

**ACHMEA
ZORGVERZEKERINGEN N.V.**

Openbaar te maken QRT's

2016

Dit betreft de bijlage bij de SFQR van Achmea Zorgverzekeringen N.V.

S.02.01.02 - Balance sheet

€1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	2.936.459
Property (other than for own use)	0
Holdings in related undertakings, including participations	2.841.865
Equities	24.053
Equities - listed	0
Equities - unlisted	24.053
Bonds	33.075
Government Bonds	0
Corporate Bonds	33.075
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	37.447
Derivatives	19
Deposits other than cash equivalents	0
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	4.286
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	4.286
Reinsurance recoverables from:	0
Non-life and health similar to non-life	0
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	0
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	18.718
Reinsurance receivables	0
Receivables (trade, not insurance)	40.564
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	277
Any other assets, not elsewhere shown	2.329
Total assets	3.002.633

S.02.01.02 - Balance sheet

€1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	193.302
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	193.302
TP calculated as a whole	0
Best Estimate	181.811
Risk margin	11.491
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	682
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	3.000
Insurance & intermediaries payables	1.752
Reinsurance payables	0
Payables (trade, not insurance)	26.981
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	12.455
Total liabilities	238.172
Excess of assets over liabilities	2.764.461

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicles liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	942.966	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.073	0	0	0	0	0	0	0	0
Net	941.893	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	935.934	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	1.073	0	0	0	0	0	0	0	0
Net	934.860	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	841.346	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	905	0	0	0	0	0	0	0	0
Net	840.441	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	108.018	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)				Line of business for: accepted non-proportional reinsurance				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
Premiums written									
Gross - Direct Business	0	0	0	0	0	0	0	0	942.966
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									0
Reinsurers' share	0	0	0	0	0	0	0	0	1.073
Net	0	0	0	0	0	0	0	0	941.893
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	935.934
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									0
Reinsurers' share	0	0	0	0	0	0	0	0	1.073
Net	0	0	0	0	0	0	0	0	934.860
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	841.346
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									0
Reinsurers' share	0	0	0	0	0	0	0	0	905
Net	0	0	0	0	0	0	0	0	840.441
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									0
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	0	0	0	0	108.018
Other expenses									11.514
Total expenses									119.531

	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
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	102.166	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	102.166	0	0	0	0	0	0	0	0
Claims provisions									
Gross	79.645	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	79.645	0	0	0	0	0	0	0	0
Total Best estimate - gross	181.811	0	0	0	0	0	0	0	0
Total Best estimate - net	181.811	0	0	0	0	0	0	0	0
Risk margin	11.491	0	0	0	0	0	0	0	0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total	193.302	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	193.302	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	102.166
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	102.166
Claims provisions								
Gross	0	0	0	0	0	0	0	79.645
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	79.645
Total Best estimate - gross	0	0	0	0	0	0	0	181.811
Total Best estimate - net	0	0	0	0	0	0	0	181.811
Risk margin	0	0	0	0	0	0	0	11.491
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total	0	0	0	0	0	0	0	193.302
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	193.302

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												7	-81
N-9	0	0	0	0	0	0	0	14	0	-95		-139	-136
N-8	0	0	0	0	0	0	2	0	-139			611	596
N-7	0	0	0	0	0	-10	-5	611				-675	-279
N-6	0	0	0	0	433	-38	-675					-580	-418
N-5	0	0	0	1.046	-48	-580						-150	6.611
N-4	0	0	6.293	474	-150							1.231	76.289
N-3	0	72.374	2.684	1.231								3.157	795.032
N-2	722.675	69.200	3.157									64.606	848.594
N-1	783.988	64.606										766.902	766.902
N	766.902											834.875	2.493.953
Total													

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	438	0	0	0	0	0	0	0	0	0	0
N-3	0	1.967	98	0	0	0	0	0	0	0	0	0	0
N-2	66.241	1.994	878										881
N-1	72.854	4.385											4.396
N	74.269												74.369
Total													79.645

Underwriting year

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9			10 & +
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0	0
Total													0

