



Bijlage - Openbare kwantitatieve rapportagestaten Solvency II 2024

Klaverblad Schadeverzekeringsmaatschappij N.V.



Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2024. De bedragen luiden in 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		-
Investments (other than assets held for index-linked and unit-linked contracts)	R0070		453.030.764
Property (other than for own use)	R0080		-
Holdings in related undertakings, including participations	R0090		-
Equities	R0100		127.176.143
Equities - listed	R0110		127.176.143
Equities - unlisted	R0120		-
Bonds	R0130		173.670.609
Government Bonds	R0140		173.670.609
Corporate Bonds	R0150		-
Structured notes	R0160		-
Collateralised securities	R0170		-
Collective Investments Undertakings	R0180		152.184.013
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		14.411.362
Loans on policies	R0240		-
Loans and mortgages to individuals	R0250		-
Other loans and mortgages	R0260		14.411.362
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		1.142.795
Reinsurance receivables	R0370		-
Receivables (trade, not insurance)	R0380		1.141.617
Own shares (held directly)	R0390		-
Amounts due in respect of own fund items or initial fund called up but not yet paid i	R0400		
Cash and cash equivalents	R0410		5.053.046
Any other assets, not elsewhere shown	R0420		
Total assets	R0500		478.201.001

S.02.01.02 Balans (vervolg)

		Solvency II value
Liabilities		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	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	29.089.649
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	11.840.906
Reinsurance payables	R0830	848.359
Payables (trade, not insurance)	R0840	4.096.862
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	261.412.290
Excess of assets over liabilities	R1000	216.788.710

S.05.01.02 Premies, schaden 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

Line of Business
for: Life
insurance
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.12.01.02 Technische voorzieningen voor levens- en SLT-ziekteverzekering

Health insurance (direct business)							
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities relating to health	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
		C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010	-			-	-	-
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0020	-			-	-	-
Technical provisions calculated as a sum of BE and RM							
Best Estimate							
Gross Best Estimate	R0030		-38.955.610	-	-	-	-38.955.610
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		-	-	-	-	-
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		-38.955.610	-	-	-	-38.955.610
Risk Margin	R0100				-	-	89.558.687
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110				-	-	-
Best estimate	R0120		-	-	-	-	-
Risk margin	R0130	-			-	-	-
Technical provisions - total	R0200	50.603.077			-	-	50.603.077

S.17.01.02 Technische voorzieningen schadeverzekeringsbedrijf

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	Total Non-Life obligation
	C0030	C0050	C0060	C0070	C0080	C0090	C0110	C0120	C0180
Technical provisions calculated as a whole	R0010	-	-	-	-	-	-	-	-
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	R0060	455.526	6.407.244	499.435	-44.429	4.726.521	1.729.258	-538.760	13.846
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-0	-0	-	-0	-	-	-0
Net Best Estimate of Premium Provisions	R0150	455.526	6.407.244	499.435	-44.429	4.726.521	1.729.258	-538.760	13.846
Claims provisions									
Gross	R0160	13.219.573	74.380.332	1.468.513	23.854	20.171.855	25.782.012	8.670.630	76.888
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	2.742.465	16.280	-	662.672	-	-	3.421.417
Net Best Estimate of Claims Provisions	R0250	13.219.573	71.637.867	1.452.233	23.854	19.509.183	25.782.012	8.670.630	76.888
Total Best estimate - gross	R0260	13.675.100	80.787.576	1.967.948	-20.575	24.898.376	27.511.270	8.131.870	90.734
Total Best estimate - net	R0270	13.675.100	78.045.112	1.951.668	-20.575	24.235.703	27.511.270	8.131.870	90.734
Risk margin	R0280	630.093	4.068.511	99.107	3.439	1.242.794	1.378.836	463.790	4.569
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0290	-	-	-	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-	-	-	-
Technical provisions - total									
Technical provisions - total	R0320	14.305.192	84.856.087	2.067.055	-17.136	26.141.170	28.890.106	8.595.660	95.304
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	2.742.465	16.280	-	662.672	-	-	3.421.417
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	14.305.192	82.113.622	2.050.775	-17.136	25.478.498	28.890.106	8.595.660	95.304

S.19.01.21 Schaden uit hoofde van schadeverzekering

Gross Claims Paid (non-cumulative)

Z0020		Accident year / Underwriting year				Accident year											
Year		Development year										In Current year		Sum of years (cumulative)			
		0	1	2	3	4	5	6	7	8	9	10 & +					
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110					
Prior	R0100											2.422.969					
N-9	R0160	38.762.091	13.928.087	2.394.389	1.414.725	1.741.415	963.927	372.497	227.874	948.408	155.991		R0100	2.422.969	345.362.592		
N-8	R0170	44.487.063	17.752.401	2.774.390	2.211.393	1.932.061	2.694.949	1.315.195	876.862	630.020			R0160	155.991	60.909.405		
N-7	R0180	40.511.091	15.487.888	2.837.162	1.885.373	3.014.051	1.232.481	1.128.457	1.838.694				R0170	630.020	74.674.336		
N-6	R0190	49.621.702	17.313.626	3.803.960	3.277.001	1.498.936	803.692	2.299.209					R0180	1.838.694	67.935.197		
N-5	R0200	45.527.422	19.149.965	4.333.438	3.900.182	2.092.483	1.686.221						R0190	2.299.209	78.618.125		
N-4	R0210	51.935.408	19.472.235	4.062.849	4.600.913	2.816.329							R0200	1.686.221	76.689.711		
N-3	R0220	53.440.116	22.200.080	5.837.269	4.470.322								R0210	2.816.329	82.887.735		
N-2	R0230	63.544.097	27.463.169	7.449.605									R0220	4.470.322	85.947.786		
N-1	R0240	45.697.845	31.450.575										R0230	7.449.605	98.456.871		
N	R0250	51.607.631											R0240	31.450.575	77.148.420		
													R0250	51.607.631	51.607.631		
													R0260	106.827.567	1.100.237.809		
													Total				

Gross undiscounted Best Estimate Claims Provisions

Z0020		Accident year / Underwriting year:				Accident year											
Year		Development year											Year end (discounted data)				
		-	1	2	3	4	5	6	7	8	9	10 & +					
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300					
Prior	R0100	-	8.153.969	5.744.307	3.602.598	2.927.606	2.211.239	3.171.697	2.852.278	4.065.297	3.165.102	9.830.324	R0100	C0360	9.182.260		
N-9	R0160	28.021.127	10.862.785	6.735.925	6.175.183	7.881.075	7.843.799	7.668.870	6.391.006	6.083.159			R0160		2.886.205		
N-8	R0170	23.435.590	9.134.244	6.535.785	5.102.388	5.346.505	4.697.910	8.502.140	4.293.987				R0170		5.574.399		
N-7	R0180	25.241.328	10.545.555	9.756.819	7.798.662	5.727.465	6.421.030	3.639.737					R0180		3.943.536		
N-6	R0190	31.857.770	14.809.905	12.213.410	10.306.678	8.866.484	8.390.362						R0190		3.354.750		
N-5	R0200	33.022.667	15.222.500	12.172.588	10.647.264	7.681.007							R0200		7.877.076		
N-4	R0210	41.745.080	17.362.516	15.443.859	11.186.064								R0210		7.132.096		
N-3	R0220	41.987.070	23.455.384	18.197.211									R0220		10.442.038		
N-2	R0230	57.401.581	20.834.813										R0230		17.002.620		
N-1	R0240	59.144.491											R0240		19.623.074		
N	R0250												R0250		56.773.604		
													Total	R0260	143.793.657		

