



**Klaverblad**  
verzekeringen



**Bijlage - Openbare kwantitatieve  
rapportagestaten Solvency II 2020  
Klaverblad Schadeverzekeringsmaatschappij N.V.**

## Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2020. De bedragen luiden in 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	-
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	R0070	395.158.553
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
<b>Equities</b>	R0100	105.708.861
Equities - listed	R0110	105.708.861
Equities - unlisted	R0120	-
<b>Bonds</b>	R0130	235.818.792
Government Bonds	R0140	176.971.716
Corporate Bonds	R0150	58.847.077
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	53.630.899
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	16.627.385
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	16.627.385
Reinsurance recoverables from:	R0270	2.211.069
Non-life and health similar to non-life	R0280	2.211.069
Non-life excluding health	R0290	2.211.069
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	871.156
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	1.471
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid i	R0400	
Cash and cash equivalents	R0410	4.341.741
Any other assets, not elsewhere shown	R0420	
<b>Total assets</b>	R0500	419.211.373

## S.02.01.02 Balans (vervolg)

<b>Liabilities</b>		C0010
Technical provisions - non-life	R0510	98.861.263
Technical provisions - non-life (excluding health)	R0520	92.082.385
Technical provisions calculated as a whole	R0530	-
Best Estimate	R0540	86.255.301
Risk margin	R0550	5.827.084
Technical provisions - health (similar to non-life)	R0560	6.778.878
Technical provisions calculated as a whole	R0570	-
Best Estimate	R0580	6.481.855
Risk margin	R0590	297.023
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	R0600	122.722.494
Technical provisions - health (similar to life)	R0610	122.722.494
Technical provisions calculated as a whole	R0620	-
Best Estimate	R0630	90.292.315
Risk margin	R0640	32.430.179
<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	21.965.003
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	9.841.780
Reinsurance payables	R0830	363.658
Payables (trade, not insurance)	R0840	6.433.629
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	260.187.828
<b>Excess of assets over liabilities</b>	R1000	159.023.546

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

	Line of Business for:												Total	
	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		
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0200	
Premiums written														
Gross - Direct Business	R0110	-	3.897.888	-	34.140.962	19.551.750	358.083	64.911.808	14.278.211	-	12.342.839	1.347.904	-	150.829.444
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	-	877	-	215.625	101.322	79	2.139.536	3.117	-	2.785	3.305	-	2.466.645
Net	R0200	-	3.897.011	-	33.925.337	19.450.428	358.005	62.772.272	14.275.094	-	12.340.055	1.344.599	-	148.362.799
Premiums earned														
Gross - Direct Business	R0210	-	3.930.362	-	34.527.035	19.835.778	357.710	65.477.056	14.557.715	-	12.511.012	1.384.856	-	152.581.524
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0240	-	877	-	215.625	101.322	79	2.139.536	3.117	-	2.785	3.305	-	2.466.645
Net	R0300	-	3.929.485	-	34.311.410	19.734.456	357.631	63.337.520	14.554.598	-	12.508.227	1.381.552	-	150.114.879
Claims incurred														
Gross - Direct Business	R0310	-	9.043.602	-	25.304.651	8.671.283	53.369	37.096.847	9.079.483	-	6.121.334	320.722	-	95.691.290
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0340	-	-	-	2.000.000	-26.057	-	-115.174	-	-	-	-	-	1.858.769
Net	R0400	-	9.043.602	-	23.304.651	8.645.226	53.369	37.212.021	9.079.483	-	6.121.334	320.722	-	93.832.521
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	-	1.728.481	-	14.865.194	7.827.143	205.478	28.400.966	8.500.971	-	5.963.035	714.655	-	68.205.924
Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	-	-

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

	Line of Business for: Life insurance obligations								Total
	Line of Business for: 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	
	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
<b>Premiums written</b>									
Gross	R1410	48.978.074	-	-	-	-	-	-	48.978.074
Reinsurers' share	R1420	10.882	-	-	-	-	-	-	10.882
Net	R1500	48.967.193	-	-	-	-	-	-	48.967.193
<b>Premiums earned</b>									
Gross	R1510	44.832.938	-	-	-	-	-	-	44.832.938
Reinsurers' share	R1520	10.882	-	-	-	-	-	-	10.882
Net	R1600	44.822.056	-	-	-	-	-	-	44.822.056
<b>Claims incurred</b>									
Gross	R1610	26.407.979	-	-	-	-	-	-	26.407.979
Reinsurers' share	R1620	-	-	-	-	-	-	-	-
Net	R1700	26.407.979	-	-	-	-	-	-	26.407.979
<b>Changes in other technical provisions</b>									
Gross	R1710	-	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-	-
Net	R1800	-	-	-	-	-	-	-	-
<b>Expenses incurred</b>									
Other expenses	R1900	9.700.151	-	-	-	-	-	-	9.700.151
<b>Total expenses</b>	R2500								
	R2600								9.700.151

