



Bijlage - Openbare kwantitatieve rapportagestaten Solvency II 2024

Coöperatie Klaverblad Verzekeringen U.A.



Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2024. De bedragen luiden in hele euro's.

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S.02.01.02 Balans

Assets		Solvency II value	
			C0010
Intangible assets	R0030		
Deferred tax assets	R0040		
Pension benefit surplus	R0050		
Property, plant & equipment held for own use	R0060	6.473.000	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	733.799.427	
Property (other than for own use)	R0080	38.156.084	
Holdings in related undertakings, including participations	R0090		
Equities	R0100	239.779.288	
Equities - listed	R0110	239.779.288	
Equities - unlisted	R0120	-	
Bonds	R0130	213.929.034	
Government Bonds	R0140	213.929.034	
Corporate Bonds	R0150	-	
Structured notes	R0160	-	
Collateralised securities	R0170	-	
Collective Investments Undertakings	R0180	241.935.021	
Derivatives	R0190	-	
Deposits other than cash equivalents	R0200	-	
Other investments	R0210	-	
Assets held for index-linked and unit-linked contracts	R0220	-	
Loans and mortgages	R0230	14.554.189	
Loans on policies	R0240	-	
Loans and mortgages to individuals	R0250	-	
Other loans and mortgages	R0260	14.554.189	
Reinsurance recoverables from:	R0270	3.421.417	
Non-life and health similar to non-life	R0280	3.421.417	
Non-life excluding health	R0290	3.421.417	
Health similar to non-life	R0300		
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-	
Health similar to life	R0320		
Life excluding health and index-linked and unit-linked	R0330		
Life index-linked and unit-linked	R0340		
Deposits to cedants	R0350	-	
Insurance and intermediaries receivables	R0360	5.269.714	
Reinsurance receivables	R0370	-	
Receivables (trade, not insurance)	R0380	5.761.848	
Own shares (held directly)	R0390	-	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400		
Cash and cash equivalents	R0410	12.322.495	
Any other assets, not elsewhere shown	R0420	1.305.070	
Total assets	R0500	782.907.161	

S.02.01.02 Balans (vervolg)

Liabilities	Solvency II value	
		C0010
Technical provisions – non-life	R0510	164.933.437
Technical provisions – non-life (excluding health)	R0520	150.628.245
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	143.367.198
Risk margin	R0550	7.261.047
Technical provisions - health (similar to non-life)	R0560	14.305.192
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	13.675.100
Risk margin	R0590	630.093
Technical provisions - life (excluding index-linked and unit-linked)	R0600	50.603.077
Technical provisions - health (similar to life)	R0610	50.603.077
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	-38.955.610
Risk margin	R0640	89.558.687
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	-
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	
Risk margin	R0680	
Technical provisions – index-linked and unit-linked	R0690	-
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	535.846
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	36.188.898
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	16.080.958
Reinsurance payables	R0830	848.359
Payables (trade, not insurance)	R0840	11.263.710
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	-
Subordinated liabilities in Basic Own Funds	R0870	-
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	280.454.285
Excess of assets over liabilities	R1000	502.452.875

S.05.01.02 Premies, schade en kosten per branche

Line of Business for:		Non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)							
		Income protection insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Legal expenses insurance	Assistance
		C0020	C0040	C0050	C0060	C0070	C0080	C0100	C0110
		C0200							
Premiums written									
Gross - Direct Business	R0110	17.293.153	32.449.230	19.064.200	635.240	92.282.759	21.223.193	18.105.305	2.419.263
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130								
Reinsurers' share	R0140	4.141	574.694	797.843	152	4.234.165	4.971	4.322	36.472
Net	R0200	17.289.012	31.874.536	18.266.357	635.088	88.048.594	21.218.222	18.100.983	2.382.791
Premiums earned									
Gross - Direct Business	R0210	-4.210.261	27.759.678	19.537.793	691.764	94.536.811	21.487.729	18.337.162	2.450.905
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240	4.141	574.694	797.843	152	4.234.165	4.971	4.322	36.472
Net	R0300	-4.214.402	27.184.983	18.739.950	691.612	90.302.646	21.482.758	18.332.840	2.414.433
Claims incurred									
Gross - Direct Business	R0310	13.946.161	23.024.866	9.363.500	103.470	39.420.108	11.168.199	10.022.789	933.441
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340	-	820.203	92	-	7.028	-	-	-
Net	R0400	13.946.161	22.204.663	9.363.409	103.470	39.413.080	11.168.199	10.022.789	933.441
Expenses incurred	R0550	4.751.111	15.196.183	8.246.540	302.845	40.911.187	10.995.815	5.296.847	1.315.486
Other expenses	R1200								
Total expenses	R1300								87.016.014

		Life insurance obligations	Life reinsurance obligations
		Health insurance	Total
		C0210	C0300
Premiums written			
Gross	R1410	49.863.785	49.863.785
Reinsurers' share	R1420	11.887	11.887
Net	R1500	49.851.897	49.851.897
Premiums earned			
Gross	R1510	41.301.431	41.301.431
Reinsurers' share	R1520	11.887	11.887
Net	R1600	41.289.544	41.289.544
Claims incurred			
Gross	R1610	35.785.690	35.785.690
Reinsurers' share	R1620	-	-
Net	R1700	35.785.690	35.785.690
Expenses incurred	R1900	9.059.928	9.059.928
Other expenses	R2500		
Total expenses	R2600		9.059.928

