



Klaverblad
verzekeringen



**Bijlage - Openbare kwantitatieve
rapportagestaten Solvency II 2019
Coöperatie Klaverblad Verzekeringen U.A.**

Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2019. 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	9.610.000
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	1.566.578.970
Property (other than for own use)	R0080	34.298.364
Holdings in related undertakings, including participations	R0090	
Equities	R0100	179.469.344
Equities - listed	R0110	179.469.344
Equities - unlisted	R0120	-
Bonds	R0130	1.352.811.262
Government Bonds	R0140	1.204.419.095
Corporate Bonds	R0150	148.392.168
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	4.420.103
Loans on policies	R0240	26.593
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	4.393.510
Reinsurance recoverables from:	R0270	497.646
Non-life and health similar to non-life	R0280	497.646
Non-life excluding health	R0290	497.646
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	5.285.842
Reinsurance receivables	R0370	287.032
Receivables (trade, not insurance)	R0380	3.262.775
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	9.929.274
Any other assets, not elsewhere shown	R0420	134.393.404
Total assets	R0500	1.734.265.044

S.02.01.02 Balans (vervolg)

Liabilities	Solvency II value	
		C0010
Technical provisions – non-life	R0510	88.825.144
Technical provisions – non-life (excluding health)	R0520	82.100.850
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	77.315.378
Risk margin	R0550	4.785.472
Technical provisions - health (similar to non-life)	R0560	6.724.294
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	6.475.198
Risk margin	R0590	249.096
Technical provisions - life (excluding index-linked and unit-linked)	R0600	813.984.374
Technical provisions - health (similar to life)	R0610	108.681.562
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	78.997.746
Risk margin	R0640	29.683.817
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	705.302.812
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	626.307.615
Risk margin	R0680	78.995.197
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	765.600
Pension benefit obligations	R0760	162.381.116
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	29.412.547
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	17.599.305
Reinsurance payables	R0830	677.673
Payables (trade, not insurance)	R0840	8.342.620
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	1.121.988.379
Excess of assets over liabilities	R1000	612.276.665

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)			
	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	03200		
Premiums written														
Gross - Direct Business	R0110	-	3.531.597	-	28.663.234	18.265.710	301.270	58.394.560	13.286.157	-	10.912.686	1.091.434	-	134.446.649
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	-	882	-	213.933	317.020	646	2.205.732	3.176	-	2.699	272	-	2.744.360
Net	R0200	-	3.530.716	-	28.449.302	17.948.690	300.624	56.188.827	13.282.981	-	10.909.987	1.091.162	-	131.702.289
Premiums earned														
Gross - Direct Business	R0210	-	3.185.893	-	30.395.512	17.877.331	270.310	56.310.964	12.299.604	-	10.584.298	1.015.732	-	131.939.645
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0240	-	882	-	213.933	317.020	646	2.205.732	3.176	-	2.699	272	-	2.744.360
Net	R0300	-	3.185.011	-	30.181.579	17.560.312	269.663	54.105.232	12.296.428	-	10.581.599	1.015.460	-	129.195.285
Claims incurred														
Gross - Direct Business	R0310	-	8.286.979	-	34.047.718	9.293.307	129.030	28.890.189	9.910.472	-	3.776.967	298.055	-	94.632.716
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0340	-	-	-	-	-37.690	2.161	39.755	-2.525	-	-	-	-	1.701
Net	R0400	-	8.286.979	-	34.047.718	9.330.997	126.869	28.850.434	9.912.997	-	3.776.967	298.055	-	94.631.016
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														
Other expenses	R1200	-	2.222.891	-	14.489.025	7.456.862	166.910	25.693.835	8.823.825	-	5.000.838	549.207	-	64.423.394
Total expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	-	64.423.394

