

QRT Standard Formula

FBTO Zorgverzekeringen
N.V.

Openbaar te maken QRT's

2016

Dit betreft de bijlage bij de SFCR van FBTO Zorgverzekeringen N.V.

S.02.01.02 - Balance sheet

€1.000

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	122.592
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
Equities	10.111
Equities - listed	10.111
Equities - unlisted	0
Bonds	106.491
Government Bonds	18.986
Corporate Bonds	87.505
Structured notes	0
Collateralised securities	0
Collective Investments Undertakings	987
Derivatives	0
Deposits other than cash equivalents	5.003
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	113.720
Reinsurance receivables	0
Receivables (trade, not insurance)	101.272
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	12.173
Any other assets, not elsewhere shown	5.476
Total assets	355.233

S.02.01.02 - Balance sheet

€1.000

	Solvency II value
Liabilities	
Technical provisions – non-life	247.376
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)	247.376
TP calculated as a whole	0
Best Estimate	239.807
Risk margin	7.569
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	1.500
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	14.047
Reinsurance payables	0
Payables (trade, not insurance)	7.248
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	4.267
Total liabilities	274.437
Excess of assets over liabilities	80.796

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
	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	618.048	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	-11.868	0	0	0	0	0	0	0	0
Net	629.916	0	0	0	0	0	0	0	0
Premiums earned									
Gross - Direct Business	613.650	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	-11.868	0	0	0	0	0	0	0	0
Net	625.518	0	0	0	0	0	0	0	0
Claims incurred									
Gross - Direct Business	633.837	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	-12.539	0	0	0	0	0	0	0	0
Net	646.376	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	30.642	0	0	0	0	0	0	0	0
Other expenses									
Total expenses									

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)				Line of business for: accepted non-proportional reinsurance				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	618.048
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	-11.868
Net	0	0	0	0	0	0	0	0	629.916
Premiums earned									
Gross - Direct Business	0	0	0	0	0	0	0	0	613.650
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	-11.868
Net	0	0	0	0	0	0	0	0	625.518
Claims incurred									
Gross - Direct Business	0	0	0	0	0	0	0	0	633.837
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	-12.539
Net	0	0	0	0	0	0	0	0	646.376
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	30.642
Other expenses									2.883
Total expenses									33.525

	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									
Best estimate									
Premium provisions									
Gross	45.355	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	45.355	0	0	0	0	0	0	0	0
Claims provisions									
Gross	194.451	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	194.451	0	0	0	0	0	0	0	0
Total Best estimate - gross	239.807	0	0	0	0	0	0	0	0
Total Best estimate - net	239.807	0	0	0	0	0	0	0	0
Risk margin	7.569	0	0	0	0	0	0	0	0
Amount of the transitional on Technical Provisions									
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	247.345	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	247.345	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								
Best estimate								
Premium provisions								
Gross	0	0	0	0	0	0	0	45.355
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	45.355
Claims provisions								
Gross	0	0	0	0	0	0	0	194.451
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	194.451
Total Best estimate - gross	0	0	0	0	0	0	0	239.807
Total Best estimate - net	0	0	0	0	0	0	0	239.807
Risk margin	0	0	0	0	0	0	0	7.569
Amount of the transitional on Technical Provisions								
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	247.345
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	247.345

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	
N-9	0	0	0	0	0	-10	11	43	8	0	0	0	52
N-8	0	0	0	0	9	-202	-670	289	0	0	0	0	-574
N-7	0	0	0	680	-390	-87	119	0	0	0	0	0	322
N-6	0	0	7.479	602	-488	16	0	0	0	0	0	0	7.609
N-5	0	115.831	8.534	476	455	0	0	0	0	0	0	0	125.296
N-4	192.265	199.844	18.082	-15.083	1.113	0	0	0	0	0	0	1.113	396.221
N-3	260.660	209.469	14.951	-11.293	0	0	0	0	0	0	0	-11.294	473.766
N-2	297.441	195.214	11.353	0	0	0	0	0	0	0	0	11.353	504.009
N-1	328.720	205.062	0	0	0	0	0	0	0	0	0	205.062	533.782
N	425.088	0	0	0	0	0	0	0	0	0	0	425.087	425.087
Total												631.321	2.465.990

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
N-9	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
N-7	0	0	0	0	0	0	0	0	0	0	0	0
N-6	0	0	0	0	0	0	0	0	0	0	0	0
N-5	0	7.951	374	0	0	0	0	0	0	0	0	0
N-4	232.373	880	-14.365	0	0	0	0	0	0	0	0	0
N-3	218.049	-4.245	-8.985	-773	0	0	0	0	0	0	0	-773
N-2	197.794	16.171	-2.232	0	0	0	0	0	0	0	0	-2.232
N-1	204.892	18.666	0	0	0	0	0	0	0	0	0	18.666
N	205.781	0	0	0	0	0	0	0	0	0	0	205.781
Total												221.442

	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	37.200	37.200		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	43.551	43.551			
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					
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	
Total basic own funds after deductions	80.796	80.796	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	80.796	80.796	0	0	0
Total available own funds to meet the MCR	80.796	80.796	0	0	
Total eligible own funds to meet the SCR	80.796	80.796	0	0	0
Total eligible own funds to meet the MCR	80.796	80.796	0	0	
SCR	92.114				
MCR	40.318				
Ratio of Eligible own funds to SCR	88%				
Ratio of Eligible own funds to MCR	200%				
Reconciliation reserve					
Excess of assets over liabilities	80.796				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	0				
Other basic own fund items	37.245				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	43.551				
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	7.538		
Counterparty default risk	4.098		
Life underwriting risk	0	None	
Health underwriting risk	70.113	None	
Non-life underwriting risk	0	None	
Diversification	-8.177		
Intangible asset risk	0		
Basic Solvency Capital Requirement	73.572		
Calculation of Solvency Capital Requirement			
Operational risk	18.541		
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	92.114		
Capital add-on already set	0		
Solvency capital requirement	92.114		
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_{NL} Result 40.318

	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	239.807	618.032
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_L 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	40.318
SCR	92.114
MCR cap	41.451
MCR floor	23.028
Combined MCR	40.318
Absolute floor of the MCR	2.500
Minimum Capital Requirement	40.318