ACHMEA

Openbaar te maken QRT's

2016

Dit betreft de bijlage bij de SFCR van Achmea



Assets	Solvency II value
Intangible assets	4.966
Deferred tax assets	836.881
Pension benefit surplus	0
Property, plant & equipment held for own use	366.422
Investments (other than assets held for index-linked and unit-linked contracts)	43.672.609
Property (other than for own use)	1.128.346
Holdings in related undertakings, including participations	1.073.490
Equities	1.377.222
Equities - listed	1.092.294
Equities - unlisted	284.928
Bonds	29.528.805
Government Bonds	17.434.992
Corporate Bonds	10.196.112
Structured notes	0
Collateralised securities	1.897.701
Collective Investments Undertakings	2.222.329
Derivatives	3.777.831
Deposits other than cash equivalents	1.102.187
Other investments	3.462.398
Assets held for index-linked and unit-linked contracts	18.974.272
Loans and mortgages	7.078.909
Loans on policies	20.369
Loans and mortgages to individuals	5.859.662
Other loans and mortgages	1.198.878
Reinsurance recoverables from:	1.052.261
Non-life and health similar to non-life	299.199
Non-life excluding health	296.642
Health similar to non-life	2.557
Life and health similar to life, excluding health and index-linked and unit-linked	753.793
Health similar to life	70.909
Life excluding health and index-linked and unit-linked	682.884
Life index-linked and unit-linked	-731
Deposits to cedants	4.917
Insurance and intermediaries receivables	3.223.451
Reinsurance receivables	135.969
Receivables (trade, not insurance)	2.616.698
Own shares (held directly)	235.442
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	1.271.015
Any other assets, not elsewhere shown	279.256
Total assets	79.753.069

