



Bijlage - Openbare kwantitatieve
rapportagestaten Solvency II 2021

Coöperatie Klaverblad Verzekeringen U.A.



Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2021. De bedragen luiden in hele euro's.

S.02.01.02 Balans.....	3
S.05.01.02 Premies, schaden en kosten per branche	5
S.22.01.21 Effect van langetermijngarantiemaatregelen en overgangmaatregelen.....	7
S.23.01.01 Eigen vermogen.....	8
S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste	9
S.32.01.22 Ondernemingen binnen de groep.....	11

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	9.117.000
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	735.086.162
Property (other than for own use)	R0080	36.495.047
Holdings in related undertakings, including participations	R0090	
Equities	R0100	258.092.911
Equities - listed	R0110	258.092.911
Equities - unlisted	R0120	-
Bonds	R0130	223.039.311
Government Bonds	R0140	223.039.311
Corporate Bonds	R0150	-
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	217.458.893
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	16.901.828
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	16.901.828
Reinsurance recoverables from:	R0270	2.081.957
Non-life and health similar to non-life	R0280	2.081.957
Non-life excluding health	R0290	2.081.957
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	4.735.122
Reinsurance receivables	R0370	46.369
Receivables (trade, not insurance)	R0380	5.573.755
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	8.109.429
Any other assets, not elsewhere shown	R0420	922.277
Total assets	R0500	782.573.900

S.02.01.02 Balans (vervolg)

Liabilities	Solvency II value	
		C0010
Technical provisions – non-life	R0510	125.806.048
Technical provisions – non-life (excluding health)	R0520	117.926.876
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	111.459.345
Risk margin	R0550	6.467.530
Technical provisions - health (similar to non-life)	R0560	7.879.172
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	7.495.570
Risk margin	R0590	383.602
Technical provisions - life (excluding index-linked and unit-linked)	R0600	-20.155.983
Technical provisions - health (similar to life)	R0610	-20.155.983
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	-134.616.623
Risk margin	R0640	114.460.640
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	810.531
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	69.728.203
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	14.138.346
Reinsurance payables	R0830	425.276
Payables (trade, not insurance)	R0840	18.646.740
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	209.399.160
Excess of assets over liabilities	R1000	573.174.740

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)			
	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	Legal expenses insurance	Assistance	Miscellaneous financial loss	Total	
	03020	03030	03040	03050	03060	03070	03080	03090	03100	03110	03120	03200		
Premiums written														
Gross - Direct Business	R0110	-	4.208.759	-	36.431.901	20.337.528	414.326	72.111.020	15.553.902	-	14.058.050	1.514.718	-	164.630.205
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	-	876	-	293.782	512.850	85	2.216.669	3.149	-	2.917	315	-	3.030.642
Net	R0200	-	4.207.884	-	36.138.119	19.824.679	414.241	69.894.351	15.550.754	-	14.055.133	1.514.403	-	161.599.562
Premiums earned														
Gross - Direct Business	R0210	-	4.020.813	-	34.591.503	19.501.075	440.463	68.718.000	14.477.340	-	13.839.341	1.505.149	-	157.093.684
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0240	-	876	-	293.782	512.850	85	2.216.669	3.149	-	2.917	315	-	3.030.642
Net	R0300	-	4.019.938	-	34.297.721	18.988.225	440.377	66.501.330	14.474.191	-	13.836.424	1.504.834	-	154.063.041
Claims incurred														
Gross - Direct Business	R0310	-	9.232.035	-	35.257.726	8.432.345	72.628	36.504.928	10.714.184	-	9.314.590	228.191	-	109.756.626
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0340	-	-	-	-	-	-	-5.858	-	-	-	-	-	-5.858
Net	R0400	-	9.232.035	-	35.257.726	8.432.345	72.628	36.510.786	10.714.184	-	9.314.590	228.191	-	109.762.484
Changes in other technical provisions														
Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-	-	-	-	-	-
Expenses incurred	R0550	-	2.132.824	-	15.882.184	7.655.957	192.166	31.003.819	8.749.343	-	8.040.306	725.383	-	74.381.983
Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	-	74.381.983

S.05.01.02 Premies, schaden en kosten per branche

		Life insurance obligations					Life reinsurance obligations			Total
		Health insurance	profit participation	unit-linked insurance	Other life insurance	relating to health	Annuities other than health	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
Premiums written										
Gross	R1410	51.278.179	-	-	-	-	-	-	-	51.278.179
Reinsurers' share	R1420	10.597	-	-	-	-	-	-	-	10.597
Net	R1500	51.267.582	-	-	-	-	-	-	-	51.267.582
Premiums earned										
Gross	R1510	209.759.772	-	-	-	-	-	-	-	209.759.772
Reinsurers' share	R1520	10.597	-	-	-	-	-	-	-	10.597
Net	R1600	209.749.175	-	-	-	-	-	-	-	209.749.175
Claims incurred										
Gross	R1610	28.109.046	-	-	-	-	-	-	-	28.109.046
Reinsurers' share	R1620	-	-	-	-	-	-	-	-	-
Net	R1700	28.109.046	-	-	-	-	-	-	-	28.109.046
Changes in other technical provisions										
Gross	R1710	-	-	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-	-	-
Net	R1800	-	-	-	-	-	-	-	-	-
Expenses incurred	R1900	9.742.379	-	-	-	-	-	-	-	9.742.379
Other expenses	R2500	-	-	-	-	-	-	-	-	-
Total expenses	R2600	-	-	-	-	-	-	-	-	9.742.379

S.22.01.21 Effect van langetermijgarantiemaatregelen 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	105.650.065	-	-	271.959	-
Basic own funds	R0020	573.174.740	-	-	-203.970	-
Eligible own funds to meet Solvency Capital Requirement	R0050	573.174.740	-	-	-203.970	-
Solvency Capital Requirement	R0090	220.071.660	-	-	149.247	-

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	573.174.740	573.174.740	-	-	-
Total available own funds to meet the minimum consolidated group SCR	R0530	573.174.740	573.174.740	-	-	
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	573.174.740	573.174.740	-	-	-
Total eligible own funds to meet the minimum consolidated group SCR	R0570	573.174.740	573.174.740	-	-	
Minimum consolidated Group SCR	R0610	41.477.136				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	1382%				
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	573.174.740	573.174.740	-	-	-
Group SCR	R0680	220.071.660				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	260%				
Reconciliation reserve						
C0060						
Excess of assets over liabilities	R0700	573.174.740				
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	573.174.740				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life business	R0770	289.203.203				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	3.036.607				
Total Expected profits included in future premiums (EPIFP)	R0790	292.239.811				

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
			USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	143.277.365		-
Counterparty default risk	R0020	5.262.641		
Life underwriting risk	R0030	-	Increase in the amount of annuity benefits	
Health underwriting risk	R0040	163.953.496	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	54.084.864	None	
Diversification	R0060	-107.589.847		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	258.988.519		

		Value	
			C0100
Operational risk	R0130	6.738.181	
Loss-absorbing capacity of technical provisions	R0140	-	
Loss-absorbing capacity of deferred taxes	R0150	-45.655.040	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160		
Solvency Capital Requirement excluding capital add-on	R0200	220.071.660	
Capital add-on already set	R0210		
Solvency capital requirement	R0220	220.071.660	
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	41.477.136	
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	220.071.660	

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
Coöperatie Klaverblad Verzekeringen U.A.	NETHERLANDS	LEI/724500NG5LS38CD4KY79	LEI	Coöperatie Klaverblad Verzekeringen U.A.	Life undertakings	Coöperatie	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	-

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
C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170
456.116.948	-	-	212.867.145	-	101.454.181	14.864.249	116.318.430	Local GAAP
-	-	782.573.900	-	-	-6.950.135	21.781.935	14.831.800	Local GAAP
-	-	34.982.468	-	3.565.358	-0	387.713	387.713	Local GAAP
-	-	922.870	-	2.846.549	-1.000.757	1.330.540	329.782	Local GAAP

% 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
C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
0%	0%	0%	-	-	0%	Included into scope of group supervision	-	Method 1: Full consolidation
100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation