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

		Health insurance (direct business)					
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities relating to health	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
		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		90.292.315	-	-	-	90.292.315
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		90.292.315	-	-	-	90.292.315
Risk Margin	R0100				-	-	32.430.179
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110				-	-	-
Best estimate	R0120		-	-	-	-	-
Risk margin	R0130		-	-	-	-	-
Technical provisions - total	R0200	122.722.494			-	-	122.722.494



## 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	Legal expenses insurance	Assistance	Miscellaneous financial loss
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130
Technical provisions calculated as a whole	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM												
Best estimate												
Premium provisions												
Gross	-	-40.440	-	1.425.285	882.118	21.923	2.688.381	704.421	-	-499.184	-22.404	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-	-	-	-	-	-	-	-	-	-	-	-
Net Best Estimate of Premium Provisions	-	-40.440	-	1.425.285	882.118	21.923	2.688.381	704.421	-	-499.184	-22.404	-
Claims provisions												
Gross	-	6.522.295	-	51.049.402	735.169	2.048	11.680.560	12.760.653	-	4.806.831	20.097	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-	-	-	2.045.863	-	-	165.206	-	-	-	-	-
Net Best Estimate of Claims Provisions	-	6.522.295	-	49.003.540	735.169	2.048	11.515.355	12.760.653	-	4.806.831	20.097	-
Total Best estimate - gross	-	6.481.855	-	52.474.687	1.617.287	23.971	14.368.942	13.465.074	-	4.307.647	-2.308	-
Total Best estimate - net	-	6.481.855	-	50.428.825	1.617.287	23.971	14.203.736	13.465.074	-	4.307.647	-2.308	-
Risk margin	-	297.023	-	3.507.194	108.093	1.402	960.361	892.360	-	354.632	2.841	-
Amount of the transitional on Technical Provisions												
Technical Provisions calculated as a whole	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate	-	-	-	-	-	-	-	-	-	-	-	-
Risk margin	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total	-	6.778.878	-	55.981.881	1.725.380	25.573	15.329.303	14.357.435	-	4.662.279	533	-
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	-	-	-	2.045.863	-	-	165.206	-	-	-	-	-
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	-	6.778.878	-	53.936.019	1.725.380	25.573	15.164.097	14.357.435	-	4.662.279	533	-

## S.17.01.02 Technische voorzieningen schadeverzekeringsbedrijf (vervolg)

		Accepted non-proportional reinsurance				
		Non-				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
C0140	C0150	C0160	C0170	C0180		
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	-	-	-	-	5.160.100
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	-	-	-	-	5.160.100
Claims provisions						
Gross	R0160	-	-	-	-	87.577.055
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	-	2.211.069
Net Best Estimate of Claims Provisions	R0250	-	-	-	-	85.365.987
Total Best estimate - gross	R0260	-	-	-	-	92.737.156
Total Best estimate - net	R0270	-	-	-	-	90.526.087
Risk margin	R0280	-	-	-	-	6.124.107
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	-	-	-	-	98.861.263
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	-	2.211.069
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	-	-	96.650.194

## S.19.01.21 Schaden uit hoofde van schadeverzekering

Z0020 Accident year / Underwriting year:  Accident year:

Year	Development year										
	0	1	2	3	4	5	6	7	8	9	10 & +
	CO170	CO200	CO205	CO240	CO250	CO260	CO270	CO280	CO290	CO300	CO310
Prior											0
N-9	44.501.495	13.183.668	2.227.129	1.696.480	1.190.320	756.764	168.979	58.184	121.163	1.091.255	
N-8	42.720.671	13.724.054	2.769.390	1.831.353	1.793.873	924.421	924.428	644.319	440.260		
N-7	42.545.574	14.352.511	2.755.236	1.711.901	2.516.678	871.351	483.900	1.035.178			
N-6	41.154.239	13.562.266	3.499.239	1.266.210	1.320.499	1.194.993	347.933				
N-5	38.762.091	13.928.087	2.394.389	1.414.725	1.741.415	963.927					
N-4	44.487.063	17.752.401	2.774.390	2.211.393	1.932.061						
N-3	40.511.091	15.487.888	2.837.162	1.885.373							
N-2	49.621.702	17.313.626	3.803.960								
N-1	43.527.422	19.149.965									
N	51.935.408										
<b>Total</b>											

Sum of years  
In Current year  
(cumulative)

	CO170	CO180
R0100	542.891	542.891
R0160	1.091.255	64.995.556
R0170	440.260	65.822.769
R0180	1.035.178	66.272.329
R0190	347.933	62.345.379
R0200	963.927	59.204.635
R0210	1.932.061	69.157.399
R0220	1.885.373	60.721.514
R0230	3.803.960	70.739.288
R0240	19.149.965	64.677.388
R0250	51.935.408	51.935.408
R0260	83.824.933	983.037.021
<b>Total</b>		

Z0020 Accident year / Underwriting year:  Accident year:

Year	Development year										
	-	1	2	3	4	5	6	7	8	9	10 & +
	CO200	CO210	CO220	CO230	CO240	CO250	CO260	CO270	CO280	CO290	CO300
Prior											25.420.426
N-9	-	-	-	-	-	2.881.037	1.891.979	1.642.373	1.851.089	738.458	
N-8	-	-	-	-	4.697.675	3.390.101	1.888.639	1.535.120	1.108.721		
N-7	-	-	-	4.997.605	4.067.617	2.645.811	2.317.690	1.384.081			
N-6	-	-	8.414.932	5.603.318	3.312.821	2.715.896	2.062.382				
N-5	-	8.153.969	5.744.307	3.602.598	2.927.606	2.211.239					
N-4	28.021.127	10.862.785	6.735.925	6.175.183	7.881.075						
N-3	23.435.590	9.134.244	6.535.785	5.102.388							
N-2	25.241.328	10.545.555	9.756.819								
N-1	31.857.770	14.809.905									
N	33.022.667										
<b>Total</b>											

Year end  
(discounted  
data)

	CO360
R0100	-
R0160	750.310
R0170	1.127.538
R0180	1.405.532
R0190	2.092.631
R0200	2.243.137
R0210	8.014.121
R0220	5.168.147
R0230	9.888.945
R0240	14.997.852
R0250	33.271.069
R0260	87.463.490
<b>Total</b>	

## 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	221.583.757	-	-	1.111.404	-
Basic own funds	R0020	159.023.546	-	-	-833.553	-
Eligible own funds to meet Solvency Capital Requirement	R0050	159.023.546	-	-	-833.553	-
Solvency Capital Requirement	R0090	86.706.190	-	-	157.849	-
Eligible own funds to meet Minimum Capital Requirement	R0100	159.023.546	-	-	-833.553	-
Minimum Capital Requirement	R0110	24.245.449	-	-	29.861	-

## 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	128.115.546	128.115.546			
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	159.023.546	159.023.546	-	-	-
<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	159.023.546	159.023.546	-	-	-
Total available own funds to meet the MCR	R0510	159.023.546	159.023.546	-	-	-
Total eligible own funds to meet the SCR	R0540	159.023.546	159.023.546	-	-	-
Total eligible own funds to meet the MCR	R0550	159.023.546	159.023.546	-	-	-
<b>SCR</b>	R0580	86.706.190				
<b>MCR</b>	R0600	24.245.449				
<b>Ratio of Eligible own funds to SCR</b>	R0620	183%				
<b>Ratio of Eligible own funds to MCR</b>	R0640	656%				

		C0060
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	R0700	159.023.546
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	128.115.546
<b>Expected profits</b>		
Expected profits included in future premiums (EPIFP) - Life business	R0770	51.465.057
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	6.612.096
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790	58.077.153

## S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
		C0110	USP	Simplifications
			C0090	C0100
Market risk	R0010	45.702.461		Captives simplifications - spread risk on bonds and loans,
Counterparty default risk	R0020	3.210.897		
Life underwriting risk	R0030	-	None	
Health underwriting risk	R0040	60.442.344	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	49.227.944	None	
Diversification	R0060	-53.653.817		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	104.929.830		

		Value
		C0100
Operational risk	R0130	6.370.763
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-24.594.404
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	86.706.190
Capital add-on already set	R0210	
Solvency capital requirement	R0220	86.706.190
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	

## S.28.01.01 Minimumkapitaalvereiste

		<b>MCR components</b>	
		C0010	
MCRNL Result	R0010	21.003.979	
		<b>Background information</b>	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	
		Net (of reinsurance) written premiums in the last 12 months	
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	-	-
Income protection insurance and proportional reinsurance	R0030	6.481.855	3.897.011
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	50.428.825	33.925.337
Other motor insurance and proportional reinsurance	R0060	1.617.287	19.450.428
Marine, aviation and transport insurance and proportional reinsurance	R0070	23.971	358.005
Fire and other damage to property insurance and proportional reinsurance	R0080	14.203.736	62.772.272
General liability insurance and proportional reinsurance	R0090	13.465.074	14.275.094
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	4.307.647	12.340.055
Assistance and proportional reinsurance	R0120	-	1.344.599
Miscellaneous financial loss insurance and proportional reinsurance	R0130	-	-
Non-proportional health reinsurance	R0140	-	-
Non-proportional casualty reinsurance	R0150	-	-
Non-proportional marine, aviation and transport reinsurance	R0160	-	-
Non-proportional property reinsurance	R0170	-	-
		<b>MCR components</b>	
		C0040	
MCRL Result	R0200	3.241.470	
		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	-	-
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	90.292.315	-
Total capital at risk for all life (re)insurance obligations	R0250	-	1.921.902.024
		C0070	
Linear MCR	R0300	24.245.449	
SCR	R0310	86.706.190	
MCR cap	R0320	39.017.785	
MCR floor	R0330	21.676.547	
Combined MCR	R0340	24.245.449	
Absolute floor of the MCR	R0350	3.700.000	
Minimum Capital Requirement	R0400	24.245.449	

