



Bijlage - Openbare kwantitatieve  
rapportagestaten Solvency II 2021

Klaverblad Schadeverzekeringsmaatschappij N.V.



## Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2021. 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		430.928.432
Property (other than for own use)	R0080		-
Holdings in related undertakings, including participations	R0090		-
<b>Equities</b>	R0100		120.622.471
Equities - listed	R0110		120.622.471
Equities - unlisted	R0120		-
<b>Bonds</b>	R0130		165.098.454
Government Bonds	R0140		165.098.454
Corporate Bonds	R0150		-
Structured notes	R0160		-
Collateralised securities	R0170		-
Collective Investments Undertakings	R0180		145.207.507
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		16.728.510
Loans on policies	R0240		-
Loans and mortgages to individuals	R0250		-
Other loans and mortgages	R0260		16.728.510
Reinsurance recoverables from:	R0270		2.081.957
Non-life and health similar to non-life	R0280		2.081.957
Non-life excluding health	R0290		2.081.957
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		900.374
Reinsurance receivables	R0370		46.369
Receivables (trade, not insurance)	R0380		266.191
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		5.165.115
Any other assets, not elsewhere shown	R0420		
<b>Total assets</b>	R0500		456.116.948

## S.02.01.02 Balans (vervolg)

Liabilities		value
		C0010
Technical provisions - non-life	R0510	125.806.048
Technical provisions - non-life (excluding health)	R0520	117.926.876
Technical provisions calculated as a whole	R0530	-
Best Estimate	R0540	111.459.345
Risk margin	R0550	6.467.530
Technical provisions - health (similar to non-life)	R0560	7.879.172
Technical provisions calculated as a whole	R0570	-
Best Estimate	R0580	7.495.570
Risk margin	R0590	383.602
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	R0600	-20.155.983
Technical provisions - health (similar to life)	R0610	-20.155.983
Technical provisions calculated as a whole	R0620	-
Best Estimate	R0630	-134.616.623
Risk margin	R0640	114.460.640
<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	58.401.773
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	10.333.450
Reinsurance payables	R0830	425.276
Payables (trade, not insurance)	R0840	5.256.562
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	180.067.125
<b>Excess of assets over liabilities</b>	R1000	276.049.823

## 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)											Total		
	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	-	4.208.759	-	36.431.901	20.337.528	414.326	72.111.020	15.553.902	-	14.058.050	1.514.718	-	164.630.205
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	-	876	-	293.782	512.850	85	2.216.669	3.149	-	2.917	315	-	3.030.642
Net	R0200	-	4.207.884	-	36.138.119	19.824.679	414.241	69.894.351	15.550.754	-	14.055.133	1.514.403	-	161.599.562
Premiums earned														
Gross - Direct Business	R0210	-	4.020.813	-	34.591.503	19.501.075	440.463	68.718.000	14.477.340	-	13.839.341	1.505.149	-	157.093.684
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0240	-	876	-	293.782	512.850	85	2.216.669	3.149	-	2.917	315	-	3.030.642
Net	R0300	-	4.019.938	-	34.297.721	18.988.225	440.377	66.501.330	14.474.191	-	13.836.424	1.504.834	-	154.063.041
Claims incurred														
Gross - Direct Business	R0310	-	9.232.035	-	35.257.726	8.432.345	72.628	36.504.928	10.714.184	-	9.314.590	228.191	-	109.756.626
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0340	-	-	-	-	-	-	-5.858	-	-	-	-	-	-5.858
Net	R0400	-	9.232.035	-	35.257.726	8.432.345	72.628	36.510.786	10.714.184	-	9.314.590	228.191	-	109.762.484
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	-	2.132.824	-	15.882.184	7.655.957	192.166	31.003.819	8.749.343	-	8.040.306	725.383	-	74.381.983
Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	-	-

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

		Line of Business for: Life insurance obligations					Life reinsurance obligations			Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities relating to health	Annuitiy other than health	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
<b>Premiums written</b>										
Gross	R1410	51.278.179	-	-	-	-	-	-	-	51.278.179
Reinsurers' share	R1420	10.597	-	-	-	-	-	-	-	10.597
Net	R1500	51.267.582	-	-	-	-	-	-	-	51.267.582
<b>Premiums earned</b>										
Gross	R1510	209.759.772	-	-	-	-	-	-	-	209.759.772
Reinsurers' share	R1520	10.597	-	-	-	-	-	-	-	10.597
Net	R1600	209.749.175	-	-	-	-	-	-	-	209.749.175
<b>Claims incurred</b>										
Gross	R1610	28.109.046	-	-	-	-	-	-	-	28.109.046
Reinsurers' share	R1620	-	-	-	-	-	-	-	-	-
Net	R1700	28.109.046	-	-	-	-	-	-	-	28.109.046
<b>Changes in other technical provisions</b>										
Gross	R1710	-	-	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-	-	-
Net	R1800	-	-	-	-	-	-	-	-	-
<b>Expenses incurred</b>										
Other expenses	R1900	9.742.379	-	-	-	-	-	-	-	9.742.379
<b>Total expenses</b>	R2500									
	R2600									9.742.379