S.02.01.02 - Balance sheet

€ 1.000

Technical provisions - non-life (excluding health) 3.261.85	Liabilities	Solvency II value
### TP calculated as a whole ### Best Estimate	Technical provisions – non-life	9.012.665
Best Estimate 3.151.37 Risk margin 110.47 Technical provisions - health (similar to non-life) 5.750.81 TP calculated as a whole 88st Estimate Best Estimate 5.613.66 Risk margin 137.14 Technical provisions - life (excluding index-linked and unit-linked) 36.269.34 Technical provisions - health (similar to life) 3.110.06 TP calculated as a whole 30.38.75 Best Estimate 3.038.75 Risk margin 71.30 Technical provisions - life (excluding health and index-linked and unit-linked) 33.159.27 TP calculated as a whole 88st Estimate Best Estimate 31.679.27 Risk margin 1.480.00 Technical provisions - index-linked and unit-linked 18.583.90 TP calculated as a whole 88st Estimate Best Estimate 18.426.16 Risk margin 157.74 Contingent liabilities 20.90 Provisions other than technical provisions 344.05 Pension benefit obligations 959.50 Deposits from reinsueres	Technical provisions – non-life (excluding health)	3.261.855
Risk margin 110.47 Technical provisions - health (similar to non-life) 5.750.81 TP calculated as a whole 5.613.66 Risk margin 137.14 Technical provisions - life (excluding index-linked and unit-linked) 36.269.34 Technical provisions - health (similar to life) 3.110.06 TP calculated as a whole 8est Estimate Best Estimate 3.038.75 Risk margin 71.30 Technical provisions - life (excluding health and index-linked and unit-linked) 33.159.27 TP calculated as a whole 8est Estimate Best Estimate 31.679.27 Risk margin 1.480.00 Technical provisions - index-linked and unit-linked 18.583.90 TP calculated as a whole 8 Best Estimate 18.426.16 Risk margin 157.74 Contingent liabilities 157.74 Contingent liabilities 959.50 Deposits from reinsurers 1.66 Deferred tax liabilities 20.99 Deposits from reinsurers 1.66 Deferred tax liabilities other than debts owed to c	TP calculated as a whole	(
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TP calculated as a whole Best Estimate S.613.66 Risk margin 137.14 Technical provisions - life (excluding index-linked and unit-linked) 3.110.06 TP calculated as a whole Best Estimate 3.038.75 Risk margin 7.13.07 Technical provisions - life (excluding health and index-linked and unit-linked) 3.3.159.27 TP calculated as a whole Best Estimate 3.1679.27 TP calculated as a whole Best Estimate 3.1679.27 Risk margin 1.480.00 Technical provisions - life (excluding health and index-linked and unit-linked) 18.583.90 TP calculated as a whole Best Estimate 31.679.27 Risk margin 18.426.16 Risk margin 19.426.16 Risk margin 19.426.16 Risk margin 19.426.16 Risk margin 20.40 Deposits from reinsurers 19.40.00 Deposits from reinsurers 19.40.00 Deposits from reinsurers 19.40.00 Deposits from reinsurers 10.60 Deferred tax liabilities 20.90 Derivatives 10.84.52 Financial liabilities or than debts owed to credit institutions 10.84.52 Financial liabilities or than debts owed to credit institutions 10.84.52 Risk margin 10.44.84 Reinsurance & intermediaries payables 10.44.84 Reinsurance ayables 10.44.84 Reinsurance wintermediaries payables 10.44.84 Reinsurance wintermediaries payables 10.44.84 Reinsurance liabilities not insurance) Subordinated liabilities 10.956.12 Any other liabilities, not elsewhere shown 10.30.21 Total liabilities 71.952.08	Risk margin	110.478
Best Estimate 5.613.66 Risk margin 137.14 Technical provisions - life (excluding index-linked and unit-linked) 36.269.34 Technical provisions - health (similar to life) 3.110.06 TP calculated as a whole 88st Estimate Best Estimate 3.038.76 Risk margin 71.30 Technical provisions - life (excluding health and index-linked and unit-linked) 33.159.27 TP calculated as a whole 88st Estimate Best Estimate 31.679.27 Risk margin 1.480.00 TP calculated as a whole 18.583.90 Best Estimate 18.26.16 Risk margin 157.74 Contingent liabilities 157.74 Contingent liabilities 20.00 Provisions other than technical provisions 344.05 Pension benefit obligations 959.50 Deposits from reinsurers 1.66 Deposits from reinsurers 2.09 Derivatives 80.40 Debts owed to credit institutions 1.084.52 Financial liabilities other than debts owed to credit institutions <td< td=""><td>Technical provisions - health (similar to non-life)</td><td>5.750.810</td></td<>	Technical provisions - health (similar to non-life)	5.750.810
Risk margin 137.14 Technical provisions - life (excluding index-linked and unit-linked) 36.269.34 Technical provisions - health (similar to life) 3.110.06 TP calculated as a whole 3.038.75 Risk margin 71.30 Technical provisions - life (excluding health and index-linked and unit-linked) 33.159.27 TP calculated as a whole 31.679.27 Best Estimate 31.679.27 Risk margin 1.480.00 Technical provisions - index-linked and unit-linked 18.583.90 TP calculated as a whole 8 Best Estimate 18.426.16 Risk margin 157.74 Contingent liabilities 157.74 Provisions other than technical provisions 344.05 Persion benefit obligations 959.55 Deposits from reinsurers 1.56 Deferred tax liabilities 20.90 Derivatives 800.40 Debts owed to credit institutions 8.55 Insurance & intermediaries payables 76.55 Payables (trade, not insurance) 285.84 Subordinated liabilities not in B	TP calculated as a whole	C
Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole Best Estimate Substitute Best Estimate Substitute Best Estimate Substitute Substitute Best Estimate Substitute	Best Estimate	5.613.662
Technical provisions - health (similar to life) TP calculated as a whole Best Estimate 3.038.75 Risk margin 7.130 Technical provisions - life (excluding health and index-linked and unit-linked) 33.159.27 TP calculated as a whole Best Estimate 31.679.27 Risk margin 1.480.00 Technical provisions - index-linked and unit-linked) 18.583.90 TP calculated as a whole Best Estimate 18.426.16 Risk margin 17.74 Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers 1.66 Deferred tax liabilities Derivatives Debts owed to credit institutions 1.084.52 Financial liabilities other than debts owed to credit institutions 1.244.86 Reinsurance & intermediaries payables 1.244.86 Reinsurance & intermediaries payables 1.245.86 Subordinated liabilities 1.956.12 Subordinated liabilities not in BOF Subordinated liabilities in BOF Any other liabilities, not elsewhere shown 1.303.21 Total liabilities, other liabilities, or telsewhere shown 1.303.21 Total liabilities, or telsewhere shown	Risk margin	137.148
TP calculated as a whole Best Estimate 3.038.75 Risk margin 71.30 Technical provisions – life (excluding health and index-linked and unit-linked) 33.159.27 TP calculated as a whole Best Estimate 31.679.27 Risk margin 1.480.00 Technical provisions – index-linked and unit-linked 18.583.90 TP calculated as a whole Best Estimate 18.426.16 Risk margin 1.577.70 Contingent liabilities Provisions other than technical provisions 15.77 Contingent liabilities Provisions other than technical provisions 955.50 Deposits from reinsurers 1.66 Deferred tax liabilities 2.0.90 Deposits from reinsurers 1.084.52 Debts owed to credit institutions 1.084.52 Financial liabilities other than debts owed to credit institutions 1.244.84 Reinsurance & intermediaries payables 1.244.84 Reinsurance payables 7.655 Payables (trade, not insurance) 2.85.49 Subordinated liabilities in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities, not elsewhere shown 1.303.21	Technical provisions - life (excluding index-linked and unit-linked)	36.269.343
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Technical provisions – life (excluding health and index-linked and unit-linked) Best Estimate Risk margin Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Deferred tax liabilities Derivatives Derivatives Best Estimate 1.084.52 Derivatives Best Estimate 1.084.52 Deposits from reinsurers 1.084.52 Deposits from reinsurers 1.084.52 Deposits from reinsurers 1.084.52 Derivatives Best Estimate 1.084.52 Deposits from reinsurers 1.084.05 Deposits from reinsurers 1.086.12 And the deposit of the d	Risk margin	71.309
