

# De Friesland Particuliere Ziektelostenverzekeringen N.V.

Openbaar te maken QRT's

# 2016

Dit betreft de bijlage bij de SFCR van De Friesland Particulier Ziektelostenverzekeringen N.V.

## S.02.01.02 - Balance sheet

€1.000

	<b>Solvency II value</b>
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	2.554
Investments (other than assets held for index-linked and unit-linked contracts)	478.807
Property (other than for own use)	0
Holdings in related undertakings, including participations	409.065
Equities	14.182
Equities - listed	10.646
Equities - unlisted	3.506
Bonds	51.708
Government Bonds	27.656
Corporate Bonds	24.052
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	3.852
Derivatives	0
Deposits other than cash equivalents	0
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	0
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	0
Reinsurance recoverables from:	0
Non-life and health similar to non-life	0
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	0
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	956
Reinsurance receivables	0
Receivables (trade, not insurance)	1.632
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	29.745
Any other assets, not elsewhere shown	61
<b>Total assets</b>	<b>513.765</b>

## S.02.01.02 - Balance sheet

€1.000

	<b>Solvency II value</b>
Liabilities	
Technical provisions – non-life	11.533
Technical provisions – non-life (excluding health)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	11.533
TP calculated as a whole	0
Best Estimate	9.115
Risk margin	2.417
Technical provisions - life (excluding index-linked and unit-linked)	0
Technical provisions - health (similar to life)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – life (excluding health and index-linked and unit-linked)	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Technical provisions – index-linked and unit-linked	0
TP calculated as a whole	0
Best Estimate	0
Risk margin	0
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	0
Debts owed to credit institutions	0
Financial liabilities other than debts owed to credit institutions	0
Insurance & intermediaries payables	0
Reinsurance payables	0
Payables (trade, not insurance)	13.939
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	241
<b>Total liabilities</b>	<b>25.713</b>
Excess of assets over liabilities	<b>488.042</b>

	Line of Business for: <b>non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b>								
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicles liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
Premiums written									
Gross - Direct Business	210.122	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	210.122	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	210.015	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	210.015	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	196.646	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	196.646	0	0	0	0	0	0	0	0
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	16.577	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: <b>non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b>				Line of business for: <b>accepted non-proportional reinsurance</b>				Total
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
Premiums written									
Gross - Direct Business	0	0	0	0	0	0	0	0	210.122
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	210.122
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	210.015
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	210.015
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	196.646
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	196.646
Changes in other technical provisions									
Gross - Direct Business	0	0	0	0	0	0	0	0	0
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	0	0	0	0	0	0	0	0	16.577
Other expenses									5
Total expenses									16.582

	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
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM									
<b>Best estimate</b>									
<b>Premium provisions</b>									
Gross	-9.494	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	-9.494	0	0	0	0	0	0	0	0
<b>Claims provisions</b>									
Gross	18.609	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	18.609	0	0	0	0	0	0	0	0
Total Best estimate - gross	9.115	0	0	0	0	0	0	0	0
Total Best estimate - net	9.115	0	0	0	0	0	0	0	0
Risk margin	2.417	0	0	0	0	0	0	0	0
<b>Amount of the transitional on Technical Provisions</b>									
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total									
Technical provisions - total	11.533	0	0	0	0	0	0	0	0
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	11.533	0	0	0	0	0	0	0	0

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance			Total Non-Life obligation
	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
Technical provisions calculated as a whole	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM								
<b>Best estimate</b>								
<b>Premium provisions</b>								
Gross	0	0	0	0	0	0	0	-9.494
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	0	0	0	0	0	0	0	-9.494
<b>Claims provisions</b>								
Gross	0	0	0	0	0	0	0	18.609
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0
Net Best Estimate of Claims Provisions	0	0	0	0	0	0	0	18.609
Total Best estimate - gross	0	0	0	0	0	0	0	9.115
Total Best estimate - net	0	0	0	0	0	0	0	9.115
Risk margin	0	0	0	0	0	0	0	2.417
<b>Amount of the transitional on Technical Provisions</b>								
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total								
Technical provisions - total	0	0	0	0	0	0	0	11.533
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	0	0	0	0	0	0	0	11.533

Total Non-Life Business

Accident year

Gross Claims Paid (non-cumulative)  
(absolute amount)

Year	Development year										In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9			10 & +	
Prior												0	0	
N-9	0	0	0	0	0	1	-16	0	0	0	0	0	0	
N-8	0	0	0	0	52	0	0	2	0	0	0	0	0	
N-7	0	0	0	79	34	0	4	0	0	0	0	0	0	
N-6	0	0	181	190	20	5	0	0	0	0	0	0	0	
N-5	0	11.409	537	56	17	225	0	0	0	0	0	225	0	
N-4	103.646	10.532	367	133	83	0	0	0	0	0	0	83	114.761	
N-3	100.164	9.480	437	612	0	0	0	0	0	0	0	612	110.693	
N-2	101.346	8.677	769	0	0	0	0	0	0	0	0	769	110.792	
N-1	101.871	14.177	0	0	0	0	0	0	0	0	0	14.117	115.988	
N	177.752	0	0	0	0	0	0	0	0	0	0	177.752	177.752	
												Total	193.558	193.558