## 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		-134.616.623	-	-	-	-134.616.623
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		-134.616.623	-	-	-	-134.616.623
Risk Margin	R0100				-	-	114.460.640
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110				-	-	-
Best estimate	R0120		-	-	-	-	-
Risk margin	R0130		-	-	-	-	-
Technical provisions - total	R0200	-20.155.983			-	-	-20.155.983



## 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	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	-	142.066	-	3.177.303	1.680.405	-2.917	5.918.981	1.728.180	-	-262.270	-12.034	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-	-	-	-	-	-	-	-	-	-	-	-
Net Best Estimate of Premium Provisions	-	142.066	-	3.177.303	1.680.405	-2.917	5.918.981	1.728.180	-	-262.270	-12.034	-
Claims provisions												
Gross	-	7.353.505	-	62.156.109	788.931	30.418	10.644.397	17.828.351	-	7.708.783	74.706	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-	-	-	1.925.411	-	-	156.546	-	-	-	-	-
Net Best Estimate of Claims Provisions	-	7.353.505	-	60.230.698	788.931	30.418	10.487.851	17.828.351	-	7.708.783	74.706	-
Total Best estimate - gross	-	7.495.570	-	65.333.413	2.469.336	27.501	16.563.378	19.556.532	-	7.446.513	62.673	-
Total Best estimate - net	-	7.495.570	-	63.408.002	2.469.336	27.501	16.406.832	19.556.532	-	7.446.513	62.673	-
Risk margin	-	383.602	-	3.776.095	142.721	1.927	957.318	1.123.751	-	460.705	5.013	-
Amount of the transitional on Technical Provisions												
Technical Provisions calculated as a whole	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate	-	-	-	-	-	-	-	-	-	-	-	-
Risk margin	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total	-	7.879.172	-	69.109.508	2.612.057	29.428	17.520.697	20.680.283	-	7.907.218	67.686	-
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	-	-	-	1.925.411	-	-	156.546	-	-	-	-	-
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	-	7.879.172	-	67.184.096	2.612.057	29.428	17.364.151	20.680.283	-	7.907.218	67.686	-

## 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	-	-	-	-	12.369.715
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	-	-	-	-	12.369.715
Claims provisions						
Gross	R0160	-	-	-	-	106.585.201
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	-	2.081.957
Net Best Estimate of Claims Provisions	R0250	-	-	-	-	104.503.243
Total Best estimate - gross	R0260	-	-	-	-	118.954.916
Total Best estimate - net	R0270	-	-	-	-	116.872.959
Risk margin	R0280	-	-	-	-	6.851.132
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	-	-	-	-	125.806.048
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	-	2.081.957
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	-	-	123.724.091

## S.19.01.21 Schaden uit hoofde van schadeverzekering

Z0020		Accident year / Underwriting year: <input type="text"/> Accident year: <input type="text"/>												
Year		Development year										In Current year	Sum of years (cumulative)	
		0	1	2	3	4	5	6	7	8	9			10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
Prior	R0100											0		
N-9	R0160	42.720.671	13.724.054	2.749.390	1.831.353	1.793.873	924.421	974.428	644.319	440.240	60.849		1.378.217	1.378.217
N-8	R0170	42.545.574	14.352.511	2.755.236	1.711.901	2.516.678	871.351	483.900	1.035.178	280.662			60.849	65.883.618
N-7	R0180	41.154.239	13.562.266	3.499.239	1.266.210	1.320.499	1.194.993	347.933	675.190				280.662	66.552.991
N-6	R0190	38.762.091	13.928.087	2.394.389	1.414.725	1.741.415	963.927	372.497					675.190	63.020.569
N-5	R0200	44.687.063	17.752.401	2.774.390	2.211.392	1.932.061	2.694.949						372.497	59.571.132
N-4	R0210	40.511.091	15.487.888	2.837.162	1.885.373	3.014.051							2.694.949	71.852.258
N-3	R0220	49.621.702	17.313.626	3.803.960	3.277.001								3.014.051	63.735.564
N-2	R0230	45.527.422	19.149.965	4.333.438									3.277.001	74.016.289
N-1	R0240	51.935.408	19.472.235										4.333.438	69.010.826
N	R0250	53.440.116											19.472.235	71.407.644
	<b>Total</b>												53.440.116	53.440.116
													89.368.344	1.018.257.937

