888	-7.133.884
-	816.010.820	-	63.379.962	-	-364.854	17.923.126	17.558.272
-	-	1.423.852.545	-	-	-926.813	-7.788.027	-8.714.841
-	-	35.739.566	-	3.299.395	-	320.360	320.360
-	-	1.272.099	-	1.957.995	-340.149	1.391.099	1.050.950

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

