



Bijlage - Openbare kwantitatieve
rapportagestaten Solvency II 2022

Klaverblad Schadeverzekeringsmaatschappij N.V.

 **Klaverblad**
verzekeringen

Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2022. De bedragen luiden in euro's.

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S.02.01.02 Balans

Assets		C0010
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	-
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	373.116.451
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	107.557.974
Equities - listed	R0110	107.557.974
Equities - unlisted	R0120	-
Bonds	R0130	141.026.564
Government Bonds	R0140	141.026.564
Corporate Bonds	R0150	-
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	124.531.913
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	10.139.510
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	10.139.510
Reinsurance recoverables from:	R0270	2.964.890
Non-life and health similar to non-life	R0280	2.964.890
Non-life excluding health	R0290	2.964.890
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	930.485
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	470.749
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	2.352.304
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	389.974.390

S.02.01.02 Balans (vervolg)

		Solvency II value
		C0010
Liabilities		
Technical provisions – non-life	R0510	122.193.377
Technical provisions – non-life (excluding health)	R0520	113.255.554
Technical provisions calculated as a whole	R0530	-
Best Estimate	R0540	107.003.162
Risk margin	R0550	6.252.392
Technical provisions - health (similar to non-life)	R0560	8.937.823
Technical provisions calculated as a whole	R0570	-
Best Estimate	R0580	8.433.546
Risk margin	R0590	504.277
Technical provisions - life (excluding index-linked and unit-linked)	R0600	-71.245.880
Technical provisions - health (similar to life)	R0610	-71.245.880
Technical provisions calculated as a whole	R0620	-
Best Estimate	R0630	-160.131.925
Risk margin	R0640	88.886.045
Technical provisions – life (excluding health and index-linked and unit-linked)	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	57.126.395
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	10.729.296
Reinsurance payables	R0830	528.224
Payables (trade, not insurance)	R0840	4.082.363
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	123.413.776
Excess of assets over liabilities	R1000	266.560.614

S.05.01.02 Premies, schaden en kosten per branche

	Line of Business for:	Non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Income protection insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Legal expenses insurance	Assistance	Total
		C0020	C0040	C0050	C0060	C0070	C0080	C0100	C0110	C0200
Premiums written										
Gross - Direct Business	R0110	4.266.727	35.741.065	20.005.727	482.084	79.595.799	16.621.738	15.203.432	1.783.577	173.700.148
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	817	283.999	591.854	94	2.650.071	3.116	2.921	14.721	3.547.594
Net	R0200	4.265.910	35.457.066	19.413.873	481.989	76.945.728	16.618.622	15.200.511	1.768.855	170.152.554
Premiums earned										
Gross - Direct Business	R0210	4.200.121	36.862.426	20.911.297	455.247	78.385.658	16.836.750	15.210.396	1.685.329	174.547.223
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0240	817	283.999	591.854	94	2.650.071	3.116	2.921	14.721	3.547.594
Net	R0300	4.199.303	36.578.426	20.319.443	455.153	75.735.588	16.833.634	15.207.474	1.670.608	170.999.629
Claims incurred										
Gross - Direct Business	R0310	10.856.198	21.086.342	9.156.222	170.760	44.557.988	7.037.465	9.934.715	460.546	103.260.236
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0340	-	-527.021	65.245	-	3.232.619	-	-	-	2.770.843
Net	R0400	10.856.198	21.613.363	9.090.977	170.760	41.325.369	7.037.465	9.934.715	460.546	100.489.393
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	2.511.714	16.041.915	7.906.150	246.852	37.777.934	9.153.522	5.048.491	865.874	79.552.451
Other expenses	R1200	-	-	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	-	-	-

Line of Business for: Life insurance obligations

	Line of Business for:	Health insurance	Total
		C0210	C0300
Premiums written			
Gross	R1410	55.442.893	55.442.893
Reinsurers' share	R1420	10.677	10.677
Net	R1500	55.432.217	55.432.217
Premiums earned			
Gross	R1510	91.015.820	91.015.820
Reinsurers' share	R1520	10.677	10.677
Net	R1600	91.005.143	91.005.143
Claims incurred			
Gross	R1610	-1.152.304	-1.152.304
Reinsurers' share	R1620	-	-
Net	R1700	-1.152.304	-1.152.304
Changes in other technical provisions			
Gross	R1710	-	-
Reinsurers' share	R1720	-	-
Net	R1800	-	-
Expenses incurred	R1900	12.156.793	12.156.793
Other expenses	R2500	-	-
Total expenses	R2600	-	12.156.793

