Bijlage - Openbare kwantitatieve rapportagestaten Solvency II 2022

Coöperatie Klaverblad Verzekeringen U.A.

Klaverblad verzekeringen

Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2022. 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	9.368.000
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	628.726.650
Property (other than for own use)	R0080	36.849.966
Holdings in related undertakings, including participations	R0090	
Equities	R0100	227.460.709
Equities - listed	R0110	227.460.709
Equities - unlisted	R0120	-
Bonds	R0130	178.699.978
Government Bonds	R0140	178.699.978
Corporate Bonds	R0150	-
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	185.715.997
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	10.420.901
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	10.420.901
Reinsurance recoverables from:	R0270	2.964.890
Non-life and health similar to non-life	R0280	2.964.890
Non-life excluding health	R0290	2.964.890
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	4.412.154
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	5.549.695
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	9.799.551
Any other assets, not elsewhere shown	R0420	479.167
Total assets	R0500	671.721.009

S.02.01.02 Balans (vervolg)

Liabilities		Solvency II value C0010
Technical provisions – non-life	R0510	122.193.377
Technical provisions – non-life (excluding health)	R0520	113.255.554
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	107.003.162
Risk margin	R0550	6.252.392
Technical provisions - health (similar to non-life)	R0560	8.937.823
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	8.433.546
Risk margin	R0590	504.277
Technical provisions - life (excluding index-linked and unit-linked)	R0600	-71.245.880
Technical provisions - health (similar to life)	R0610	-71.245.880
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	-160.131.925
Risk margin	R0640	88.886.045
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	742.705
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	58.502.219
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	14.430.225
Reinsurance payables	R0830	528.224
Payables (trade, not insurance)	R0840	9.755.778
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	134.906.649
Excess of assets over liabilities	R1000	536.814.360

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)		
		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	4.266.727	35.741.065	20.005.727	482.084	79.595.799	16.621.738	15.203.432	1.783.577	173.700.148
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130									-
Reinsurers' share	R0140	817	283.999	591.854	94	2.650.071	3.116	2.921	14.721	3.547.594
Net	R0200	4.265.910	35.457.066	19.413.873	481.989	76.945.728	16.618.622	15.200.511	1.768.855	170.152.554
Premiums earned										
Gross - Direct Business	R0210	4.200.121	36.862.426	20.911.297	455.247	78.385.658	16.836.750	15.210.396	1.685.329	174.547.223
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230									-
Reinsurers' share	R0240	817	283.999	591.854	94	2.650.071	3.116	2.921	14.721	3.547.594
Net	R0300	4.199.303	36.578.426	20.319.443	455.153	75.735.588	16.833.634	15.207.474	1.670.608	170.999.629
Claims incurred										
Gross - Direct Business	R0310	10.856.198	21.086.342	9.156.222	170.760	44.557.988	7.037.465	9.934.715	460.546	103.260.236
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330									-
Reinsurers' share	R0340	-	-527.021	65.245	-	3.232.619	-	-	-	2.770.843
Net	R0400	10.856.198	21.613.363	9.090.977	170.760	41.325.369	7.037.465	9.934.715	460.546	100.489.393
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	2.511.714	16.041.915	7.906.150	246.852	37.777.934	9.153.522	5.048.491	865.874	79.552.451
Other expenses	R1200									
Total expenses	R1300									79.552.451

		Life insurance obligations	Life reinsurance obligations
		Health insurance	Total
		C0210	C0300
Premiums written			
Gross	R1410	55.442.893	55.442.893
Reinsurers' share	R1420	10.677	10.677
Net	R1500	55.432.217	55.432.217
Premiums earned			
Gross	R1510	91.015.820	91.015.820
Reinsurers' share	R1520	10.677	10.677
Net	R1600	91.005.143	91.005.143
Claims incurred			
Gross	R1610	-1.152.304	-1.152.304
Reinsurers' share	R1620	-	-
Net	R1700	-1.152.304	-1.152.304
Changes in other technical provisions			
Gross	R1710	-	-
Reinsurers' share	R1720	-	-
Net	R1800	-	-
Expenses incurred	R1900	12.156.793	12.156.793
Other expenses	R2500		
Total expenses	R2600		12.156.793

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	50.947.497	-	-	1.068.446	-
Basic own funds	R0020	536.814.360	-	-	-792.787	-
Eligible own funds to meet Solvency Capital Requirement	R0050	536.814.360	-	-	-792.787	-
Solvency Capital Requirement	R0090	202.156.421	-	-	1.425.128	-

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 insitutions, 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	536.814.360	536.814.360	-	-	-
Total available own funds to meet the minimum consolidated group SCR	R0530	536.814.360	536.814.360	-	-	
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	536.814.360	536.814.360	-	-	-
Total eligible own funds to meet the minimum consolidated group SCR	R0570	536.814.360	536.814.360	-	-	
Minimum consolidated Group SCR	R0610	41.595.190				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	1291%				
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	536.814.360	536.814.360	-	-	-
Group SCR	R0680	202.156.421				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	266%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	541.880.174
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	541.880.174
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	302.619.159
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	4.124.172
Total Expected profits included in future premiums (EPIFP)	R0790	306.743.331

S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	106.914.172		-
Counterparty default risk	R0020	2.923.412		
Life underwriting risk	R0030	-	Increase in the amount of annuity benefits	
Health underwriting risk	R0040	160.886.154	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	56.894.465	None	
Diversification	R0060	-97.922.295		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	229.695.906		

		Value
		C0100
Operational risk	R0130	7.985.173
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-35.524.658
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	202.156.421
Capital add-on already set	R0210	
Solvency capital requirement	R0220	202.156.421
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	41.595.190
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	202.156.421

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.	389.974.390	-	-	225.584.771	-	39.876.815	-57.415.221	-17.538.405	Local GAAP
Cooperatie Klaverblad Verzekeringen U.A.	-	-	671.721.009	-	-	-1.882.689	-24.784.053	-26.666.742	Local GAAP
Klaverblad Exploitatie Bedrijf B.V.	-	-	35.411.920	-	3.715.181	-	483.643	483.643	Local GAAP
Klaverblad Assurantien B.V.	-	-	1.031.413	-	2.935.291	-683.840	1.197.314	513.474	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