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Risk margin 1.480.00 Technical provisions – index-linked and unit-linked 18.583.90 TP calculated as a whole Best Estimate 18.426.16 Risk margin 157.74 Contingent liabilities Provisions other than technical provisions 344.05 Pension benefit obligations 959.50 Deposits from reinsurers 1.66 Deferred tax liabilities 20.90 Derivatives 800.46 Debts owed to credit institutions 1.084.52 Financial liabilities other than debts owed to credit institutions 1.244.84 Reinsurance & intermediaries payables 76.55 Payables (trade, not insurance) 285.84 Subordinated liabilities in BOF Subordinated liabilities in BOF Any other liabilities, not elsewhere shown 1.303.21 Total liabilities, not elsewhere shown 71.952.08		(
Technical provisions – index-linked and unit-linked 18.583.90 TP calculated as a whole 18.426.16 Best Estimate 18.426.16 Risk margin 157.74 Contingent liabilities 20.90 Provisions other than technical provisions 959.50 Deposits from reinsurers 1.66 Deferred tax liabilities 20.90 Derivatives 800.40 Debts owed to credit institutions 1.084.52 Insurance & intermediaries payables 1.244.84 Reinsurance payables 76.55 Payables (trade, not insurance) 285.84 Subordinated liabilities not in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Best Estimate	31.679.272
TP calculated as a whole 18.426.16 Best Estimate 157.74 Contingent liabilities 157.74 Provisions other than technical provisions 344.05 Pension benefit obligations 959.50 Deposits from reinsurers 1.66 Deferred tax liabilities 20.90 Derivatives 800.40 Debts owed to credit institutions 1.084.52 Financial liabilities other than debts owed to credit institutions 8.53 Insurance & intermediaries payables 76.55 Payables (trade, not insurance) 285.84 Subordinated liabilities not in BOF 1.956.12 Subordinated liabilities not in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Risk margin	1.480.006
TP calculated as a whole 18.426.16 Best Estimate 157.74 Contingent liabilities 157.74 Provisions other than technical provisions 344.05 Pension benefit obligations 959.50 Deposits from reinsurers 1.66 Deferred tax liabilities 20.90 Derivatives 800.40 Debts owed to credit institutions 1.084.52 Financial liabilities other than debts owed to credit institutions 8.53 Insurance & intermediaries payables 76.55 Payables (trade, not insurance) 285.84 Subordinated liabilities not in BOF 1.956.12 Subordinated liabilities not in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Technical provisions – index-linked and unit-linked	18.583.902
Risk margin 157.74 Contingent liabilities 344.05 Pension benefit obligations 959.50 Deposits from reinsurers 1.66 Deferred tax liabilities 20.90 Derivatives 800.40 Debts owed to credit institutions 1.084.52 Financial liabilities other than debts owed to credit institutions 8.53 Insurance & intermediaries payables 76.55 Reinsurance payables (trade, not insurance) 285.84 Subordinated liabilities not in BOF 1.956.12 Subordinated liabilities in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	TP calculated as a whole	(
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Provisions other than technical provisions 344.05 Pension benefit obligations 959.50 Deposits from reinsurers 1.66 Deferred tax liabilities 20.90 Derivatives 800.40 Debts owed to credit institutions 1.084.52 Financial liabilities other than debts owed to credit institutions 8.53 Insurance & intermediaries payables 76.55 Payables (trade, not insurance) 285.84 Subordinated liabilities 1.956.12 Subordinated liabilities not in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Risk margin	157.74
Pension benefit obligations 959.50 Deposits from reinsurers 1.66 Deformed tax liabilities 20.90 Derivatives 800.40 Debts owed to credit institutions 1.084.52 Financial liabilities other than debts owed to credit institutions 8.53 Insurance & intermediaries payables 76.55 Payables (trade, not insurance) 285.84 Subordinated liabilities 1.956.12 Subordinated liabilities not in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Contingent liabilities	(
Deposits from reinsurers 1.66 Deferred tax liabilities 20.90 Derivatives 800.40 Debts owed to credit institutions 1.084.52 Financial liabilities other than debts owed to credit institutions 8.53 Insurance & intermediaries payables 76.55 Payables (trade, not insurance) 285.84 Subordinated liabilities 1.956.12 Subordinated liabilities not in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Provisions other than technical provisions	344.059
Deferred tax liabilities 20.90 Derivatives 800.40 Debts owed to credit institutions 1.084.52 Financial liabilities other than debts owed to credit institutions 8.53 Insurance & intermediaries payables 76.55 Payables (trade, not insurance) 285.84 Subordinated liabilities 1.956.12 Subordinated liabilities not in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Pension benefit obligations	959.507
Derivatives 800.40 Debts owed to credit institutions 1.084.52 Financial liabilities other than debts owed to credit institutions 8.53 Insurance & intermediaries payables 1.244.84 Reinsurance payables 76.55 Payables (trade, not insurance) 285.84 Subordinated liabilities 1.956.12 Subordinated liabilities not in BOF Subordinated liabilities in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Deposits from reinsurers	1.660
Debts owed to credit institutions 1.084.52 Financial liabilities other than debts owed to credit institutions 8.53 Insurance & intermediaries payables 1.244.84 Reinsurance payables 76.55 Payables (trade, not insurance) 285.94 Subordinated liabilities 1.956.12 Subordinated liabilities not in BOF Subordinated liabilities in BOF Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Deferred tax liabilities	20.906
Financial liabilities other than debts owed to credit institutions 8.53 Insurance & intermediaries payables 1.244.84 Reinsurance payables 76.55 Payables (trade, not insurance) 285.84 Subordinated liabilities 1.956.12 Subordinated liabilities not in BOF Subordinated liabilities in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Derivatives	800.401
1.244.84 Reinsurance & intermediaries payables 1.244.84 Reinsurance payables 76.55 Rejnsurance payables 76.55 Payables (trade, not insurance) 285.84 Subordinated liabilities 1.956.12 Subordinated liabilities not in BOF Subordinated liabilities in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Debts owed to credit institutions	1.084.523
Reinsurance payables 76.55 Payables (trade, not insurance) 285.84 Subordinated liabilities 1.956.12 Subordinated liabilities not in BOF Subordinated liabilities in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Financial liabilities other than debts owed to credit institutions	8.536
Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities not in BOF Subordinated liabilities in BOF Subordinated liabilities in BOF Any other liabilities, not elsewhere shown Total liabilities 71.952.08	Insurance & intermediaries payables	1.244.840
Subordinated liabilities 1.956.12 Subordinated liabilities not in BOF Subordinated liabilities in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Reinsurance payables	76.552
Subordinated liabilities not in BOF Subordinated liabilities in BOF Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Payables (trade, not insurance)	285.844
Subordinated liabilities in BOF 1.956.12 Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Subordinated liabilities	1.956.128
Any other liabilities, not elsewhere shown 1.303.21 Total liabilities 71.952.08	Subordinated liabilities not in BOF	(
Total liabilities 71.952.08	Subordinated liabilities in BOF	1.956.128
	Any other liabilities, not elsewhere shown	1.303.218
Excess of assets over liabilities 7 800 98	Total liabilities	71.952.084
	Excess of assets over liabilities	7 200 025