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		-160.131.925	-	-	-	-160.131.925
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		-160.131.925	-	-	-	-160.131.925
Risk Margin	R0100				-	-	88.886.045
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110				-	-	-
Best estimate	R0120		-	-	-	-	-
Risk margin	R0130		-	-	-	-	-
Technical provisions - total	R0200	-71.245.880			-	-	-71.245.880

S.17.01.02 Technische voorzieningen schadeverzekeringsbedrijf

		Direct business and accepted proportional reinsurance									
		Income protection insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Legal expenses insurance	Assistance	Total Non-Life obligation	
		C0030	C0050	C0060	C0070	C0080	C0090	C0110	C0120	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	203.759	2.115.242	823.547	22.751	7.056.424	1.523.497	-269.944	82.084	11.557.361
	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	203.759	2.115.242	823.547	22.751	7.056.424	1.523.497	-269.944	82.084	11.557.361
	Claims provisions										
	Gross	R0160	8.229.787	58.405.562	1.027.488	25.658	10.940.975	17.417.900	7.795.637	36.341	103.879.347
	Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	1.398.390	33.280	-	1.533.220	-	-	-	2.964.890
	Net Best Estimate of Claims Provisions	R0250	8.229.787	57.007.171	994.207	25.658	9.407.756	17.417.900	7.795.637	36.341	100.914.457
	Total Best estimate - gross	R0260	8.433.546	60.520.803	1.851.035	48.409	17.997.399	18.941.397	7.525.694	118.425	115.436.708
	Total Best estimate - net	R0270	8.433.546	59.122.413	1.817.754	48.409	16.464.180	18.941.397	7.525.694	118.425	112.471.818
	Risk margin	R0280	504.277	3.557.603	108.725	2.846	994.772	1.107.365	474.120	6.961	6.756.669
	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	8.937.823	64.078.406	1.959.759	51.255	18.992.171	20.048.762	7.999.814	125.387	122.193.377
	Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	1.398.390	33.280	-	1.533.220	-	-	-	2.964.890
	Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	8.937.823	62.680.016	1.926.479	51.255	17.458.951	20.048.762	7.999.814	125.387	119.228.487

S.19.01.21 Schade uit hoofde van schadeverzekering

		Development year										In Current year		Sum of years (cumulative)		
		0	1	2	3	4	5	6	7	8	9	10 & +				
Year		CO010	CO020	CO030	CO040	CO050	CO060	CO070	CO080	CO090	CO100	CO110	CO170	CO180		
Prior	R0100															
N-9	R0160	42.552.169	14.355.595	2.755.236	1.711.901	2.516.678	871.351	483.900	1.035.178	280.662	300.169		1.470.424	1.470.424		
N-8	R0170	41.160.950	13.568.865	3.499.239	1.266.210	1.320.499	1.194.993	347.933	675.190	426.134			280.169	66.853.150		
N-7	R0180	38.769.010	13.929.640	2.394.389	1.414.725	1.741.415	963.927	372.497	227.874				426.134	63.446.704		
N-6	R0190	44.508.610	17.754.847	2.774.390	2.211.393	1.932.061	2.694.949	1.315.195					227.874	59.805.006		
N-5	R0200	40.552.234	15.497.044	2.837.162	1.883.373	3.014.051	1.232.481						1.315.195	73.167.453		
N-4	R0210	49.750.702	17.313.626	3.803.960	3.277.001	1.498.936							1.232.481	64.968.046		
N-3	R0220	45.527.422	19.149.965	4.333.438	3.900.182								1.498.936	75.515.224		
N-2	R0230	51.935.408	19.472.235	4.062.849									3.900.182	72.911.008		
N-1	R0240	53.440.116	22.200.080										4.062.849	75.470.493		
N	R0250	63.544.097											22.200.080	75.540.196		
	Total												63.544.097	1.058.046.888		