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	47.124.500	38.121.000	-	25.955.199	-	-	-	-	111.200.699
Reinsurers' share	R1420	11.522	18.008	-	162.820	-	-	-	-	192.350
Net	R1500	47.112.978	38.102.992	-	25.792.379	-	-	-	-	111.008.349
Premiums earned										
Gross	R1510	45.304.950	38.121.000	-	25.955.199	-	-	-	-	109.381.149
Reinsurers' share	R1520	11.522	18.008	-	162.820	-	-	-	-	192.350
Net	R1600	45.293.428	38.102.992	-	25.792.379	-	-	-	-	109.188.799
Claims incurred										
Gross	R1610	31.281.052	8.178.823	-	9.708.498	-	-	-	-	49.168.374
Reinsurers' share	R1620	-	-	-	285.946	-	-	-	-	285.946
Net	R1700	31.281.052	8.178.823	-	9.422.553	-	-	-	-	48.882.428
Changes in other technical provisions										
Gross	R1710	-	93.422.030	-	56.155.931	-	-	-	-	149.577.961
Reinsurers' share	R1720	-	-	-	-	-	-	-	-	-
Net	R1800	-	93.422.030	-	56.155.931	-	-	-	-	149.577.961
Expenses incurred	R1900	10.538.065	3.760.838	-	2.477.037	-	-	-	-	16.775.940
Other expenses	R2500									
Total expenses	R2600									16.775.940

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	902.809.518	-	-	12.912.879	-
Basic own funds	R0020	612.276.665	-	-	-10.110.784	-
Eligible own funds to meet Solvency Capital Requirement	R0050	612.276.665	-	-	-10.110.784	-
Solvency Capital Requirement	R0090	150.009.434	-	-	-1.543.160	-

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	612.276.665	612.276.665	-	-	-
Total available own funds to meet the minimum consolidated group SCR	R0530	612.276.665	612.276.665	-	-	
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	612.276.665	612.276.665	-	-	-
Total eligible own funds to meet the minimum consolidated group SCR	R0570	612.276.665	612.276.665	-	-	
Minimum consolidated Group SCR	R0610	48.284.378				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	1268%				
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	612.276.665	612.276.665	-	-	-
Group SCR	R0680	150.009.434				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	408%				
C0060						
Reconciliation reserve						
Excess of assets over liabilities	R0700	612.276.665				
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	612.276.665				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life business	R0770	110.748.450				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	4.402.012				
Total Expected profits included in future premiums (EPIFP)	R0790	115.150.462				

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
			USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	99.262.844		
Counterparty default risk	R0020	1.741.629		
Life underwriting risk	R0030	75.030.192	Increase in the amount of annuity benefits	
Health underwriting risk	R0040	56.647.114	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	45.636.736	None	
Diversification	R0060	-99.479.647		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	178.838.868		

		Value	
			C0100
Operational risk	R0130	8.333.435	
Loss-absorbing capacity of technical provisions	R0140	-	
Loss-absorbing capacity of deferred taxes	R0150	-37.162.869	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160		
Solvency Capital Requirement excluding capital add-on	R0200	150.009.434	
Capital add-on already set	R0210		
Solvency capital requirement	R0220	150.009.434	
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	48.284.378	
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 requirement	R0570	150.009.434	

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	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080
Klaverblad Schadeverzekeringsmaatschappij N.V.	NETHERLANDS	LEI/724500F66NFVCE0352	LEI	Klaverblad Schadeverzekeringsmaatschappij N.V.	Non-Life undertakings	Naamloze vennootschap	Non-mutual	De Nederlandsche Bank
Klaverblad Levensverzekering N.V.	NETHERLANDS	LEI/724500K2PEN9FDZ71408	LEI	Klaverblad Levensverzekering N.V.	Life undertakings	Naamloze vennootschap	Non-mutual	De Nederlandsche Bank
Coöperatie Klaverblad Verzekeringen U.A.	NETHERLANDS	LEI/724500NGSL539CD4K779	LEI	Coöperatie Klaverblad Verzekeringen U.A.	Insurance holding company as defined in Art. 2126 [f] of Directive 2009/138/EC	Coöperatie	Non-mutual	-
Klaverblad Exploitatie Bedrijf B.V.	NETHERLANDS	SC/27257708	Specific code	Klaverblad Exploitatie 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
-	386.985.761	-	178.815.266	-	-14.356.700	21.681.566	7.324.865
-	1.036.017.846	-	63.895.371	-	-84.491.325	143.864.279	59.372.954
-	-	1.734.265.044	-	-	-203.469.284	17.704.267	-185.765.017
-	-	35.514.009	-	3.322.749	-	1.551.220	1.551.220
-	-	1.478.765	-	2.373.969	-307.464	1.715.726	1.408.261

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