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)										
		Line of		insurance and reinsur	ance obligations (direct	business and accepto	ed proportional reinsura	nce)				
	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	13.500.184	288.180	0	705.787	590.239	53.448	1.088.484	265.796	1.918			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	34.137	0	0			
Gross - Non-proportional reinsurance accepted												
Reinsurers' share	-227.723	1.627	0	7.283	3.467	14.377	140.701	10.474	740			
Net	13.727.907	286.553	0	698.504	586.773	39.071	981.921	255.323	1.177			
Premiums earned												
Gross - Direct Business	13.543.794	292.513	0	686.408	577.911	53.026	1.075.180	271.467	1.855			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	34.960	0	0			
Gross - Non-proportional reinsurance accepted												
Reinsurers' share	-227.723	1.616	0	6.198	3.597	13.788	132.389	10.211	742			
Net	13.771.517	290.897	0	680.210	574.315	39.238	977.751	261.256	1.113			
Claims incurred												
Gross - Direct Business	13.162.865	166.480	0	664.449	423.422	27.786	787.050	235.462	9			
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	14.265	0	0			
Gross - Non-proportional reinsurance accepted												
Reinsurers' share	-218.132	1.425	0	2.446	2.629	13.377	51.640	23.584	114			
Net	13.380.997	165.055	0	662.002	420.792	14.409	749.675	211.878	-105			
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	612.678	100.658	0	218.785	196.664	14.553	370.011	109.071	532			
Other expenses												
Total expenses												

	Line of Business for: no (direct business a	n-life insurance and re and accepted proporti						
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Premiums written								
Gross - Direct Business	185.002	165.641	517					16.845.197
Gross - Proportional reinsurance accepted	0	0	0					34.137
Gross - Non-proportional reinsurance accepted				12	4	0	3.234	3.251
Reinsurers' share	2.587	595	0	6	4.788	1.790	54.893	15.604
Net	182.415	165.047	517	6	-4.784	-1.790	-51.659	16.866.981
Premiums earned								
Gross - Direct Business	188.087	163.947	529					16.854.717
Gross - Proportional reinsurance accepted	0	0	0					34.960
Gross - Non-proportional reinsurance accepted				12	4	0	3.353	3.370
Reinsurers' share	2.154	595	0	13	4.844	1.790	54.152	4.364
Net	185.934	163.352	529	0	-4.840	-1.790	-50.799	16.888.682
Claims incurred								
Gross - Direct Business	111.919	87.572	39					15.667.052
Gross - Proportional reinsurance accepted	0	0	0					14.265
Gross - Non-proportional reinsurance accepted				0	-1.025	-279	122	-1.182
Reinsurers' share	440	577	0	-7	2.217	-704	167.590	47.198
Net	111.479	86.995	39	7	-3.243	424	-167.468	15.632.937
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	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	48.587	53.280	246	3	306	148	-2.669	1.722.851
Other expenses								51.774
Total expenses								1.774.625