S.22.01.21 Effect van langetermijngarantiemaatregelen en overgangsmaatregelen

		Amount with Long Term Guarantee 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
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	215.536.515	-	-	6.130.705	-
Basic own funds	R0020	502.452.875	-	-	-4.548.983	-
Eligible own funds to meet Solvency Capital Requirement	R0050	502.452.875	-	-	-4.548.983	-
Solvency Capital Requirement	R0090	189.333.240	-	-	1.274.759	-

S.23.01.01 Eigen vermogen

		Total	unrestricted	restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Own funds of other financial sectors						
Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	R0410	-				
Institutions for occupational retirement provision	R0420	-				
Non regulated entities carrying out financial activities	R0430	-				
Total own funds of other financial sectors	R0440	-	-	-	-	-
Own funds when using the D&A, exclusively or in combination of method 1						
Own funds aggregated when using the D&A and combination of method	R0450	-				
Own funds aggregated when using the D&A and combination of method net of IGT	R0460	-				
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	502.452.875	502.452.875	-	-	-
Total available own funds to meet the minimum consolidated group SCR	R0530	502.452.875	502.452.875	-	-	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	502.452.875	502.452.875	-	-	-
Total eligible own funds to meet the minimum consolidated group SCR	R0570	502.452.875	502.452.875	-	-	
Minimum consolidated Group SCR	R0610	36.550.698				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	1375%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	502.452.875	502.452.875	-	-	-
Group SCR	R0680	189.333.240				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	265%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	502.452.875				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	-				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Other non available own funds	R0750					
Reconciliation reserve	R0760	502.452.875				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life business	R0770	227.054.866				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	6.673.929				
Total Expected profits included in future premiums (EPIFP)	R0790	233.728.795				

C0060

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
			USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	123.311.246		-
Counterparty default risk	R0020	3.835.921		
Life underwriting risk	R0030	-	Increase in the amount of annuity benefits	
Health underwriting risk	R0040	141.039.787	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	70.069.110	None	
Diversification	R0060	-106.277.349		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	231.978.715		

		Value
		C0100
Operational risk	R0130	8.190.536
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-50.836.011
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	189.333.240
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	189.333.240
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Minimum consolidated group solvency capital requirement	R0470	36.550.698
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	-
Capital requirement for other financial sectors (Non-insurance capital requirements)		
- Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements)		
- Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements)		
- Capital requirement for non- regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	
Overall SCR		
SCR for undertakings included via D and A	R0560	-
Solvency capital requirement	R0570	189.333.240

S.32.01.22 Ondernemingen binnen de groep

Legal Name of the undertaking	Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority
C0040	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080
Klaverblad Schadeverzekeringsmaatschappij N.V.	NETHERLANDS	LEI/724500IF66NFEVCEO352	LEI	Klaverblad Schadeverzekeringsmaatschappij N.V.	Non-Life undertakings	Naamloze vennootschap	Non-mutual	De Nederlandsche Bank
Cooperatie Klaverblad Verzekeringen U.A.	NETHERLANDS	LEI/724500NG5LS38CD4KY79	LEI	Cooperatie Klaverblad Verzekeringen U.A.	Life undertakings	Cooperatie	Non-mutual	-
Klaverblad Exploitatie Bedrijf B.V.	NETHERLANDS	SC/27257708	Specific code	Klaverblad Exploitatie Bedrijf B.V.	Other	Besloten vennootschap	Non-mutual	-
Klaverblad Assurantien B.V.	NETHERLANDS	SC/27257951	Specific code	Klaverblad Assurantien B.V.	Other	Besloten vennootschap	Non-mutual	-

Legal Name of the undertaking	Total Balance Sheet (for (re)insurance undertakings)	Total Balance Sheet (for other regulated undertakings)	Total Balance Sheet (non-regulated undertakings)	Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings	Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies	Underwriting performance	Investment performance	Total performance	Accounting standard	% capital share
C0040	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Klaverblad Schadeverzekeringsmaatschappij N.V.	478.201.001	-	-	247.667.479	-	-26.652.680	9.881.393	-16.771.287	Local GAAP	100%
Cooperatie Klaverblad Verzekeringen U.A.	-	-	782.907.161	-	-	-3.152.536	11.626.835	8.474.299	Local GAAP	0%
Klaverblad Exploitatie Bedrijf B.V.	-	-	33.688.927	-	3.422.170	-	-826.364	-826.364	Local GAAP	100%
Klaverblad Assurantien B.V.	-	-	1.753.642	-	2.877.122	-791.737	1.602.328	810.591	Local GAAP	100%

Legal Name of the undertaking	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0040	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
Klaverblad Schadeverzekeringsmaatschappij N.V.	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
Cooperatie Klaverblad Verzekeringen U.A.	0%	0%	0%	-	-	0%	Included into scope of group supervision	-	Method 1: Full consolidation
Klaverblad Exploitatie Bedrijf B.V.	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
Klaverblad Assurantien B.V.	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation