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

Year	Development year										Year end (discounted)		
	0	1	2	3	4	5	6	7	8	9		10 & +	
Prior												0	0
N-9	0	0	0	0	0	0	0	0	0	0	0	0	0
N-8	0	0	0	0	0	0	0	0	0	0	0	0	0
N-7	0	0	0	95	18	0	0	0	0	0	0	0	0
N-6	0	0	240	62	0	0	0	0	0	0	0	0	0
N-5	0	726	2	3	4	0	0	0	0	0	0	0	0
N-4	13.971	3.219	465	195	0	0	0	0	0	0	0	0	0
N-3	12.079	1.198	191	0	0	0	0	0	0	0	0	0	0
N-2	10.158	647	91	0	0	0	0	0	0	0	0	91	91
N-1	9.479	458	0	0	0	0	0	0	0	0	0	458	458
N	18.040	0	0	0	0	0	0	0	0	0	0	18.040	18.040
												Total	18.589

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	45	45	-	0	-
Share premium account related to ordinary share capital	266.970	266.970	-	0	-
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	0	0	-	0	-
Subordinated mutual member accounts	0	-	0	0	0
Surplus funds	0	0	-	-	-
Preference shares	0	-	0	0	0
Share premium account related to preference shares	0	0	-	0	0
Reconciliation reserve	221.027	221.027	-	-	-
Subordinated liabilities	0	-	0	0	0
An amount equal to the value of net deferred tax assets	0	-	-	-	0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
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	0	-	-	-	-
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	0	-	-	-	-
Deductions					
Deductions for participations in financial and credit institutions	0	0	0	0	0
Total basic own funds after deductions	488.042	488.042	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0	-	-	0	-
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	0	-	-	0	-
Unpaid and uncalled preference shares callable on demand	0	-	-	0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0	-	-	0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0	-	-	0	-
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0	-	-	0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0	-	-	0	-
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0	-	-	0	0
Other ancillary own funds	0	-	-	0	0
Total ancillary own funds	0	-	-	0	0
Available and eligible own funds					
Total available own funds to meet the SCR	488.042	488.042	0	0	0
Total available own funds to meet the MCR	488.042	488.042	0	0	-
Total eligible own funds to meet the SCR	488.042	488.042	0	0	0
Total eligible own funds to meet the MCR	488.042	488.042	0	0	-
SCR	117.699	-	-	-	-
MCR	29.425	-	-	-	-
Ratio of Eligible own funds to SCR	415%	-	-	-	-
Ratio of Eligible own funds to MCR	1659%	-	-	-	-
Reconciliation reserve					
Excess of assets over liabilities	488.042	-	-	-	-
Own shares (held directly and indirectly)	0	-	-	-	-
Foreseeable dividends, distributions and charges	0	-	-	-	-
Other basic own fund items	267.015	-	-	-	-
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0	-	-	-	-
Reconciliation reserve	221.027	-	-	-	-
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	0	-	-	-	-
Expected profits included in future premiums (EPIFP) - Non- life business	0	-	-	-	-
Total Expected profits included in future premiums (EPIFP)	0	-	-	-	-

	Gross solvency capital requirement	USP	Simplifications
Market risk	97.766		
Counterparty default risk	1.105		
Life underwriting risk	0	None	
Health underwriting risk	33.655	None	
Non-life underwriting risk	0	None	
Diversification	-21.127		
Intangible asset risk	0		
Basic Solvency Capital Requirement	111.399		
Calculation of Solvency Capital Requirement			
Operational risk	6.300		
Loss-absorbing capacity of technical provisions	0		
Loss-absorbing capacity of deferred taxes	0		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0		
Solvency capital requirement excluding capital add-on	117.699		
Capital add-on already set	0		
Solvency capital requirement	117.699		
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	0		
Total amount of Notional Solvency Capital Requirement for remaining part	0		
Total amount of Notional Solvency Capital Requirements for ring fenced funds	0		
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	0		
Diversification effects due to RFF nSCR aggregation for article 304	0		

## Linear formula component for non-life insurance and reinsurance obligations

MCR<sub>NL</sub> Result 0

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	9.115	209.985
Income protection insurance and proportional reinsurance	0	0
Workers' compensation insurance and proportional reinsurance	0	0
Motor vehicle liability insurance and proportional reinsurance	0	0
Other motor insurance and proportional reinsurance	0	0
Marine, aviation and transport insurance and proportional reinsurance	0	0
Fire and other damage to property insurance and proportional reinsurance	0	0
General liability insurance and proportional reinsurance	0	0
Credit and suretyship insurance and proportional reinsurance	0	0
Legal expenses insurance and proportional reinsurance	0	0
Assistance and proportional reinsurance	0	0
Miscellaneous financial loss insurance and proportional reinsurance	0	0
Non-proportional health reinsurance	0	0
Non-proportional casualty reinsurance	0	0
Non-proportional marine, aviation and transport reinsurance	0	0
Non-proportional property reinsurance	0	0

## Linear formula component for life insurance and reinsurance obligations

MCR<sub>L</sub> Result 0

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	0	0
Obligations with profit participation - future discretionary benefits	0	0
Index-linked and unit-linked insurance obligations	0	0
Other life (re)insurance and health (re)insurance obligations	0	0
Total capital at risk for all life (re)insurance obligations	0	0

Overall MCR calculation	
Linear MCR	10.298
SCR	117.699
MCR cap	52.965
MCR floor	29.425
Combined MCR	29.425
Absolute floor of the MCR	2.500
Minimum Capital Requirement	29.425