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										Year end (discounted)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	0	0	0	0	0	0	0	0	0
N-3	0	0	0	0	0	0	0	0	0	0	0	0	0
N-2	0	0	0	0	0	0	0	0	0	0	0	0	0
N-1	0	0	0	0	0	0	0	0	0	0	0	0	0
N	0	0	0	0	0	0	0	0	0	0	0	0	0
Total													0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	59.621	59.621	-	0	-
Share premium account related to ordinary share capital	421.465	421.465	-	0	-
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0	-	0	-
Subordinated mutual member accounts	0	-	0	0	0
Surplus funds	0	0	-	0	-
Preference shares	0	-	0	0	0
Share premium account related to preference shares	0	0	-	0	0
Reconciliation reserve	2.283.375	2.283.375	-	-	-
Subordinated liabilities	0	-	0	0	0
An amount equal to the value of net deferred tax assets	0	-	-	-	0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
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	160.714	-	-	-	-
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	-
Total basic own funds after deductions	2.603.747	2.603.747	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0	-	-	0	-
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0	-	-	0	-
Unpaid and uncalled preference shares callable on demand	0	-	-	0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0	-	-	0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0	-	-	0	-
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0	-	-	0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0	-	-	0	-
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0	-	-	0	0
Other ancillary own funds	0	-	-	0	0
Total ancillary own funds	0	-	-	0	0
Available and eligible own funds					
Total available own funds to meet the SCR	2.603.747	2.603.747	0	0	0
Total available own funds to meet the MCR	2.603.747	2.603.747	0	0	-
Total eligible own funds to meet the SCR	2.603.747	2.603.747	0	0	0
Total eligible own funds to meet the MCR	2.603.747	2.603.747	0	0	-
SCR	731.184	-	-	-	-
MCR	182.796	-	-	-	-
Ratio of Eligible own funds to SCR	356%	-	-	-	-
Ratio of Eligible own funds to MCR	1424%	-	-	-	-
Reconciliation reserve					
Excess of assets over liabilities	2.764.461	-	-	-	-
Own shares (held directly and indirectly)	0	-	-	-	-
Foreseeable dividends, distributions and charges	0	-	-	-	-
Other basic own fund items	481.086	-	-	-	-
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0	-	-	-	-
Reconciliation reserve	2.283.375	-	-	-	-
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0	-	-	-	-
Expected profits included in future premiums (EPIFP) - Non- life business	0	-	-	-	-
Total Expected profits included in future premiums (EPIFP)	0	-	-	-	-

	Gross solvency capital requirement	USP	Simplifications
Market risk	643.899		
Counterparty default risk	6.430		
Life underwriting risk	0	None	
Health underwriting risk	158.673	None	
Non-life underwriting risk	0	None	
Diversification	-106.514		
Intangible asset risk	0		
Basic Solvency Capital Requirement	702.488		
Calculation of Solvency Capital Requirement			
Operational risk	28.696		
Loss-absorbing capacity of technical provisions	0		
Loss-absorbing capacity of deferred taxes	0		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0		
Solvency capital requirement excluding capital add-on	731.184		
Capital add-on already set	0		
Solvency capital requirement	731.184		
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	0		
Total amount of Notional Solvency Capital Requirement for remaining part	0		
Total amount of Notional Solvency Capital Requirements for ring fenced funds	0		
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0		
Diversification effects due to RFF nSCR aggregation for article 304	0		

Linear formula component for non-life insurance and reinsurance obligations

MCR_{NL} Result 53.452

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	181.811	955.473
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

Linear formula component for life insurance and reinsurance obligations

MCR_L Result 0

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	0	0
Obligations with profit participation - future discretionary benefits	0	0
Index-linked and unit-linked insurance obligations	0	0
Other life (re)insurance and health (re)insurance obligations	0	0
Total capital at risk for all life (re)insurance obligations	0	0

Overall MCR calculation	
Linear MCR	53.452
SCR	731.184
MCR cap	329.033
MCR floor	182.796
Combined MCR	182.796
Absolute floor of the MCR	2.500
Minimum Capital Requirement	182.796