

De Friesland Zorgverzekeraar N.V.

Openbaar te maken QRT's

2016

Dit betreft de bijlage bij de SFCR van De Friesland Zorgverzekeraar 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	315
Investments (other than assets held for index-linked and unit-linked contracts)	459.887
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	65.039
Equities - listed	58.727
Equities - unlisted	6.313
Bonds	366.458
Government Bonds	153.597
Corporate Bonds	212.860
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	21.390
Derivatives	0
Deposits other than cash equivalents	7.000
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	322
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	322
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	254.005
Reinsurance receivables	0
Receivables (trade, not insurance)	118.657
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	118.544
Any other assets, not elsewhere shown	0
Total assets	951.731

S.02.01.02 - Balance sheet

€1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	606.698
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)	606.698
TP calculated as a whole	0
Best Estimate	594.680
Risk margin	12.018
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	0
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	5.009
Reinsurance payables	0
Payables (trade, not insurance)	9.858
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	1.896
Total liabilities	623.461
Excess of assets over liabilities	328.270

	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	1.298.404	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	-29.589	0	0	0	0	0	0	0	0
Net	1.327.994	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	1.313.371	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	-29.589	0	0	0	0	0	0	0	0
Net	1.342.960	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	1.266.013	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	-30.631	0	0	0	0	0	0	0	0
Net	1.296.645	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	49.301	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	1.298.404
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	-29.589
Net	0	0	0	0	0	0	0	0	1.327.994
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	1.313.371
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	-29.589
Net	0	0	0	0	0	0	0	0	1.342.960
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	1.266.013
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	-30.631
Net	0	0	0	0	0	0	0	0	1.296.645
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	49.301
Other expenses									10.013
Total expenses									59.314

	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	142.332	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	142.332	0	0	0	0	0	0	0	0
Claims provisions									
Gross	452.348	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	452.348	0	0	0	0	0	0	0	0
Total Best estimate - gross	594.680	0	0	0	0	0	0	0	0
Total Best estimate - net	594.680	0	0	0	0	0	0	0	0
Risk margin	12.018	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									
Technical provisions - total	606.698	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	606.698	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								
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	142.332
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	142.332
Claims provisions								
Gross	0	0	0	0	0	0	0	452.348
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	452.348
Total Best estimate - gross	0	0	0	0	0	0	0	594.680
Total Best estimate - net	0	0	0	0	0	0	0	594.680
Risk margin	0	0	0	0	0	0	0	12.018
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								
Technical provisions - total	0	0	0	0	0	0	0	606.698
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	606.698

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												0	0	
N-9	0	0	0	0	0	-9	0	0	0	0	0	0	0	-9
N-8	0	0	0	0	3.878	0	8	0	0	0	0	0	0	3.870
N-7	0	0	0	-10.373	-1.950	5	-226	0	0	0	0	0	0	-12.544
N-6	0	0	15.650	-1.411	1.129	-327	0	0	0	0	0	0	0	15.041
N-5	0	314.166	28.340	604	-437	-11.795	0	0	0	0	0	-11.795	330.878	
N-4	536.230	431.866	24.424	-3.280	2.294	0	0	0	0	0	2.294	2.294	991.534	
N-3	633.484	396.976	14.486	-20.398	0	0	0	0	0	0	-20.398	-20.398	1.024.548	
N-2	654.547	388.653	17.459	0	0	0	0	0	0	0	17.459	17.459	1.062.509	
N-1	756.778	395.389	0	0	0	0	0	0	0	0	395.389	395.389	1.152.167	
N	880.866	0	0	0	0	0	0	0	0	0	880.866	880.866	880.866	
Total											1.263.815	1.263.815	5.448.845	

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
N-9	0	0	0	0	0	0	0	0	0	0	0	
N-8	0	0	0	0	0	0	0	0	0	0	0	
N-7	0	0	0	0	0	0	0	0	0	0	0	
N-6	0	0	0	0	0	0	0	0	0	0	0	
N-5	0	0	0	0	0	0	0	0	0	0	0	
N-4	492.810	51.563	3.924	0	0	0	0	0	0	0	0	
N-3	432.945	14.349	6.383	4.613	0	0	0	0	0	0	4.613	
N-2	440.458	35.485	12.285	0	0	0	0	0	0	0	12.285	
N-1	454.705	39.255	0	0	0	0	0	0	0	0	39.255	
N	427.896	0	0	0	0	0	0	0	0	0	427.896	
Total											484.049	

	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)	45	45	-	0	-
Share premium account related to ordinary share capital	88.785	88.785	-	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	-	-	-
Preference shares	0	-	0	0	0
Share premium account related to preference shares	0	0	-	0	0
Reconciliation reserve	239.440	239.440	-	-	-
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	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	0	-	-	-	-
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	-
Total basic own funds after deductions	328.270	328.270	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	328.270	328.270	0	0	0
Total available own funds to meet the MCR	328.270	328.270	0	0	-
Total eligible own funds to meet the SCR	328.270	328.270	0	0	0
Total eligible own funds to meet the MCR	328.270	328.270	0	0	-
SCR	212.399	-	-	-	-
MCR	88.842	-	-	-	-
Ratio of Eligible own funds to SCR	155%	-	-	-	-
Ratio of Eligible own funds to MCR	370%	-	-	-	-
Reconciliation reserve					
Excess of assets over liabilities	328.270	-	-	-	-
Own shares (held directly and indirectly)	0	-	-	-	-
Foreseeable dividends, distributions and charges	0	-	-	-	-
Other basic own fund items	88.830	-	-	-	-
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0	-	-	-	-
Reconciliation reserve	239.440	-	-	-	-
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	46.648		
Counterparty default risk	10.710		
Life underwriting risk	0	None	
Health underwriting risk	152.324	None	
Non-life underwriting risk	0	None	
Diversification	-36.155		
Intangible asset risk	0		
Basic Solvency Capital Requirement	173.527		
Calculation of Solvency Capital Requirement			
Operational risk	38.872		
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	212.399		
Capital add-on already set	0		
Solvency capital requirement	212.399		
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 88.842

	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	594.680	1.295.584
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	88.842
SCR	212.399
MCR cap	95.580
MCR floor	53.100
Combined MCR	88.842
Absolute floor of the MCR	2.500
Minimum Capital Requirement	88.842