		Development year										Year end (discounted data)		
		CO200	CO210	CO220	CO230	CO240	CO250	CO260	CO270	CO280	CO290	CO300		
Prior	R0100													
N-9	R0160	-	-	-	4.997.605	4.067.617	2.645.811	2.317.690	1.384.081	912.437	1.112.707		36.875.982	
N-8	R0170	-	-	8.414.932	5.603.318	3.312.821	2.713.896	2.062.382	1.769.617	2.684.190			1.030.605	
N-7	R0180	-	8.153.969	5.744.307	3.602.398	2.927.606	2.211.239	3.171.697	2.852.278				2.496.982	
N-6	R0190	28.021.127	10.842.785	6.733.925	4.173.183	7.881.075	7.943.799	7.668.870					2.422.484	
N-5	R0200	23.435.590	9.134.244	6.535.785	5.102.388	5.346.505	4.697.910						4.289.235	
N-4	R0210	25.241.328	10.545.555	9.756.819	7.798.662	5.727.465							4.195.004	
N-3	R0220	31.857.770	14.809.905	12.213.410	10.306.678								5.046.316	
N-2	R0230	33.022.667	15.222.500	12.172.389									9.180.213	
N-1	R0240	41.745.080	17.362.516										10.843.512	
N	R0250	41.987.070											15.681.716	
	Total												39.231.408	
	Total												103.879.347	

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	50.947.497	-	-	1.068.446	-
Basic own funds	R0020	266.560.614	-	-	-792.787	-
Eligible own funds to meet Solvency Capital Requirement	R0050	266.560.614	-	-	-792.787	-
Solvency Capital Requirement	R0090	166.380.761	-	-	1.588.634	-
Eligible own funds to meet Minimum Capital Requirement	R0100	266.560.614	-	-	-792.787	-
Minimum Capital Requirement	R0110	41.595.190	-	-	397.159	-

S.23.01.01 Eigen vermogen

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
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	235.652.614	235.652.614			
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	-	-	-	-	-
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						
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	-				
Deductions						
Deductions for participations in financial and credit institutions	R0230	-	-	-	-	
Total basic own funds after deductions	R0290	266.560.614	266.560.614	-	-	-
Ancillary own funds						
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	-			-	-
Total ancillary own funds	R0400	-			-	-
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	266.560.614	266.560.614	-	-	-
Total available own funds to meet the MCR	R0510	266.560.614	266.560.614	-	-	-
Total eligible own funds to meet the SCR	R0540	266.560.614	266.560.614	-	-	-
Total eligible own funds to meet the MCR	R0550	266.560.614	266.560.614	-	-	-
SCR	R0580	166.380.761				
MCR	R0600	41.595.190				
Ratio of Eligible own funds to SCR	R0620	160%				
Ratio of Eligible own funds to MCR	R0640	641%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	266.560.614
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	-
Reconciliation reserve	R0760	235.652.614
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	302.619.159
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	4.124.172
Total Expected profits included in future premiums (EPIFP)	R0790	306.743.331

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
		C0110	USP C0090	Simplifications C0100
Market risk	R0010	51.056.804		Captives simplifications - spread risk on bonds and loans,
Counterparty default risk	R0020	1.925.698		
Life underwriting risk	R0030	-	None	
Health underwriting risk	R0040	160.886.154	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	56.894.465	None	
Diversification	R0060	-76.842.874		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	193.920.246		

		Value C0100
Operational risk	R0130	7.985.173
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-35.524.658
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	166.380.761
Capital add-on already set	R0210	
Solvency capital requirement	R0220	166.380.761
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

		MCR components	
		C0010	
MCRNL Result	R0010	24.963.308	
		Background information	
		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	8.433.546	4.266.944
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	59.122.413	35.457.140
Other motor insurance and proportional reinsurance	R0060	1.817.754	19.413.711
Marine, aviation and transport insurance and proportional reinsurance	R0070	48.409	481.992
Fire and other damage to property insurance and proportional reinsurance	R0080	16.464.180	76.946.138
General liability insurance and proportional reinsurance	R0090	18.941.397	16.618.670
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	7.525.694	15.200.542
Assistance and proportional reinsurance	R0120	118.425	1.768.863
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	-	-
		MCR components	
		C0040	
MCRL Result	R0200	1.383.834	
		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	-	1.976.905.340
		C0070	
Linear MCR	R0300	26.347.142	
SCR	R0310	166.380.761	
MCR cap	R0320	74.871.342	
MCR floor	R0330	41.595.190	
Combined MCR	R0340	41.595.190	
Absolute floor of the MCR	R0350	4.000.000	
Minimum Capital Requirement	R0400	41.595.190	