  

Z0020		Accident year / Underwriting year: <input type="text"/> Accident year: <input type="text"/>											
Year		Development year										Year end (discounted data)	
		0	1	2	3	4	5	6	7	8	9		10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360
Prior	R0100												-
N-9	R0160	-	-	-	-	4.697.675	3.390.101	1.888.639	1.535.120	1.108.721	926.473		925.082
N-8	R0170	-	-	-	4.997.605	4.067.617	2.645.311	2.217.690	1.384.081	912.437			910.565
N-7	R0180	-	-	8.414.932	5.603.318	3.312.821	2.713.896	2.062.382	1.769.617				1.765.013
N-6	R0190	-	8.153.969	5.744.307	3.602.598	2.927.606	2.211.239	3.171.697					3.188.370
N-5	R0200	28.021.127	10.862.785	6.735.925	6.175.183	7.881.075	7.843.799						7.768.169
N-4	R0210	23.435.590	9.134.244	6.535.785	5.102.388	5.346.505							5.344.036
N-3	R0220	25.241.328	10.545.555	9.756.819	7.798.662								7.785.219
N-2	R0230	31.857.770	14.809.905	12.213.410									12.223.631
N-1	R0240	33.022.667	15.222.500										15.243.626
N	R0250	41.745.080											41.824.163
	<b>Total</b>												106.471.636

## 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	105.650.065	-	-	271.959	-
Basic own funds	R0020	276.049.823	-	-	-203.970	-
Eligible own funds to meet Solvency Capital Requirement	R0050	276.049.823	-	-	-203.970	-
Solvency Capital Requirement	R0090	165.908.544	-	-	186.016	-
Eligible own funds to meet Minimum Capital Requirement	R0100	276.049.823	-	-	-203.970	-
Minimum Capital Requirement	R0110	41.477.136	-	-	46.504	-

## 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	245.141.823	245.141.823			
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	276.049.823	276.049.823	-	-	-
<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	276.049.823	276.049.823	-	-	-
Total available own funds to meet the MCR	R0510	276.049.823	276.049.823	-	-	-
Total eligible own funds to meet the SCR	R0540	276.049.823	276.049.823	-	-	-
Total eligible own funds to meet the MCR	R0550	276.049.823	276.049.823	-	-	-
<b>SCR</b>	R0580	165.908.544				
<b>MCR</b>	R0600	41.477.136				
<b>Ratio of Eligible own funds to SCR</b>	R0620	166%				
<b>Ratio of Eligible own funds to MCR</b>	R0640	666%				

		C0060
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	R0700	276.049.823
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	245.141.823
<b>Expected profits</b>		
Expected profits included in future premiums (EPIFP) - Life business	R0770	289.203.203
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	3.036.607
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790	292.239.811

## S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
			USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	66.094.090		Captives simplifications - spread risk on bonds and loans,
Counterparty default risk	R0020	3.326.309		
Life underwriting risk	R0030	-	None	
Health underwriting risk	R0040	163.953.496	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	54.084.864	None	
Diversification	R0060	-82.633.357		
Intangible asset risk	R0070	-		
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>204.825.402</b>		

		Value
		C0100
Operational risk	R0130	6.738.181
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-45.655.040
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>	<b>R0200</b>	<b>165.908.544</b>
Capital add-on already set	R0210	
Solvency capital requirement	R0220	165.908.544
<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 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	24.604.494	
<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	7.495.570	4.208.669
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	63.408.002	36.138.070
Other motor insurance and proportional reinsurance	R0060	2.469.336	19.824.639
Marine, aviation and transport insurance and proportional reinsurance	R0070	27.501	414.243
Fire and other damage to property insurance and proportional reinsurance	R0080	16.406.832	69.894.697
General liability insurance and proportional reinsurance	R0090	19.556.532	15.550.793
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	7.446.513	14.055.226
Assistance and proportional reinsurance	R0120	62.673	1.514.414
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	1.561.785	
		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	-	
Total capital at risk for all life (re)insurance obligations	R0250		2.231.122.102
<b>MCR components</b>			
C0070			
Linear MCR	R0300	26.166.280	
SCR	R0310	165.908.544	
MCR cap	R0320	74.658.845	
MCR floor	R0330	41.477.136	
Combined MCR	R0340	41.477.136	
Absolute floor of the MCR	R0350	3.700.000	
Minimum Capital Requirement	R0400	41.477.136	