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	216.788.710	-	-	-4.548.983	-
Eligible own funds to meet Solvency Capital Requirement	R0050	216.788.710	-	-	-4.548.983	-
Solvency Capital Requirement	R0090	146.202.791	-	-	1.372.663	-
Eligible own funds to meet Minimum Capital Requirement	R0100	216.788.710	-	-	-4.548.983	-
Minimum Capital Requirement	R0110	36.550.698	-	-	343.166	-
Solvency Capital Requirement ratio	R0120	148%	0%	0%	-331%	0%
Minimum Capital Requirement ratio	R0130	593%	0%	0%	-1326%	0%

S.23.01.01 Eigen vermogen

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	908.000	908.000			
Share premium account related to ordinary share capital	R0030	40.000.000	40.000.000			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	-				
Subordinated mutual member accounts	R0050	-		-	-	-
Surplus funds	R0070	-				
Preference shares	R0090	-		-	-	-
Share premium account related to preference shares	R0110	-				
Reconciliation reserve	R0130	175.880.710	175.880.710			
Subordinated liabilities	R0140	-		-	-	-
An amount equal to the value of net deferred tax assets	R0160	-				-
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	-	-	-	-	-
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 criteria to be classified as Solvency II own funds	R0220	-				
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	216.788.710	216.788.710	-	-	-
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	216.788.710	216.788.710	-	-	-
Total available own funds to meet the MCR	R0510	216.788.710	216.788.710	-	-	
Total eligible own funds to meet the SCR	R0540	216.788.710	216.788.710	-	-	-
Total eligible own funds to meet the MCR	R0550	216.788.710	216.788.710	-	-	
SCR	R0580	146.202.791				
MCR	R0600	36.550.698				
Ratio of Eligible own funds to SCR	R0620	148%				
Ratio of Eligible own funds to MCR	R0640	593%				
C0060						
Reconciliation reserve						
Excess of assets over liabilities	R0700	216.788.710				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	40.908.000				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-				
Reconciliation reserve	R0760	175.880.710				
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				

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
			USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	62.229.317		Captives simplifications - spread risk on bonds and loans,
Counterparty default risk	R0020	2.416.133		
Life underwriting risk	R0030	-	None	
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	-86.906.082		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	188.848.266		

		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	146.202.791	
Capital add-on already set	R0210	-	
Solvency capital requirement	R0220	146.202.791	

S.28.01.01 Minimumkapitaalvereiste

		MCR components	
		C0010	
MCRNL Result	R0010	30.208.665	
		Background information	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	-	-
Income protection insurance and proportional reinsurance	R0030	13.675.100	4.163.446
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	78.045.112	31.874.536
Other motor insurance and proportional reinsurance	R0060	1.951.668	18.266.357
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	635.088
Fire and other damage to property insurance and proportional reinsurance	R0080	24.235.703	88.048.594
General liability insurance and proportional reinsurance	R0090	27.511.270	21.218.236
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	8.131.870	18.100.969
Assistance and proportional reinsurance	R0120	90.734	2.382.791
Miscellaneous financial loss insurance and proportional reinsurance	R0130	-	-
Non-proportional health reinsurance	R0140	-	-
Non-proportional casualty reinsurance	R0150	-	-
Non-proportional marine, aviation and transport reinsurance	R0160	-	-
Non-proportional property reinsurance	R0170	-	-
		MCR components	
		C0040	
MCRL Result	R0200	2.563.230	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	-	
Obligations with profit participation - future discretionary benefits	R0220	-	
Index-linked and unit-linked insurance obligations	R0230	-	
Other life (re)insurance and health (re)insurance obligations	R0240	-	
Total capital at risk for all life (re)insurance obligations	R0250		3.661.757.723
		C0070	
Linear MCR	R0300	32.771.896	
SCR	R0310	146.202.791	
MCR cap	R0320	65.791.256	
MCR floor	R0330	36.550.698	
Combined MCR	R0340	36.550.698	
Absolute floor of the MCR	R0350	4.000.000	
Minimum Capital Requirement	R0400	36.550.698	

