

N.V. Hagelunie

Openbaar te maken QRT's

2016

Dit betreft de bijlage bij de SFCR van N.V. Hagelunie

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)	208.036
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	21.655
Equities - listed	21.655
Equities - unlisted	0
Bonds	186.214
Government Bonds	153.539
Corporate Bonds	32.676
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	0
Derivatives	166
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:	60.780
Non-life and health similar to non-life	60.780
Non-life excluding health	60.780
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	889
Reinsurance receivables	9.565
Receivables (trade, not insurance)	6.436
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	5.684
Any other assets, not elsewhere shown	2.602
Total assets	293.991

S.02.01.02 - Balance sheet

€1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	89.057
Technical provisions – non-life (excluding health)	89.057
TP calculated as a whole	0
Best Estimate	86.719
Risk margin	2.338
Technical provisions - health (similar to non-life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
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	3.210
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	8.770
Derivatives	557
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	42
Reinsurance payables	0
Payables (trade, not insurance)	12.478
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	7.234
Total liabilities	121.347
Excess of assets over liabilities	172.644

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 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	0	0	0	0	0	151	67.551	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	28.044	0	0
Net	0	0	0	0	0	151	39.506	0	0
Premiums earned									
Gross - Direct Business	0	0	0	0	0	152	65.120	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	27.231	0	0
Net	0	0	0	0	0	152	37.889	0	0
Claims incurred									
Gross - Direct Business	0	0	0	0	0	16	151.606	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	118.210	0	0
Net	0	0	0	0	0	16	33.396	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	0	0	0	0	0	40	7.087	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				
Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total	
Premiums written								
Gross - Direct Business	0	0	0	0	0	0	67.702	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted								
Reinsurers' share	0	0	0	0	0	0	28.044	0
Net	0	0	0	0	0	0	39.657	0
Premiums earned								
Gross - Direct Business	0	0	0	0	0	0	65.272	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted								
Reinsurers' share	0	0	0	0	0	0	27.231	0
Net	0	0	0	0	0	0	38.042	0
Claims incurred								
Gross - Direct Business	0	0	0	0	0	0	151.622	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted								
Reinsurers' share	0	0	0	0	0	0	118.210	0
Net	0	0	0	0	0	0	33.412	0
Changes in other technical provisions								
Gross - Direct Business	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted								
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	0	0	7.127	0
Other expenses								
Total expenses								

Line of business for: life insurance obligations					Line of business for: life reinsurance obligations			
Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total
Premiums written								
Gross	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Premiums earned								
Gross	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Claims incurred								
Gross	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Changes in other technical provisions								
Gross	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	0	0	0	0
Other expenses								
Total expenses								

	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	0	0	0	0	0	0	22.136	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	0	0	0	0	0	0	22.136	0	0
Claims provisions									
Gross	0	0	0	0	0	0	64.583	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	60.780	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	3.804	0	0
Total Best estimate - gross	0	0	0	0	0	0	86.719	0	0
Total Best estimate - net	0	0	0	0	0	0	25.939	0	0
Risk margin	0	0	0	0	0	0	2.338	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	0	0	0	0	0	0	89.057	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	60.780	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	28.277	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	22.136
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	22.136
Claims provisions								
Gross	0	0	0	0	0	0	0	64.583
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	60.780
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	3.804
Total Best estimate - gross	0	0	0	0	0	0	0	86.719
Total Best estimate - net	0	0	0	0	0	0	0	25.939
Risk margin	0	0	0	0	0	0	0	2.338
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	89.057
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	60.780
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	28.277

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												3	
N-9	32.784	9.137	366	78	63	-41	155	138	119	123		123	42.922
N-8	15.734	17.694	926	309	71	20	7	139	0			0	34.900
N-7	23.600	7.395	327	160	144	0	137	-28				0	31.736
N-6	18.882	5.817	440	217	165	6	10					0	25.536
N-5	18.419	6.974	1.595	-383	69	-30						-30	26.645
N-4	19.612	7.122	650	110	87							87	27.581
N-3	6.679	11.273	1.660	186								186	19.799
N-2	20.995	9.527	557									557	31.079
N-1	30.052	10.969										10.969	41.021
N	79.404											79.404	79.404
Total												91.281	360.623

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												251	252
N-9	0	0	0	0	0	0	0	0	0	0	14	0	14
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	6	0	0	0	0	0	6
N-5	0	0	0	0	0	0	0	0	0	0	0	0	0
N-4	0	0	0	0	5	0	0	0	0	0	0	0	5
N-3	0	0	0	151	0	0	0	0	0	0	0	0	151
N-2	0	0	2.146	0	0	0	0	0	0	0	0	0	2.146
N-1	0	1.487	0	0	0	0	0	0	0	0	0	0	1.487
N	60.483												60.520
Total													64.583

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

	Amount with LTG 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
Technical provisions	89.057	0	0	63	0
Basic own funds	172.644	0	0	-6	0
Eligible own funds to meet SCR	172.644	0	0	-6	0
SCR	63.184	0	0	0	0
Eligible own funds to meet MCR	172.644	0	0	-6	0
Minimum Capital Requirement	15.796	0	0	0	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)	5.108	5.108	-	0	-
Share premium account related to ordinary share capital	0	0	-	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	167.536	167.536	-	-	-
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	172.644	172.644	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	172.644	172.644	0	0	0
Total available own funds to meet the MCR	172.644	172.644	0	0	-
Total eligible own funds to meet the SCR	172.644	172.644	0	0	0
Total eligible own funds to meet the MCR	172.644	172.644	0	0	-
SCR	63.184	-	-	-	-
MCR	15.796	-	-	-	-
Ratio of Eligible own funds to SCR	273%	-	-	-	-
Ratio of Eligible own funds to MCR	1093%	-	-	-	-
Reconciliation reserve					
Excess of assets over liabilities	172.644	-	-	-	-
Own shares (held directly and indirectly)	0	-	-	-	-
Foreseeable dividends, distributions and charges	0	-	-	-	-
Other basic own fund items	5.108	-	-	-	-
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0	-	-	-	-
Reconciliation reserve	167.536	-	-	-	-
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	-	-	-	-

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	10.194	0	*	*
2	Counterparty default risk	8.745	0	*	*
3	Life underwriting risk	0	0	None	
4	Health underwriting risk	0	0	None	
5	Non-life underwriting risk	73.666	77.136	None	
6	Intangible asset risk	0	0	*	*
7	Operational risk	2.603	0	*	*
8	Loss-absorbing capacity of technical provisions	0	0	*	*
9	Loss-absorbing capacity of deferred taxes	-21.070	0	*	*
10	Loss-absorbing capacity of expected profits	-27	-27	*	*

Calculation of Solvency Capital Requirement	
Total undiversified components	74.111
Diversification	-10.927
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	63.184
Capital add-ons already set	0
Solvency capital requirement	63.184

Other information on SCR	
Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	-21.070
Capital requirement for duration-based equity risk sub-module	0
Total amount of Notional Solvency Capital Requirements for remaining part	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	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	5.474
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	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	0	0
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	25.947	40.471
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
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	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	5.474
SCR	63.184
MCR cap	28.433
MCR floor	15.796
Combined MCR	15.796
Absolute floor of the MCR	2.500

Minimum Capital Requirement	15.796
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