



Bijlage - Openbare kwantitatieve
rapportagestaten Solvency II 2023

Coöperatie Klaverblad Verzekeringen U.A.



Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2023. 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	8.777.000
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	708.821.948
Property (other than for own use)	R0080	35.947.659
Holdings in related undertakings, including participations	R0090	
Equities	R0100	256.849.405
Equities - listed	R0110	256.849.405
Equities - unlisted	R0120	-
Bonds	R0130	203.022.453
Government Bonds	R0140	203.022.453
Corporate Bonds	R0150	-
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	213.002.431
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	10.452.724
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	10.452.724
Reinsurance recoverables from:	R0270	2.610.471
Non-life and health similar to non-life	R0280	2.610.471
Non-life excluding health	R0290	2.610.471
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	5.275.516
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	707.782
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	13.537.968
Any other assets, not elsewhere shown	R0420	218.617
Total assets	R0500	750.402.025

S.02.01.02 Balans (vervolg)

Liabilities	Solvency II value	
		C0010
Technical provisions – non-life	R0510	164.275.162
Technical provisions – non-life (excluding health)	R0520	152.707.762
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	144.793.871
Risk margin	R0550	7.913.891
Technical provisions - health (similar to non-life)	R0560	11.567.400
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	11.022.722
Risk margin	R0590	544.678
Technical provisions - life (excluding index-linked and unit-linked)	R0600	1.878.419
Technical provisions - health (similar to life)	R0610	1.878.419
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	-77.493.841
Risk margin	R0640	79.372.260
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	720.223
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	43.975.183
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	15.045.646
Reinsurance payables	R0830	736.967
Payables (trade, not insurance)	R0840	11.584.967
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	238.216.567
Excess of assets over liabilities	R1000	512.185.458

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	Total	
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0200	
Premiums written													
Gross - Direct Business	R0110	-	16.997.774	-	32.762.173	18.811.207	539.112	87.630.242	18.219.560	-	16.459.140	2.006.733	193.425.941
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	-	3.109	-	391.656	793.427	99	3.639.391	3.266	-	3.028	24.157	4.848.133
Net	R0200	-	16.994.665	-	32.380.517	18.017.780	539.013	83.990.851	18.216.294	-	16.456.112	1.982.576	188.577.808
Premiums earned													
Gross - Direct Business	R0210	-	21.015.073	-	32.961.390	18.684.985	548.867	87.882.863	17.751.733	-	16.484.836	2.047.458	197.377.205
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0240	-	3.109	-	391.656	793.427	99	3.639.391	3.266	-	3.028	24.157	4.848.133
Net	R0300	-	21.011.964	-	32.579.734	17.891.558	548.768	84.243.472	17.748.467	-	16.481.808	2.023.301	192.529.072
Claims incurred													
Gross - Direct Business	R0310	-	13.319.752	-	46.473.501	9.173.543	213.646	42.373.012	14.178.895	-	11.498.334	545.326	137.776.008
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0340	-	-	-	523.872	1.802	-	40.095	-	-	-	-	565.769
Net	R0400	-	13.319.752	-	45.949.629	9.171.741	213.646	42.332.916	14.178.895	-	11.498.334	545.326	137.210.239
Expenses incurred	R0550	-	4.715.451	-	15.652.005	7.461.887	290.595	38.180.048	8.987.880	-	4.804.240	1.059.667	81.151.773
Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	81.151.773

	Life insurance obligations		Life reinsurance obligations	
	C0210	C0220	C0310	C0320
Premiums written				
Gross	R1410	47.816.342	47.816.342	
Reinsurers' share	R1420	8.736	8.736	
Net	R1500	47.807.606	47.807.606	
Premiums earned				
Gross	R1510	1.677.029	1.677.029	
Reinsurers' share	R1520	8.736	8.736	
Net	R1600	1.668.293	1.668.293	
Claims incurred				
Gross	R1610	46.725.688	46.725.688	
Reinsurers' share	R1620	-	-	
Net	R1700	46.725.688	46.725.688	
Expenses incurred	R1900	9.421.391	9.421.391	
Other expenses	R2500	-	-	
Total expenses	R2600	-	9.421.391	

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	166.153.581			4.184.858	
Basic own funds	R0020	512.185.458			-3.105.165	
Eligible own funds to meet Solvency Capital Requirement	R0050	512.185.458			-3.105.165	
Solvency Capital Requirement	R0090	189.943.880			960.729	

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	512.185.458	512.185.458	-	-	-
Total available own funds to meet the minimum consolidated group SCR	R0530	512.185.458	512.185.458	-	-	
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	512.185.458	512.185.458	-	-	-
Total eligible own funds to meet the minimum consolidated group SCR	R0570	512.185.458	512.185.458	-	-	
Minimum consolidated Group SCR	R0610	35.398.205				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	1447%				
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	512.185.458	512.185.458	-	-	-
Group SCR	R0680	189.943.880				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	270%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	512.185.458
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	512.185.458
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	248.441.259
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	5.047.574
Total Expected profits included in future premiums (EPIFP)	R0790	253.488.833

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
			USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	127.129.030		-
Counterparty default risk	R0020	3.743.233		
Life underwriting risk	R0030	-	Increase in the amount of annuity benefits	
Health underwriting risk	R0040	136.855.906	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	69.058.085	None	
Diversification	R0060	-105.451.513		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	231.334.741		

		Value
		C0100
Operational risk	R0130	7.842.222
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-49.233.083
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	189.943.880
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	189.943.880
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	35.398.205
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	189.943.880

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/724500IF66NFEVCEO352	LEI	Klaverblad Schadeverzekeringsmaatschappij N.V.	Non-Life undertakings	Naamloze vennootschap	Non-mutual	De Nederlandsche Bank
Cooperatie Klaverblad Verzekeringen U.A.	NETHERLANDS	LEI/724500NG5LS38CD4KY79	LEI	Cooperatie Klaverblad Verzekeringen U.A.	Life undertakings	Cooperatie	Non-mutual	-
Klaverblad Exploitatie Bedrijf B.V.	NETHERLANDS	SC/27257708	Specific code	Klaverblad Exploitatie Bedrijf B.V.	Other	Besloten vennootschap	Non-mutual	-
Klaverblad Assurantien B.V.	NETHERLANDS	SC/27257951	Specific code	Klaverblad Assurantien B.V.	Other	Besloten vennootschap	Non-mutual	-

Legal Name of the undertaking	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	Accounting standard	% capital share
C0040	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Klaverblad Schadeverzekeringsmaatschappij N.V.	450.673.554	-	-	236.385.415	-	-70.412.113	29.068.000	-41.344.112	Local GAAP	100%
Cooperatie Klaverblad Verzekeringen U.A.	-	-	750.402.025	-	-	-2.947.750	19.740.023	16.792.273	Local GAAP	0%
Klaverblad Exploitatie Bedrijf B.V.	-	-	34.714.262	-	3.904.977	-	-857.974	-857.974	Local GAAP	100%
Klaverblad Assurantien B.V.	-	-	1.184.041	-	2.938.537	-763.676	1.395.326	631.650	Local GAAP	100%

Legal Name of the undertaking	% 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
C0040	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
Klaverblad Schadeverzekeringsmaatschappij N.V.	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
Cooperatie Klaverblad Verzekeringen U.A.	0%	0%	0%	-	-	0%	Included into scope of group supervision	-	Method 1: Full consolidation
Klaverblad Exploitatie Bedrijf B.V.	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
Klaverblad Assurantien B.V.	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation

