



Bijlage - Openbare kwantitatieve
rapportagestaten Solvency II 2025

Coöperatie Klaverblad Verzekeringen U.A.



Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2025. 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	5.795.000
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	776.336.935
Property (other than for own use)	R0080	40.867.438
Holdings in related undertakings, including participations	R0090	
Equities	R0100	268.689.156
Equities - listed	R0110	268.689.156
Equities - unlisted	R0120	-
Bonds	R0130	215.223.020
Government Bonds	R0140	215.223.020
Corporate Bonds	R0150	-
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	251.557.321
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	12.475.293
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	12.475.293
Reinsurance recoverables from:	R0270	3.254.207
Non-life and health similar to non-life	R0280	3.254.207
Non-life excluding health	R0290	3.254.207
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	6.566.928
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	7.634.373
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	15.498.864
Any other assets, not elsewhere shown	R0420	3.955.446
Total assets	R0500	831.517.045

S.02.01.02 Balans (vervolg)

Liabilities	Solvency II value	
		C0010
Technical provisions – non-life	R0510	165.798.258
Technical provisions – non-life (excluding health)	R0520	152.260.170
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	144.926.848
Risk margin	R0550	7.333.322
Technical provisions - health (similar to non-life)	R0560	13.538.089
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	12.934.253
Risk margin	R0590	603.835
Technical provisions - life (excluding index-linked and unit-linked)	R0600	45.715.790
Technical provisions - health (similar to life)	R0610	45.715.790
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	-31.299.008
Risk margin	R0640	77.014.798
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	455.029
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	48.630.337
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	17.837.111
Reinsurance payables	R0830	951.617
Payables (trade, not insurance)	R0840	14.026.412
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	293.414.554
Excess of assets over liabilities	R1000	538.102.491

S.05.01.02 Premies, schaden en kosten per branche

		Non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								Non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)
		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	Total
	C0020	C0040	C0050	C0060	C0070	C0080	C0100	C0110	C0200	
Premiums written										
Gross - Direct Business	R0110	18.106.411	37.780.157	21.919.251	825.582	95.648.315	23.341.753	19.404.871	2.933.251	219.959.590
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	2.952	684.164	807.321	122	4.487.503	3.547	3.048	66.445	6.055.101
Net	R0200	18.103.459	37.095.993	21.111.931	825.459	91.160.812	23.338.206	19.401.823	2.866.806	213.904.489
Premiums earned										
Gross - Direct Business	R0210	17.755.924	37.265.709	20.838.494	821.340	97.543.130	23.355.458	19.504.524	2.979.640	220.064.219
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0240	2.952	684.164	807.321	122	4.487.503	3.547	3.048	66.445	6.055.101
Net	R0300	17.752.972	36.581.545	20.031.174	821.218	93.055.627	23.351.912	19.501.476	2.913.195	214.009.117
Claims incurred										
Gross - Direct Business	R0310	11.529.216	29.301.388	11.050.174	277.380	38.035.997	11.242.332	12.287.323	1.130.203	114.854.013
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0340	-	-36.339	107	-	275.604	-	-	-	239.373
Net	R0400	11.529.216	29.337.726	11.050.066	277.380	37.760.393	11.242.332	12.287.323	1.130.203	114.614.640
Expenses incurred	R0500	6.359.723	16.613.099	9.369.004	417.610	44.181.679	12.839.077	6.590.098	1.642.254	98.012.543
Other expenses	R1200									
Total expenses	R1300									98.012.543

		Life insurance obligations	Life reinsurance obligations
		C0210	C0300
Premiums written			
Gross	R1410	50.547.216	50.547.216
Reinsurers' share	R1420	7.936	7.936
Net	R1500	50.539.280	50.539.280
Premiums earned			
Gross	R1510	63.606.809	63.606.809
Reinsurers' share	R1520	7.936	7.936
Net	R1600	63.598.873	63.598.873
Claims incurred			
Gross	R1610	25.988.994	25.988.994
Reinsurers' share	R1620	-	-
Net	R1700	25.988.994	25.988.994
Expenses incurred	R1900	6.083.493	6.083.493
Other expenses	R2500		
Total expenses	R2600		6.083.493

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	211.514.048			3.380.993	
Basic own funds	R0020	538.102.491			-2.508.697	
Eligible own funds to meet Solvency Capital Requirement	R0050	538.102.491			-2.508.697	
Solvency Capital Requirement	R0090	206.114.073			559.488	

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	538.102.491	538.102.491	-	-	-
Total available own funds to meet the minimum consolidated group SCR	R0530	538.102.491	538.102.491	-	-	
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	538.102.491	538.102.491	-	-	-
Total eligible own funds to meet the minimum consolidated group SCR	R0570	538.102.491	538.102.491	-	-	
Minimum consolidated Group SCR	R0610	37.951.588				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	1418%				
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	538.102.491	538.102.491	-	-	-
Group SCR	R0680	206.114.073				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	261%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	538.102.491				
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	538.102.491				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life business	R0770	222.746.662				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	8.148.941				
Total Expected profits included in future premiums (EPIFP)	R0790	230.895.603				

C0060

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
		USP		Simplifications
		C0110	C0090	C0100
Market risk	R0010	150.528.199		-
Counterparty default risk	R0020	3.937.541		
Life underwriting risk	R0030	-	Increase in the amount of annuity benefits	
Health underwriting risk	R0040	133.658.980	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	69.004.518	None	
Diversification	R0060	-109.369.107		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	247.760.131		

		Value
		C0100
Operational risk	R0130	8.776.917
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-50.422.975
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	206.114.073
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	206.114.073
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	37.951.588
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	206.114.073

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
C0040	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170
Klaverblad Schadeverzekeringsmaatschappij N.V.	508.353.378	-	-	264.443.769	-	12.581.526	6.833.418	19.414.944	Local GAAP
Cooperatie Klaverblad Verzekeringen U.A.	-	-	831.517.045	-	-	-	14.668.191	14.668.191	Local GAAP
Klaverblad Exploitatie Bedrijf B.V.	-	-	33.760.418	-	3.108.441	-0	123.210	123.210	Local GAAP
Klaverblad Assurantien B.V.	-	-	3.445.034	-	2.832.648	992	1.777.272	1.778.264	Local GAAP

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

