

ACHMEA

Openbaar te maken QRT's

2016

Dit betreft de bijlage bij de SFCR van Achmea

S.02.01.02 - Balance sheet

€ 1.000

Assets	Solvency II value
Intangible assets	4.966
Deferred tax assets	836.881
Pension benefit surplus	0
Property, plant & equipment held for own use	366.422
Investments (other than assets held for index-linked and unit-linked contracts)	43.672.609
Property (other than for own use)	1.128.346
Holdings in related undertakings, including participations	1.073.490
Equities	1.377.222
Equities - listed	1.092.294
Equities - unlisted	284.928
Bonds	29.528.805
Government Bonds	17.434.992
Corporate Bonds	10.196.112
Structured notes	0
Collateralised securities	1.897.701
Collective Investments Undertakings	2.222.329
Derivatives	3.777.831
Deposits other than cash equivalents	1.102.187
Other investments	3.462.398
Assets held for index-linked and unit-linked contracts	18.974.272
Loans and mortgages	7.078.909
Loans on policies	20.369
Loans and mortgages to individuals	5.859.662
Other loans and mortgages	1.198.878
Reinsurance recoverables from:	1.052.261
Non-life and health similar to non-life	299.199
Non-life excluding health	296.642
Health similar to non-life	2.557
Life and health similar to life, excluding health and index-linked and unit-linked	753.793
Health similar to life	70.909
Life excluding health and index-linked and unit-linked	682.884
Life index-linked and unit-linked	-731
Deposits to cedants	4.917
Insurance and intermediaries receivables	3.223.451
Reinsurance receivables	135.969
Receivables (trade, not insurance)	2.616.698
Own shares (held directly)	235.442
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	1.271.015
Any other assets, not elsewhere shown	279.256
Total assets	79.753.069

S.02.01.02 - Balance sheet

€ 1.000

Liabilities	Solvency II value
Technical provisions – non-life	9.012.665
Technical provisions – non-life (excluding health)	3.261.855
TP calculated as a whole	0
Best Estimate	3.151.376
Risk margin	110.478
Technical provisions - health (similar to non-life)	5.750.810
TP calculated as a whole	0
Best Estimate	5.613.662
Risk margin	137.148
Technical provisions - life (excluding index-linked and unit-linked)	36.269.343
Technical provisions - health (similar to life)	3.110.065
TP calculated as a whole	0
Best Estimate	3.038.756
Risk margin	71.309
Technical provisions – life (excluding health and index-linked and unit-linked)	33.159.278
TP calculated as a whole	0
Best Estimate	31.679.272
Risk margin	1.480.006
Technical provisions – index-linked and unit-linked	18.583.902
TP calculated as a whole	0
Best Estimate	18.426.161
Risk margin	157.741
Contingent liabilities	0
Provisions other than technical provisions	344.059
Pension benefit obligations	959.507
Deposits from reinsurers	1.660
Deferred tax liabilities	20.906
Derivatives	800.401
Debts owed to credit institutions	1.084.523
Financial liabilities other than debts owed to credit institutions	8.536
Insurance & intermediaries payables	1.244.840
Reinsurance payables	76.552
Payables (trade, not insurance)	285.844
Subordinated liabilities	1.956.128
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	1.956.128
Any other liabilities, not elsewhere shown	1.303.218
Total liabilities	71.952.084
Excess of assets over liabilities	7.800.985

	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 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
Premiums written									
Gross - Direct Business	13.500.184	288.180	0	705.787	590.239	53.448	1.088.484	265.796	1.918
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	34.137	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-227.723	1.627	0	7.283	3.467	14.377	140.701	10.474	740
Net	13.727.907	286.553	0	698.504	586.773	39.071	981.921	255.323	1.177
Premiums earned									
Gross - Direct Business	13.543.794	292.513	0	686.408	577.911	53.026	1.075.180	271.467	1.855
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	34.960	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-227.723	1.616	0	6.198	3.597	13.788	132.389	10.211	742
Net	13.771.517	290.897	0	680.210	574.315	39.238	977.751	261.256	1.113
Claims incurred									
Gross - Direct Business	13.162.865	166.480	0	664.449	423.422	27.786	787.050	235.462	9
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	14.265	0	0
Gross - Non-proportional reinsurance accepted									
Reinsurers' share	-218.132	1.425	0	2.466	2.629	13.377	51.640	23.584	114
Net	13.380.997	165.055	0	662.002	420.792	14.409	749.675	211.878	-105
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	612.678	100.658	0	218.785	196.664	14.553	370.011	109.071	532
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	185.002	165.641	517					16.845.197	34.137
Gross - Proportional reinsurance accepted	0	0	0						
Gross - Non-proportional reinsurance accepted				12	4	0	3.234	3.251	
Reinsurers' share	2.587	595	0	6	4.788	1.790	54.893	15.604	
Net	182.415	165.047	517	6	-4.784	-1.790	-51.659	16.866.981	
Premiums earned									
Gross - Direct Business	188.087	163.947	529					16.854.717	34.960
Gross - Proportional reinsurance accepted	0	0	0						
Gross - Non-proportional reinsurance accepted				12	4	0	3.353	3.370	
Reinsurers' share	2.154	595	0	13	4.844	1.790	54.152	4.364	
Net	185.934	163.352	529	0	-4.840	-1.790	-50.799	16.888.682	
Claims incurred									
Gross - Direct Business	111.919	87.572	39					15.667.052	14.265
Gross - Proportional reinsurance accepted	0	0	0						
Gross - Non-proportional reinsurance accepted				0	-1.025	-279	122	-1.182	
Reinsurers' share	440	577	0	-7	2.217	-704	167.590	47.198	
Net	111.479	86.995	39	7	-3.243	424	-167.468	15.632.937	
Changes in other technical provisions									
Gross - Direct Business	0	0	0					0	
Gross - Proportional reinsurance accepted	0	0	0					0	
Gross - Non-proportional reinsurance accepted				0	0	0	0	0	
Reinsurers' share	0	0	0	0	0	0	0	0	
Net	0	0	0	0	0	0	0	0	
Expenses incurred	48.587	53.280	246	3	306	148	-2.669	1.722.851	51.774
Other expenses									
Total expenses									

	Line of Business for: life insurance obligations					Line of business for: life reinsurance obligations		Total	
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance		Life-reinsurance
Premiums written									
Gross	451.699	575.600	827.415	540.978	0	0	0	218.330	2.614.023
Reinsurers' share	20.337	5.152	2.448	23.281	0	0	-610	37.491	88.097
Net	431.363	570.448	824.968	517.698	0	0	610	180.839	2.525.926
Premiums earned									
Gross	457.687	576.385	827.426	540.978	0	0	0	218.767	2.621.243
Reinsurers' share	20.337	5.154	2.448	23.281	0	0	-610	37.491	88.100
Net	437.350	571.231	824.978	517.698	0	0	610	181.276	2.533.143
Claims incurred									
Gross	322.072	1.307.286	1.486.188	646.228	0	0	0	-29.400	3.732.374
Reinsurers' share	28.158	7.431	1.732	48.924	0	0	-621	13.156	97.781
Net	295.914	1.299.855	1.484.456	596.304	0	0	621	-42.556	3.634.594
Changes in other technical provisions									
Gross	0	0	0	0	0	0	0	0	0
Reinsurers' share	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0
Expenses incurred	115.615	92.841	116.563	77.829	0	0	1	118.493	521.342
Other expenses									7.282
Total expenses									528.624

	Amount with LTG 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
Technical provisions	63.865.909	0	0	479.696	0
Basic own funds	8.443.806	0	0	-353.677	0
Eligible own funds to meet SCR	8.344.958	0	0	-460.214	0
SCR	4.622.724	0	0	75.700	0

	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)	410.820	410.820		0	
Non-available called but not paid in ordinary share capital at group level	0			0	
Share premium account related to ordinary share capital	10.590.446	10.590.446		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
Non-available subordinated mutual member accounts at group level	0		0	0	0
Surplus funds	0	0			
Non-available surplus funds at group level	0	0			
Preference shares	12.417		12.417	0	0
Non-available preference shares at group level	0		0	0	0
Share premium account related to preference shares	298.381		298.381	0	0
Non-available share premium account related to preference shares at group level	0		0	0	0
Reconciliation reserve	-4.675.497	-4.675.497			
Subordinated liabilities	1.956.128		600.000	1.356.128	0
Non-available subordinated liabilities at group level	0		0	0	0
An amount equal to the value of net deferred tax assets	815.974				815.974
The amount equal to the value of net deferred tax assets not available at the group level	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	0	0	0	0	0
Minority interests (if not reported as part of a specific own fund item)	0	0	0	0	0
Non-available minority interests at group level	606	606	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	964.257	964.257	0	0	
whereof deducted according to art 228 of the Directive 2009/138/EC	0	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	0	0	0	0	0
Deduction for participations included by using D&A when a combination of methods is used	0	0	0	0	0
Total of non-available own fund items	606	606	0	0	0
Total basic own funds after deductions	964.863	964.863	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	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	0
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0			0	0
Non available ancillary own funds at group level	0			0	0
Other ancillary own funds	0			0	0
Total ancillary own funds	0	0	0	0	0
Own funds of other financial sectors					
Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	0	0	0	0	
Institutions for occupational retirement provision	23.718	23.718	0	0	
Non regulated entities carrying out financial activities	0	0	0	0	
Total own funds of other financial sectors	23.718	23.718	0	0	0
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	0	0	0	0	0
Own funds aggregated when using the D&A and a combination of method net of IGT	0	0	0	0	0
Available and eligible own funds					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the	8.443.806	5.360.906	910.798	1.356.128	815.974
Total available own funds to meet the minimum consolidated group SCR	7.627.832	5.360.906	910.798	1.356.128	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the	8.321.240	5.360.906	910.798	1.356.128	693.409
Total eligible own funds to meet the minimum consolidated group SCR	6.757.270	5.360.906	910.798	485.566	
Minimum consolidated Group SCR (Article 230)	2.427.829				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	278%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	8.344.958	5.384.624	910.798	1.356.128	693.409
Group SCR	4.622.724				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	181%				
Reconciliation reserve					
Excess of assets over liabilities	7.800.985				
Own shares (held directly and indirectly)	235.442				
Foreseeable dividends, distributions and charges	90.506				
Other basic own fund items	12.128.039				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	5.478				
Other non available own funds	17.016				
Reconciliation reserve	-4.675.497				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	1.333.641	1.333.641			
Expected profits included in future premiums (EPIFP) - Non- life business	66.607	66.607			
Total Expected profits included in future premiums (EPIFP)	1.400.248	1.400.248			

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
1	Market risk	2.290.540	216.962		
2	Counterparty default risk	559.717	0		
3	Life underwriting risk	1.860.734	0	None	Catastrophe risk
4	Health underwriting risk	1.860.920	324.116	None	
5	Non-life underwriting risk	770.487	693.515	None	
6	Intangible asset risk	3.973	0		
7	Operational risk	596.482	0		
8	Loss-absorbing capacity of technical provisions	-86	0		
9	Loss-absorbing capacity of deferred taxes	-640.954	0		
10	Loss-absorbing capacity of expected profits	-65.029	-65.029		
Calculation of Solvency Capital Requirement					
Total undiversified components		7.236.783			
Diversification		-2.644.661			
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC		0			
Solvency capital requirement excluding capital add-on		4.592.122			
Capital add-ons already set		0			
Solvency capital requirement for undertakings under consolidated method		4.592.122			
Information on other entities					
Capital requirement for other financial sectors (Non-insurance capital requirements)		16.600			
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies		0			
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions		16.600			
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non- regulated entities carrying out financial activities		0			
Capital requirement for non-controlled participation requirements		0			
Capital requirement for residual undertakings		14.002			
Overall SCR					
SCR for undertakings included via D and A		0			
Solvency capital requirement		4.622.724			
Other information on SCR					
Amount/estimate of the overall loss-absorbing capacity of technical provisions		-86			
Amount/estimate of the overall loss-absorbing capacity of deferred taxes		-640.954			
Capital requirement for duration-based equity risk sub-module		0			
Total amount of Notional Solvency Capital Requirements for remaining part		131.716			
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))		28.131			
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios		0			
Diversification effects due to RFF nSCR aggregation for article 304		0			
Minimum consolidated group solvency capital requirement		2.427.829			

Table with columns: Country, Identification code of the undertaking, Type of code of the undertaking, Legal name of the undertaking, Type of undertaking, Legal form, Category (multi/natural), Supervisory Authority, % capital share, % used for the establishment of accounts, % voting rights, Other criteria, Level of influence, Proportional share used for group solvency calculation, IES/AD, Date of decision if art. 2(4) is applied, Method used and under method 1.