	Line of Business for: life Insurance obligations Line of Business for: life Insurance obligations Line of Business for: life Insurance 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	451.699	575.600	827.415	540.978	0	0	0	218.330	2.614.023
Reinsurers' share	20.337	5.152	2.448	23.281	0	0	-610	37.491	88.097
Net	431.363	570.448	824.968	517.698	0	0	610	180.839	2.525.926
Premiums earned									
Gross	457.687	576.385	827.426	540.978	0	0	0	218.767	2.621.243
Reinsurers' share	20.337	5.154	2.448	23.281	0	0	-610	37.491	88.100
Net	437.350	571.231	824.978	517.698	0	0	610	181.276	2.533.143
Claims incurred									
Gross	322.072		1.486.188	646.228	0		0	-29.400	3.732.374
Reinsurers' share	26.158	7.431	1.732	49.924	0	0	-621	13.156	97.781
Net	295.914	1.299.855	1.484.456	596.304	0	0	621	-42.556	3.634.594
Changes in other technical provisions									
Gross	0	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0		0	0	0
Expenses incurred	115.615	92.841	116.563	77.829	0	0	1	118.493	521.342
Other expenses									7.282
Total expenses									528.624

	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	63.865.909	(0	479.696	0
Basic own funds	8.443.806	(0	-353.677	0
Eligible own funds to meet SCR	8.344.958	(0	-460.214	0
SCR	4 622 724	() (75 700	0

S.23.01.22 - Own funds ϵ 1.000

	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)	410.820	410.820		0	
Non-available called but not paid in ordinary share capital at group level	0			0	
Share premium account related to ordinary share capital	10.590.446	10.590.446		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0			0	
Subordinated mutual member accounts	0		0	0	
Non-available subordinated mutual member accounts at group level Surplus funds	0		U	U	
Non-available surplus funds at group level	0				
Preference shares	12.417		12.417	0	
Non-available preference shares at group level	0		0	0	
Share premium account related to preference shares Non-available share premium account related to preference shares at group level	298.381		298.381 0	0	
Reconciliation reserve	-4.675.497	-4.675.497	- U	0	
Subordinated liabilities	1.956.128		600.000	1.356.128	
Non-available subordinated liabilities at group level	0		0	0	
An amount equal to the value of net deferred tax assets	815.974				815.97
The amount equal to the value of net deferred tax assets not available at the group level Other own fund items approved by the supervisory authority as basic own funds not specified above	0		0	0	
Non available own funds related to other own funds items approved by supervisory authority	0		0	0	
Minority interests (if not reported as part of a specific own fund item)	0		0	0	
Non-available minority interests at group level	606	606	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	0				
criteria to be classified as Solvency II own funds					
Deductions Deductions for participations in financial and credit institutions	964.257	964.257	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	0		0	0	
Deduction for participations included by using D&A when a combination of methods is used	0		0	0	
Total of non-available own fund items Total basic own funds after deductions	964.863		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	0			0	
undertakings, callable on demand Unpaid and uncalled preference shares callable on demand	0			0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	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	
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	
Non available ancillary own funds at group level Other ancillary own funds	0			0	
Total ancillary own funds	0			0	
Own funds of other financial sectors	0	0	0	0	
Credit Institutions, investment firms, financial insitutions, alternative investment fund manager, financial institutions Institutions for occupational retirement provision	23.718		0	0	
Non regulated entities carrying out financial activities	0		0	0	
Total own funds of other financial sectors	23.718		0	0	
Own funds when using the D&A, exclusively or in combination of method 1	0	0	0	0	
Own funds aggregated when using the D&A and combination of method Own funds aggregated when using the D&A and a combination of method net of IGT	0		0	0	
		-	-	-	
Available and eligible own funds					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the	8.443.806		910.798	1.356.128	815.97
Total available own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the	7.627.832 8.321.240		910.798 910.798	1.356.128 1.356.128	693.40
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the	6.757.270		910.798	485.566	055.40
Minimum consolidated Group SCR (Article 230) Ratio of Eligible own funds to Minimum Consolidated Group SCR	2.427.829 278%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included the control of the contro		5.384.624	910.798	1.356.128	693.40
Group SCR Care Care Care Care Care Care Care Care	4.622.724				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	181%				
Reconciliation reserve					
Excess of assets over liabilities Own shares (held directly and indirectly)	7.800.985				
Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges	235.442 90.506				
Other basic own fund items	12.128.039				
outer paste over raily frome	5.478				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds					
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Other non available own funds	17.016				
Other non available own funds					
Other non available own funds	17.016				
Other non available own funds Reconciliation reserve Expected profits	17.016 -4.675.497				
Other non available own funds Reconciliation reserve Expected profits Expected profits included in future premiums (EPIFP) - Life business	17.016 -4.675.497 1.333.641	1.333.641			
Other non available own funds Reconciliation reserve Expected profits	17.016 -4.675.497	1.333.641 66.607			

Simplifications

Catastrofe risk

USP

None

None

Amount modelled

2.427.829

216.962

0 324.116

Unique number of	Components description	Calculation of the
component	components description	Solvency Capital
1	Market risk	Requirement 2.290.540
2	Counterparty default risk	559.717
3	Life underwriting risk	1.860.734
<u> </u>	· ·	1.860.920
	Health underwriting risk	770.487
5	Non-life underwriting risk	
6	Intangible asset risk	3.973
7	Operational risk	596.482
8	Loss-absorbing capacity of technical provisions	-86
9	Loss-absorbing capacity of deferred taxes	-640.954
10	Loss-absorbing capacity of expected profits	-65.029
Calculation of Solver	ncy Capital Requirement	
Total undiversified co	omponents	7.236.783
Diversification		-2.644.66
Capital requirement f	for business operated in accordance with Art. 4 of Directive 2003/41/EC	(
Solvency capital requ	uirement excluding capital add-on	4.592.122
Capital add-ons alrea	ady set	(
Solvency canital regu	uirement for undertakings under consolidated method	4.592.122
Information on other	•	16.600
Information on other Capital requirement f Capital requiremen investment firms a	entities	
Information on other Capital requirement f Capital requiremen investment firms a companies	entities for other financial sectors (Non-insurance capital requirements) nt for other financial sectors (Non-insurance capital requirements) - Credit institutions,	(
Information on other Capital requirement f Capital requiremen investment firms a companies Capital requiremen occupational retire	entities for other financial sectors (Non-insurance capital requirements) It for other financial sectors (Non-insurance capital requirements) - Credit institutions, and financial institutions, alternative investment funds managers, UCITS management It for other financial sectors (Non-insurance capital requirements) - Institutions for ement provisions	(
Information on other Capital requirement f Capital requiremen investment firms a companies Capital requiremen occupational retire Capital requiremen	entities for other financial sectors (Non-insurance capital requirements) at for other financial sectors (Non-insurance capital requirements) - Credit institutions, and financial institutions, alternative investment funds managers, UCITS management at for other financial sectors (Non-insurance capital requirements) - Institutions for tement provisions at for other financial sectors (Non-insurance capital requirements) - Capital requirement	16.600
Information on other Capital requirement f Capital requiremen investment firms a companies Capital requiremen occupational retire Capital requiremen for non- regulated	entities for other financial sectors (Non-insurance capital requirements) It for other financial sectors (Non-insurance capital requirements) - Credit institutions, Ind financial institutions, alternative investment funds managers, UCITS management Intervent for other financial sectors (Non-insurance capital requirements) - Institutions for Intervent provisions It for other financial sectors (Non-insurance capital requirements) - Capital requirement entities carrying out financial activities	16.600
Information on other Capital requirement f Capital requiremen investment firms a companies Capital requiremen occupational retire Capital requiremen for non- regulated Capital requirement f	entities for other financial sectors (Non-insurance capital requirements) nt for other financial sectors (Non-insurance capital requirements) - Credit institutions, nd financial institutions, alternative investment funds managers, UCITS management nt for other financial sectors (Non-insurance capital requirements) - Institutions for ment provisions nt for other financial sectors (Non-insurance capital requirements) - Capital requirement entities carrying out financial activities for non-controlled participation requirements	16.600
Information on other Capital requirement f Capital requiremen investment firms a companies Capital requiremen occupational retire Capital requiremen for non- regulated Capital requirement f	entities for other financial sectors (Non-insurance capital requirements) It for other financial sectors (Non-insurance capital requirements) - Credit institutions, Ind financial institutions, alternative investment funds managers, UCITS management Intervent for other financial sectors (Non-insurance capital requirements) - Institutions for Intervent provisions It for other financial sectors (Non-insurance capital requirements) - Capital requirement entities carrying out financial activities	16.600
Information on other Capital requirement for Capital requirement investment firms a companies Capital requirement occupational retire Capital requirement for non-regulated Capital requirement for Capital SCR	entities for other financial sectors (Non-insurance capital requirements) at for other financial sectors (Non-insurance capital requirements) - Credit institutions, and financial institutions, alternative investment funds managers, UCITS management at for other financial sectors (Non-insurance capital requirements) - Institutions for ment provisions at for other financial sectors (Non-insurance capital requirements) - Capital requirement entities carrying out financial activities for non-controlled participation requirements for residual undertakings	16.600
Information on other Capital requirement for Capital requirement investment firms a companies Capital requirement occupational retire Capital requirement for non-regulated Capital requirement for Capital SCR	entities for other financial sectors (Non-insurance capital requirements) It for other financial sectors (Non-insurance capital requirements) - Credit institutions, and financial institutions, alternative investment funds managers, UCITS management It for other financial sectors (Non-insurance capital requirements) - Institutions for ment provisions It for other financial sectors (Non-insurance capital requirements) - Capital requirement entities carrying out financial activities for non-controlled participation requirements for residual undertakings	16.600 ((14.002
Information on other Capital requirement f Capital requirement investment firms a companies Capital requiremen occupational retire Capital requiremen for non- regulated Capital requirement f Capital requirement f Capital requirement f Overall SCR	entities for other financial sectors (Non-insurance capital requirements) It for other financial sectors (Non-insurance capital requirements) - Credit institutions, and financial institutions, alternative investment funds managers, UCITS management It for other financial sectors (Non-insurance capital requirements) - Institutions for ment provisions It for other financial sectors (Non-insurance capital requirements) - Capital requirement entities carrying out financial activities for non-controlled participation requirements for residual undertakings	16.600 ((14.00)
Information on other Capital requirement of Capital requirement firms a companies Capital requirement occupational retire Capital requirement for non-regulated Capital requirement of	entities for other financial sectors (Non-insurance capital requirements) - Credit institutions, and financial institutions, alternative investment funds managers, UCITS management of the financial sectors (Non-insurance capital requirements) - Institutions for ement provisions at for other financial sectors (Non-insurance capital requirements) - Capital requirement entities carrying out financial activities for non-controlled participation requirements for residual undertakings s included via D and A uirement ISCR	16.60((14.00) (4.622.724
Information on other Capital requirement of Capital requirement investment firms a companies Capital requirement occupational retire Capital requirement for non- regulated Capital requirement of capital req	entities for other financial sectors (Non-insurance capital requirements) It for other financial sectors (Non-insurance capital requirements) - Credit institutions, and financial institutions, alternative investment funds managers, UCITS management of the form of the financial sectors (Non-insurance capital requirements) - Institutions for ement provisions It for other financial sectors (Non-insurance capital requirements) - Capital requirement entities carrying out financial activities for non-controlled participation requirements for residual undertakings I included via D and A uirement ISCR the overall loss-absorbing capacity of technical provisions	16.600 (14.002 (4.622.724
Information on other Capital requirement for Capital requirement firms a companies Capital requirement for Capital requirement for Capital requirement for non-regulated Capital requirement for capit	entities for other financial sectors (Non-insurance capital requirements) at for other financial sectors (Non-insurance capital requirements) - Credit institutions, and financial institutions, alternative investment funds managers, UCITS management at for other financial sectors (Non-insurance capital requirements) - Institutions for ament provisions at for other financial sectors (Non-insurance capital requirements) - Capital requirement entities carrying out financial activities for non-controlled participation requirements for residual undertakings a included via D and A uirement SCR the overall loss-absorbing capacity of technical provisions the overall loss-absorbing capacity of deferred taxes	16.600 (14.00) (4.622.724 -80
nformation on other Capital requirement of Capital requirement investment firms a companies Capital requirement occupational retire Capital requirement for non-regulated Capital requirement of Capital scR occupations Coverall scR occ	entities for other financial sectors (Non-insurance capital requirements) It for other financial sectors (Non-insurance capital requirements) - Credit institutions, and financial institutions, alternative investment funds managers, UCITS management of the form of the financial sectors (Non-insurance capital requirements) - Institutions for ement provisions It for other financial sectors (Non-insurance capital requirements) - Capital requirement entities carrying out financial activities for non-controlled participation requirements for residual undertakings I included via D and A uirement ISCR the overall loss-absorbing capacity of technical provisions	16.600 (14.002 (4.622.724 -86 -640.954
Information on other Capital requirement of Capital requirement investment firms a companies Capital requirement occupational retire Capital requirement for non-regulated Capital requirement Capital requirement of Capital requirement for Coverall SCR SCR for undertakings Solvency capital requirement of Other information on Amount/estimate of to Capital requirement of Capital requirement of	entities for other financial sectors (Non-insurance capital requirements) at for other financial sectors (Non-insurance capital requirements) - Credit institutions, and financial institutions, alternative investment funds managers, UCITS management at for other financial sectors (Non-insurance capital requirements) - Institutions for ament provisions at for other financial sectors (Non-insurance capital requirements) - Capital requirement entities carrying out financial activities for non-controlled participation requirements for residual undertakings a included via D and A uirement SCR the overall loss-absorbing capacity of technical provisions the overall loss-absorbing capacity of deferred taxes	16.600 (14.002 (4.622.724 -86 -640.954
Information on other Capital requirement of Capital amount of Notic	entities for other financial sectors (Non-insurance capital requirements) - Credit institutions, at for other financial sectors (Non-insurance capital requirements) - Credit institutions, and financial institutions, alternative investment funds managers, UCITS management at for other financial sectors (Non-insurance capital requirements) - Institutions for ment provisions It for other financial sectors (Non-insurance capital requirements) - Capital requirement entities carrying out financial activities for non-controlled participation requirements for residual undertakings sincluded via D and A uirement ISCR the overall loss-absorbing capacity of technical provisions the overall loss-absorbing capacity of deferred taxes for duration-based equity risk sub-module	16.600 (14.002 (4.622.724 -86 -640.954
Information on other Capital requirement of Capital requirement investment firms a companies Capital requirement occupational retire Capital requirement for non- regulated Capital requirement Capital requirement Capital requirement of Capital requirement of Capital requirement of Overall SCR SCR for undertakings Solvency capital requirement Other information on Amount/estimate of Capital requirement of Capital requirement of Capital requirement of Capital requirement of Total amount of Notic Total amount of Notic	entities for other financial sectors (Non-insurance capital requirements) at for other financial sectors (Non-insurance capital requirements) - Credit institutions, and financial institutions, alternative investment funds managers, UCITS management at for other financial sectors (Non-insurance capital requirements) - Institutions for ment provisions at for other financial sectors (Non-insurance capital requirements) - Capital requirement entities carrying out financial activities for non-controlled participation requirements for residual undertakings a included via D and A uirement ISCR the overall loss-absorbing capacity of technical provisions the overall loss-absorbing capacity of deferred taxes for duration-based equity risk sub-module anal Solvency Capital Requirements for remaining part anal Solvency Capital Requirements for ring fenced funds (other than those related to	16.600 16.600 0 14.002 0 4.622.724 -86 -640.954 0 131.716 28.131

Minimum consolidated group solvency capital requirement

S.32.01.22 - Under	takings in the scope of the gr	roup													
									% used for the	Criteria of i	nfluence			Inclusion in the scope of group supervision	Group solvency calculation
Country	Identification code of the	Type of code of the I	D Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/no mutual)	n Supervisory Authority	% capital share	establishment of accounting	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	YES/ND Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
		or one orion taking							consolidated accounts						Method 1: Full consolidation
NL NL	724500DD7JIRY930K051 72450067SU8C745IAV11	LEI	Achmea Pensicen- en Levensverzekeringen N.V. Achmea Schadeverzekeringen N.V.	Non-life insurer	NV NV	Non-mutual Non-mutual	De Nederlandsche Bank De Nederlandsche Bank	100%	100% 100%	100% 100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation
NL NL	AJDNL10000 KCSNL10220	Specific code Specific code	Achmea Interne Diensten N.V. Klant Contact Services B.V.	Ancillary services undertaking as defined in Ancillary services undertaking as defined in	NV BV	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL	7245007QUMI1FHIQV531	LEI	Achmea B.V.	Mixed financial holding company as defined	BV	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL NL	724500CRDR8K9UWK5986	Specific code LEI	Eureko Eastern Europe Holding B.V. NV Hagelunie	Other Non-life insurer	BV NV	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL	SARNL20500 INSHHNL20900	Specific code	Stichting Achmea Rechtsbijstand	Ancillary services undertaking as defined in	Foundation	Non-mutual Non-mutual		100%		100% 85%		Dominant Dominant	100%	id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL NL	INSHNLNL20910	Specific code	Inshared Holding B.V. Inshared Nederland B.V.	Ancillary services undertaking as defined in Ancillary services undertaking as defined in	BV	Non-mutual		85%	85%	85%		Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation
NL NL	INSHSNL20920 HISERVNL20930	Specific code	Inshared Services BV H.I. Services B.V.	Ancillary services undertaking as defined in Ancillary services undertaking as defined in Ancillary services undertaking as defined in	BV BV	Non-mutual Non-mutual		85% 85%	85%	85% 85%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL	OCSNL20940	Specific code	Online Claims Services B.V.	Ancillary services undertaking as defined in	BV	Non-mutual		85%	85%	85%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL NL	LGLSHARNL20950 724500VJ4IH43GZTU336	Specific code LEI	Legal Shared B.V. Syntrus Achmea Pensioenbeheer N.V.	Ancillary services undertaking as defined in Other	BV NV	Non-mutual Non-mutual		85% 100%		85% 100%		Dominant Dominant		id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL	SAMNL30270	Specific code	Syntrus Achmea Management B.V.	Other	BV	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL NL	AGCVNL30500 AGCVNL30510	Specific code	Achmea Grond C.V. Achmea Ontwikkeling C.V.	Ancillary services undertaking as defined in Ancillary services undertaking as defined in	CV	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant Dominant		id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL NL	WWCVNL30520 IPOGNL40400	Specific code	Woonallliantie Woerden C.V. N.V. IP Onroerend goed	Ancillary services undertaking as defined in Ancillary services undertaking as defined in Ancillary services undertaking as defined in	CV	Non-mutual Non-mutual		98%	98%	100%		Dominant Dominant	100%	id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL	724500AFVHXP1A09F194	LEI	Syntrus Achmea Real Estate & Finance B.V.	Credit institutions, investment firms and fir	BV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL NI	AVBNL41100 AP&LNL41200	Specific code Specific code	Achmea Vestgoed Beheer B.V. Achmea Woninghypotheken B.V.	Ancillary services undertaking as defined in Ancillary services undertaking as defined in	BV	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant		id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL	AP&LNL41300	Specific code	Achmea Woninghypotheken 2 B.V.	Ancillary services undertaking as defined in	BV	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL NL	AP&LNL41400 RESBVNL42000	Specific code Specific code	Residex B.V.	Ancillary services undertaking as defined in Ancillary services undertaking as defined in	BV	Non-mutual Non-mutual		100%		100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL.	ANLBNL46000	Specific code	Achmea Non-Life Beleggingen B.V.	Ancillary services undertaking as defined in Other	BV	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL NL	WPLANNL46500 AP&LBNL47000	Specific code Specific code	Wagenplan B.V. AP&L Beleggingen B.V.	Other Ancillary services undertaking as defined in	BV	Non-mutual Non-mutual		100%		50% 100%		Significant Dominant		id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL NI	724500L0B31IX0X2AQ31	LEI Specific code	Achmea Reinsurance Company N.V. Eureko Claims Centre B.V.	Reinsurance undertaking Ancillary services undertaking as defined in	NV BV	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL NL	724500ZL4PEM4Q5XCL78	LEI	Achmea Investment Management B.V.	Credit institutions, investment firms and fir	BV	Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL NL	PMNL61330 WINNL61340	Specific code Specific code	Pim Multier B.V. Winnock B.V.	Ancillary services undertaking as defined in Other	BV BV	Non-mutual Non-mutual		Head 100%		100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL	LTCNL61360	Specific code	Leefstijl Trainingscentrum N.V.	Ancillary services undertaking as defined in	NV	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL NL	AVITNL613700 INDEPNL63000	Specific code Specific code	Achmea Vitaliteit B.V. Independer.nl N.V.	Ancillary services undertaking as defined in Other	BV NV	Non-mutual Non-mutual		100%	100%	100% 77%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL NI	INDDEPSNL63010 WAWAYNI 63250	Specific code Specific code	Independer nil Services B.V. Worksway B.V.	Other Other	BV BV	Non-mutual Non-mutual		77%	77%	77% 100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL NL	FBAHNL64000	Specific code	Frexit Holding B.V.	Other	NV	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL NL	FBASRTNL64010 FBASRDNL64020	Specific code	Frexit Assurantiën B.V. Frexit Assuradeuren B.V.	Other Other	BV BV	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant		id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL	AHCNL70100	Specific code	Achmea Health Centers B.V.	Other	BV	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL NL	724500HIKX3QVUQF9G08 724500BWVBAA4N973H30	LEI	Achmea Zorgverzekeringen N.V. Zilveren Kruis Zorgverzekeringen N.V.	Non-life insurer Non-life insurer	NV NV	Non-mutual Non-mutual	De Nederlandsche Bank De Nederlandsche Bank	100%	100%	100%		Dominant Dominant		id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL NI	724500UF20B0J0KVS184 724500NMRSMOP030HT48	LEI	OZF Zorgverzekeringen N.V.	Non-life insurer	NV NV	Non-mutual Non-mutual	De Nederlandsche Bank De Nederlandsche Bank	100%	100%	100%		Dominant Dominant	100%	id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL NL	7245001VYUJA2RVMCC47	LEI	FBTO Zorgverzekeringen N.V. Avero Achmea Zorgverzekeringen N.V.	Non-life insurer Non-life insurer	NV	Non-mutual Non-mutual	De Nederlandsche Bank De Nederlandsche Bank	100%	100%	100%		Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation
NL NL	724500ILQZD01FC0P082	LEI	Interpolis Zorgverzekeringen N.V.	Non-life insurer	NV NV	Non-mutual	De Nederlandsche Bank	100%		100%		Dominant		id into scope of group supe	Method 1: Full consolidation
NL NL	AZKNL71100 EXIANL71200		Zilveren Kruis Zorgkantoor N.V. Eurocross Assistance Netherlands B.V.	Other Ancillary services undertaking as defined in	BV	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant		id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
CZ	EXICENT/1220 EXIBNL71240		Eurocross International Central Europe SRO	Ancillary services undertaking as defined in Ancillary services undertaking as defined in	SRO EOOD	Non-mutual		10090	100%	100%		Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
SR	EXICENL71250	Specific code	Eurocross International Bulgaria EOOD Eurocross Assistance Suriname & Caribbean NV	Ancillary services undertaking as defined in	NV	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
TR NL	AGISTRNL76120 ASERVNL71300	Specific code Specific code	Eurocross Assistance Saglik Destek Hizmetleri Tio Achmea Services N.V.	ca Ancillary services undertaking as defined in Ancillary services undertaking as defined in	LTD NV	Non-mutual Non-mutual		100%		100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL	DFZTNL72000	Specific code	DFZ Tussenholding N.V.	Insurance holding company as defined in Ar	NV	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL NL	7245008TXXSW7PZMC994 72450060NL5KFVXZN876	LEI	De Friesland Particuliere Ziektekostenverzekering De Friesland Zorgverzekeraar N.V.	ge Non-life insurer Non-life insurer	NV NV	Non-mutual Non-mutual	De Nederlandsche Bank De Nederlandsche Bank	100%	100%	100%		Dominant Dominant		id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL	ZKFNL72300	Specific code	Zorgkantoor Friesland B.V.	Other	BV	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL NL	DFZPZNL72400 DFZPERSNL72500	Specific code Specific code	DFZ Partcipaties B.V. DFZ Personnel B.V.	Ancillary services undertaking as defined in Ancillary services undertaking as defined in	BV	Non-mutual Non-mutual		100%		100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL NL	724500W371T10PQK6G51 724500AH42V5X8BCPE49	LEI	De Friesland Verzekeringen B.V. Achmea Bank N.V.	Ancillary services undertaking as defined in Credit institutions, investment firms and fir	BV NV	Non-mutual Non-mutual	De Nederlandsche Bank	100%		100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL NL	AGISTNL76000	Specific code	Zilveren Kruis Health Services N.V.	Ancillary services undertaking as defined in	NV	Non-mutual	De Nederlandsche Dank	100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL MA	AGISPNL76100 AGISMNI 76110	Specific code Specific code	Achmea Zorgparticipaties B.V. Agis Maroc SARL	Ancillary services undertaking as defined in Other	BV SARL	Non-mutual Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL	7245000557KV93TBPI66	LEI	Zilveren Kruis Ziektekostenverzekeringen N.V.	Non-life insurer	NV	Non-mutual	De Nederlandsche Bank	100%		100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL NL	724500BY10TKM05E5X57 FBIZZNL77400	LEI Specific code	Staalbankiers N.V. FBI Zorg Zakelijke waarden	Credit institutions, investment firms and fir Ancillary services undertaking as defined in	NV FBI	Non-mutual Non-mutual	De Nederlandsche Bank	100%	100%	100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL NL	FBIZVNL77500	Specific code	FBI Zorg Vastrentende waarden	Ancillary services undertaking as defined in Other	FBI	Non-mutual		100%		100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
SK SK	UNIONZSK83100 UNIONPSK83500	Specific code	Union Zdravotna Poist'ovna A.S. Union Poist'ovna A.S.	Composite insurer	AS AS	Non-mutual Non-mutual	National Bank of Slovakia National Bank of Slovakia	100%	100%	100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
TR	EURSIGTR84100 FEHIRI 88000	Specific code Specific code	Eureko Sigorta A.S. Friends First Holdings Ltd	Non-life insurer Insurance holding company as defined in Ar	AS ITD	Non-mutual Non-mutual	tral Bank of the Republic of Tu	100%	100%	100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
IE	FFHIRL88010		Friends First Group Services Ltd	Ancillary services undertaking as defined in	LTD	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
IE IE	FFFIRL88100 635400YD700B4VLZJC20	Specific code LEI	Friends First Finance Ltd Friends First Life Assurance Company DAC	Other Life insurer	LTD DAC	Non-mutual Non-mutual	Central Bank of Ireland	100%	100%	100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
IE	635400TZ0CAUEXNLHT31	LEI	Friends First Managed Pension Funds DAC	Life insurer	DAC	Non-mutual	Central Bank of Ireland	100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
IE GR	LWMIRL88600 2138005MTA4318515X40	Specific code LEI	Liberty Wealth Management Ltd Interamerican Hellenic Life Insurance Company S.	Other A Composite insurer	LTD SA	Non-mutual Non-mutual	Bank of Greece	100%	100%	100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
GR GR	2138005C31VSKC4ZEP91	LEI Specific code	Interamerican assistance general insurance comp Interassistance Commercial Company of Automob	oa Non-life insurer	SA SA	Non-mutual Non-mutual	Bank of Greece	100%		100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
GR	MENTORGR89130	Specific code	Mentor Assessors, Estimators, Engineers S.A.	Ancillary services undertaking as defined in	SA	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
GR GR	2138003TXYKSI7QBRK66 IAHGIGR89200	LEI Specific code	Interamerican Property and Casualty Insurance Co Interamerican Health General Insur Comp of healt		SA SA	Non-mutual Non-mutual	Bank of Greece	100%		100%		Dominant Dominant		id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
GR	AGCGR89500	Specific code	Athinaiki General Clininc S.A.	Ancillary services undertaking as defined in	SA	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
GR GR	MEDIFIRSTGR89700 IASSISTRAGR89900	Specific code Specific code	Modern private medical group practice medical co Interassistance Road Assistance Services S.A.	om Ancillary services undertaking as defined in Ancillary services undertaking as defined in	SA SA	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL CA	SPRINTNL99018 ACHCAR7200		Sprint Invest B.V.	Ancillary services undertaking as defined in	BV	Non-mutual Non-mutual		43%	43%	50%		Significant	100%	id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
CA CA	ACMCA87210		Achmea Canada Holding Inc. Achmea Canada Management Inc.	Other Other	INC	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation
NL	OUTNL20960 KCDNL10270	Specific code	Outshared B.V. Klant Contact Diensten B.V.	Ancillary services undertaking as defined in Ancillary services undertaking as defined in	BV BV	Non-mutual Non-mutual		100%	100%	100%		Dominant Significant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL NL	ASERVNLA71300	Specific code	Achmea Indicia Iselect B.V.	Ancillary services undertaking as defined in	BV BV VOF	Non-mutual		50%	50%	50%		Significant	50%	id into scope of group supe	Method 1: Full consolidation
NL IE	AOCVNLA30510 FFMPFIRLA88410	Specific code Specific code	Achmea Jongen VOF Angeloni Ltd	Ancillary services undertaking as defined in Ancillary services undertaking as defined in	VOF LTD	Non-mutual Non-mutual		50%	50%	50% 100%		Significant	50%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL NL	DFZPZNLA72400	Specific code	Catventures Games B.V.	Ancillary services undertaking as defined in	BV	Non-mutual		52%	52%	52%		Dominant	52%	id into scope of group supe	Method 1: Full consolidation
NL NI	ASERVNLB71300 RESBVNLA42000		Dispatch Nederland B.V. Energie Data Maatschappij B.V.	Ancillary services undertaking as defined in Ancillary services undertaking as defined in	BV BV	Non-mutual Non-mutual		63%		63% 100%		Dominant Dominant	100%	id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
IE	FFHIRLASB000	Specific code	Eureko Ireland Ltd	Ancillary services undertaking as defined in	LTD	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
JE IE	FFMPFIRLB88410 FFHIRLB88000	Specific code	FF UK Select Limited Friends First (Cherrywood) Ltd	Ancillary services undertaking as defined in Ancillary services undertaking as defined in	LTD LTD	Non-mutual Non-mutual		100%	100%	100%		Dominant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
IE	FFLAIRLASS400 AP&LNLA30100	Specific code	Friends First US Property Company Ltd	Ancillary services undertaking as defined in	LTD BV	Non-mutual Non-mutual		100%		100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
NL IE	FFMPFIRLAA88410	Specific code Specific code	Tiziano Ltd.	Ancillary services undertaking as defined in Ancillary services undertaking as defined in	LTD	Non-mutual		100%	100%	100%		Dominant Dominant	100%	id into scope of group supe	Method 1: Full consolidation
IE	LWMIRLA88600 FFLAIRLB88400	Specific code	Allied Insurance Consultants Ltd	Other Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
IE	FFLAIRLC88400	Specific code	Ashtown Management Co. Ltd (50%) Atrium Nominees Ltd	Other	LTD	Non-mutual Non-mutual		50% 100%	100%	50% 100%		Significant Dominant	100%	id into scope of group supe id into scope of group supe	Method 1: Full consolidation
JE IF	FFMPFIRLBASS410 LWMIRLBSS600		Crieff Road Limited	Other Other	LTD LTD	Non-mutual Non-mutual		100%		100%		Dominant Dominant		id into scope of group supe id into scope of group supe	Method 1: Full consolidation Method 1: Full consolidation
IE	LWMIRLC88600	Specific code	Liberty Mortgage Corporation Ltd Liberty Nominees Ltd.	Other	LTD	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation
NL	WINNLA61340	Specific code	Winnock Zorg B.V.	Other	BV	Non-mutual		100%	100%	100%		Dominant	100%	id into scope of group supe	Method 1: Full consolidation