

Bijlage - Openbare kwantitatieve rapportagestaten Solvency II 2025

Klaverblad Schadeverzekeringsmaatschappij N.V.

Klaverblad verzekeringen

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Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2025. 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	481.631.721
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	147.817.160
Equities - listed	R0110	147.817.160
Equities - unlisted	R0120	-
Bonds	R0130	173.983.598
Government Bonds	R0140	173.983.598
Corporate Bonds	R0150	-
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	159.830.962
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	2.707.149
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	900.949
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	7.384.059
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	508.353.378

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	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	38.541.717
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	13.398.917
Reinsurance payables	R0830	951.617
Payables (trade, not insurance)	R0840	6.585.138
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	270.991.438
Excess of assets over liabilities	R1000	237.361.940

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	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	R0550	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

		Line of Business for: Life insurance obligations	
		Health insurance	Total
		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.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		-31.299.008	-	-	-	-31.299.008
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		-31.299.008	-	-	-	-31.299.008
Risk Margin	R0100				-	-	77.014.798
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110				-	-	-
Best estimate	R0120		-	-	-	-	-
Risk margin	R0130	-			-	-	-
Technical provisions - total	R0200	45.715.790			-	-	45.715.790

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	161.515	6.898.488	1.528.698	-40.034	2.923.174	1.716.573	-646.442	-33.558	12.508.414
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	161.515	6.898.488	1.528.698	-40.034	2.923.174	1.716.573	-646.442	-33.558	12.508.414
Claims provisions										
Gross	R0160	12.772.738	74.547.487	999.755	83.307	20.644.121	26.877.649	9.343.021	84.609	145.352.687
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	2.706.126	8.369	-	539.712	-	-	-	3.254.207
Net Best Estimate of Claims Provisions	R0250	12.772.738	71.841.361	991.386	83.307	20.104.409	26.877.649	9.343.021	84.609	142.098.481
Total Best estimate - gross	R0260	12.934.253	81.445.975	2.528.452	43.273	23.567.294	28.594.222	8.696.579	51.051	157.861.101
Total Best estimate - net	R0270	12.934.253	78.739.849	2.520.084	43.273	23.027.582	28.594.222	8.696.579	51.051	154.606.894
Risk margin	R0280	603.835	4.083.544	126.949	6.262	1.179.646	1.427.363	503.602	5.955	7.937.157
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	13.538.089	85.529.520	2.655.402	49.534	24.746.940	30.021.586	9.200.182	57.006	165.798.258
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	2.706.126	8.369	-	539.712	-	-	-	3.254.207
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	13.538.089	82.823.394	2.647.033	49.534	24.207.228	30.021.586	9.200.182	57.006	162.544.051

S.19.01.21 Schaden uit hoofde van schadeverzekering

Gross Claims Paid (non-cumulative)

Z0020 | Accident year / Underwriting year: | Accident year

		Development year												
Year		0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	Sum of years (cumulative)
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
Prior	R0100											935.922	935.922	327.420.899
N-9	R0160	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	762.256		762.256	75.436.592
N-8	R0170	40.511.091	15.487.888	2.837.162	1.885.373	3.014.051	1.232.481	1.128.457	1.838.694	773.569			773.569	68.708.765
N-7	R0180	49.621.702	17.313.626	3.803.960	3.277.001	1.498.936	803.692	2.299.209	774.106				774.106	79.392.231
N-6	R0190	45.527.422	19.149.965	4.333.438	3.900.182	2.092.483	1.686.221	1.333.927					1.333.927	78.023.638
N-5	R0200	51.935.408	19.472.235	4.062.849	4.600.913	2.816.329	1.719.284						1.719.284	84.607.019
N-4	R0210	53.440.116	22.200.080	5.837.269	4.470.322	3.710.383							3.710.383	89.658.169
N-3	R0220	63.544.097	27.463.169	7.449.605	5.886.133								5.886.133	104.343.004
N-2	R0230	45.697.845	31.450.575	7.804.935									7.804.935	84.953.355
N-1	R0240	51.607.631	31.491.343										31.491.343	83.098.974
N	R0250	56.936.496											56.936.496	56.936.496
												Total R0260	112.128.354	1.132.579.143

Gross undiscounted Best Estimate Claims Provisions

Z0020 | Accident year / Underwriting year: | Accident year

		Development year											Year end (discounted data)
Year		-	1	2	3	4	5	6	7	8	9	10 & +	
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360
Prior	R0100											2.360.683	12.050.975
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	6.489.380		5.897.915
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	4.083.786			3.707.359
N-7	R0180	25.241.328	10.545.555	9.756.819	7.798.662	5.727.465	6.421.030	3.639.737	1.887.623				1.717.764
N-6	R0190	31.857.770	14.809.905	12.213.410	10.306.678	8.866.484	8.390.362	7.079.725					6.597.700
N-5	R0200	33.022.667	15.222.500	12.172.588	10.647.364	7.681.007	5.732.486						5.283.903
N-4	R0210	41.745.080	17.362.516	15.443.859	11.186.064	8.484.718							7.826.942
N-3	R0220	41.987.070	23.455.384	18.197.211	10.696.505								9.839.393
N-2	R0230	57.401.581	20.834.813	13.541.574									12.515.234
N-1	R0240	59.144.491	22.201.640										20.678.333
N	R0250	62.229.577											59.237.169
												Total R0260	145.352.687

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	237.361.940	-	-	-2.508.697	-
Eligible own funds to meet Solvency Capital Requirement	R0050	237.361.940	-	-	-2.508.697	-
Solvency Capital Requirement	R0090	151.806.353	-	-	610.653	-
Eligible own funds to meet Minimum Capital Requirement	R0100	237.361.940	-	-	-2.508.697	-
Minimum Capital Requirement	R0110	37.951.588	-	-	152.663	-
Solvency Capital Requirement ratio	R0120	156%	0%	0%	-411%	0%
Minimum Capital Requirement ratio	R0130	625%	0%	0%	-1643%	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	196.453.940	196.453.940			
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	237.361.940	237.361.940	-	-	-
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	237.361.940	237.361.940	-	-	-
Total available own funds to meet the MCR	R0510	237.361.940	237.361.940	-	-	
Total eligible own funds to meet the SCR	R0540	237.361.940	237.361.940	-	-	-
Total eligible own funds to meet the MCR	R0550	237.361.940	237.361.940	-	-	
SCR	R0580	151.806.353				
MCR	R0600	37.951.588				
Ratio of Eligible own funds to SCR	R0620	156%				
Ratio of Eligible own funds to MCR	R0640	625%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	237.361.940
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	196.453.940
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

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	79.298.096		Captives simplifications - spread risk on bonds and loans,
Counterparty default risk	R0020	2.660.143		
Life underwriting risk	R0030	-	None	
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	-91.169.325		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	193.452.411		

		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	151.806.353
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	151.806.353
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	

S.28.01.01 Minimumkapitaalvereiste

		MCR components
		C0010
MCRNL Result	R0010	31.726.254

		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	12.934.253	5.164.241
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	78.739.849	37.095.993
Other motor insurance and proportional reinsurance	R0060	2.520.084	21.111.934
Marine, aviation and transport insurance and proportional reinsurance	R0070	43.273	825.459
Fire and other damage to property insurance and proportional reinsurance	R0080	23.027.582	91.160.812
General liability insurance and proportional reinsurance	R0090	28.594.222	23.338.220
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	8.696.579	19.401.810
Assistance and proportional reinsurance	R0120	51.051	2.866.811
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	2.555.168

		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		3.650.239.579

		C0070
Linear MCR	R0300	34.281.421
SCR	R0310	151.806.353
MCR cap	R0320	68.312.859
MCR floor	R0330	37.951.588
Combined MCR	R0340	37.951.588
Absolute floor of the MCR	R0350	4.000.000
Minimum Capital Requirement	R0400	37.951.588