

# Interpolis Zorgverzekeringen N.V.

Openbaar te maken QRT's

# 2016

Dit betreft de bijlage bij de SFCR Interpolis Zorgverzekeringen N.V.

## S.02.01.02 - Balance sheet

€1.000

	<b>Solvency II value</b>
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)	115.407
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	80.803
Equities - listed	0
Equities - unlisted	80.803
Bonds	34.604
Government Bonds	0
Corporate Bonds	34.604
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	0
Derivatives	0
Deposits other than cash equivalents	0
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	0
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	0
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	78.545
Reinsurance receivables	0
Receivables (trade, not insurance)	74.515
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	15.983
Any other assets, not elsewhere shown	0
<b>Total assets</b>	<b>284.460</b>

## S.02.01.02 - Balance sheet

€1.000

	<b>Solvency II value</b>
Liabilities	
Technical provisions – non-life	154.428
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)	154.428
TP calculated as a whole	0
Best Estimate	150.673
Risk margin	3.755
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	19.629
Reinsurance payables	0
Payables (trade, not insurance)	530
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	813
<b>Total liabilities</b>	<b>175.400</b>
Excess of assets over liabilities	<b>109.049</b>

	Line of business for: <b>non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b>									
	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	
Premiums written										
Gross - Direct Business	407.066	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	-8.214	0	0	0	0	0	0	0	0	0
Net	415.280	0	0	0	0	0	0	0	0	0
Premiums earned										
Gross - Direct Business	403.273	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	-8.214	0	0	0	0	0	0	0	0	0
Net	411.488	0	0	0	0	0	0	0	0	0
Claims incurred										
Gross - Direct Business	400.608	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	-10.114	0	0	0	0	0	0	0	0	0
Net	410.722	0	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	0
Gross - Proportional reinsurance accepted	0	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	0
Net	0	0	0	0	0	0	0	0	0	0
Expenses incurred	19.821	0	0	0	0	0	0	0	0	0
Other expenses										
Total expenses										

	Line of business for: <b>non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b>				Line of business for: <b>accepted non-proportional reinsurance</b>				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
Premiums written									
Gross - Direct Business	0	0	0	-	-	-	-	-	407.066
Gross - Proportional reinsurance accepted	0	0	0	-	-	-	-	-	0
Gross - Non-proportional reinsurance accepted	-	-	-	-	-	-	-	-	0
Reinsurers' share	0	0	0	0	0	0	0	0	-8.214
Net	0	0	0	0	0	0	0	0	415.280
Premiums earned									
Gross - Direct Business	0	0	0	*	*	*	*	*	403.273
Gross - Proportional reinsurance accepted	0	0	0	*	*	*	*	*	0
Gross - Non-proportional reinsurance accepted	-	-	-	*	*	*	*	*	0
Reinsurers' share	0	0	0	0	0	0	0	0	-8.214
Net	0	0	0	0	0	0	0	0	411.488
Claims incurred									
Gross - Direct Business	0	0	0	*	*	*	*	*	400.608
Gross - Proportional reinsurance accepted	0	0	0	*	*	*	*	*	0
Gross - Non-proportional reinsurance accepted	-	-	-	*	*	*	*	*	0
Reinsurers' share	0	0	0	0	0	0	0	0	-10.114
Net	0	0	0	0	0	0	0	0	410.722
Changes in other technical provisions									
Gross - Direct Business	0	0	0	*	*	*	*	*	0
Gross - Proportional reinsurance accepted	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	19.821
Other expenses	-	-	-	-	-	-	-	-	-169
Total expenses									19.652

	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									
<b>Best estimate</b>									
<b>Premium provisions</b>									
Gross	33.289	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	33.289	0	0	0	0	0	0	0	0
<b>Claims provisions</b>									
Gross	117.384	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	117.384	0	0	0	0	0	0	0	0
Total Best estimate - gross	150.673	0	0	0	0	0	0	0	0
Total Best estimate - net	150.673	0	0	0	0	0	0	0	0
Risk margin	3.755	0	0	0	0	0	0	0	0
<b>Amount of the transitional on Technical Provisions</b>									
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	154.428	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	154.428	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								
<b>Best estimate</b>								
<b>Premium provisions</b>								
Gross	0	0	0	0	0	0	0	33.289
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	33.289
<b>Claims provisions</b>								
Gross	0	0	0	0	0	0	0	117.384
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	117.384
Total Best estimate - gross	0	0	0	0	0	0	0	150.673
Total Best estimate - net	0	0	0	0	0	0	0	150.673
Risk margin	0	0	0	0	0	0	0	3.755
<b>Amount of the transitional on Technical Provisions</b>								
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	154.428
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	154.428

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	0	0	0	0	0	0	0	0	0
N-8	0	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	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	0	0	0	349	0	0	0	0	0	0	0	0	349
N-4	0	0	13 548	-12 714	0	0	0	0	0	0	0	0	0	834
N-3	0	126 342	17 721	941	0	0	0	0	0	0	0	0	941	144 005
N-2	223 016	126 020	-15 200	0	0	0	0	0	0	0	0	0	-15 200	333 836
N-1	251 943	111 589	0	0	0	0	0	0	0	0	0	0	111 589	363 532
N	289 160	0	0	0	0	0	0	0	0	0	0	0	289 160	289 160
Total													386 491	1 131 716

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	-8 996	3 549	-104	0	0	0	0	0	0	0	-104
N-3	0	-1 835	-16 949	457	0	0	0	0	0	0	0	0	459
N-2	114 157	-12 337	-11 020	0	0	0	0	0	0	0	0	0	-11 018
N-1	116 311	11 230	0	0	0	0	0	0	0	0	0	0	11 236
N	116 640	0	0	0	0	0	0	0	0	0	0	0	116 609
Total													117 384

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)	45	45	-	0	-
Share premium account related to ordinary share capital	58.200	58.200	-	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	50.804	50.804	-	-	-
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	109.049	109.049	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	109.049	109.049	0	0	0
Total available own funds to meet the MCR	109.049	109.049	0	0	-
Total eligible own funds to meet the SCR	109.049	109.049	0	0	0
Total eligible own funds to meet the MCR	109.049	109.049	0	0	-
SCR	63.668	-	-	-	-
MCR	26.211	-	-	-	-
Ratio of Eligible own funds to SCR	171%	-	-	-	-
Ratio of Eligible own funds to MCR	416%	-	-	-	-
Reconciliation reserve					
Excess of assets over liabilities	109.049	-	-	-	-
Own shares (held directly and indirectly)	0	-	-	-	-
Foreseeable dividends, distributions and charges	0	-	-	-	-
Other basic own fund items	58.245	-	-	-	-
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0	-	-	-	-
Reconciliation reserve	50.804	-	-	-	-
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	7.756		
Counterparty default risk	5.966		
Life underwriting risk	0	None	
Health underwriting risk	46.974	None	
Non-life underwriting risk	0	None	
Diversification	-9.240		
Intangible asset risk	0		
Basic Solvency Capital Requirement	51.456		
Calculation of Solvency Capital Requirement			
Operational risk	12.212		
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	63.668		
Capital add-on already set	0		
Solvency capital requirement	63.668		
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<sub>NL</sub> Result 26.211

	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	150.673	407.001
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<sub>L</sub> 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	26.211
SCR	63.668
MCR cap	28.651
MCR floor	15.917
Combined MCR	26.211
Absolute floor of the MCR	2.500
Minimum Capital Requirement	26.211