

Delta Lloyd Zorgverzekering N.V.

Solvency and Financial Condition Report 2017 disclosure templates

(Amount x € 1.000)

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s.02.01 Balance Sheet

Solvency II value

C0010

Assets

Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	480.630
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	366.838
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	113.823
Derivatives	R0190	
Deposits other than cash equivalents	R0200	-32
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
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	8.472
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	171.036
Own shares (held directly)	R0390	
in	R0400	
Cash and cash equivalents	R0410	158
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	660.296

s.02.01 Balance Sheet

Solvency II value

C0010

Liabilities

Technical provisions - non-life	R0510	258.006
Technical provisions - non-life (excluding health)	R0520	
TP calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	258.006
TP calculated as a whole	R0570	0
Best estimate	R0580	250.330
Risk margin	R0590	7.676
TP - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	0
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	2.060
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	0
Total liabilities	R0900	260.066
Excess of assets over liabilities	R1000	400.230

s.05.01 Premiums, claims and expenses by line of business

		Medical expense insurance		Total
		C0010	C0200	
Premiums written				
Gross - Direct Business	R0110	670.757	670.757	
Gross - Proportional reinsurance accepted	R0120		0	
Gross - Non-proportional reinsurance accepted	R0130		0	
Reinsurers' share	R0140	70	70	
Net	R0200	670.687	670.687	
Premiums earned				
Gross - Direct Business	R0210	698.550	698.550	
Gross - Proportional reinsurance accepted	R0220		0	
Gross - Non-proportional reinsurance accepted	R0230		0	
Reinsurers' share	R0240	70	70	
Net	R0300	698.480	698.480	
Claims incurred				
Gross - Direct Business	R0310	670.990	670.990	
Gross - Proportional reinsurance accepted	R0320		0	
Gross - Non-proportional reinsurance accepted	R0330		0	
Reinsurers' share	R0340		0	
Net	R0400	670.990	670.990	
Changes in other technical provisions				
Gross - Direct Business	R0410	0	0	
Gross - Proportional reinsurance accepted	R0420		0	
Gross - Non-proportional reinsurance accepted	R0430		0	
Reinsurers' share	R0440		0	
Net	R0500		0	
Expenses incurred	R0550	65.338	65.338	
Other expenses	R1200			
Total expenses	R1300		65.338	

s.05.02 Premiums, claims and expenses by country

		Home Country	Total Top 5 and home country
		C0010	C0070
R0010			
		C0080	C0140
Premium written			
Gross - Direct Business	R0110	668.361	668.361
Gross - Proportional reinsurance accepted	R0120		0
Gross - Non-proportional reinsurance accepted	R0130		0
Reinsurers' share	R0140	70	70
Net	R0200	668.291	668.291
Premium earned			
Gross - Direct Business	R0210	696.154	696.154
Gross - Proportional reinsurance accepted	R0220		0
Gross - Non-proportional reinsurance accepted	R0230		0
Reinsurers' share	R0240	70	70
Net	R0300	696.084	696.084
Claims incurred			
Gross - Direct Business	R0310	669.110	669.110
Gross - Proportional reinsurance accepted	R0320		0
Gross - Non-proportional reinsurance accepted	R0330		0
Reinsurers' share	R0340		0
Net	R0400	669.110	669.110
Changes in other technical provisions			
Gross - Direct Business	R0410	0	0
Gross - Proportional reinsurance accepted	R0420		0
Gross - Non-proportional reinsurance accepted	R0430		0
Reinsurers' share	R0440		0
Net	R0500		0
Expenses incurred	R0550	65.153	65.153
Other expenses	R1200		
Total expenses	R1300		65.153

s.17.01 Non - life Technical Provisions

		Medical expense insurance	Total Non-Life obligations
		C0020	C0180
Technical provisions calculated as a whole	R0010		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	R0050		0
Technical Provisions calculated as a sum of BE and RM			
Best estimate			
Premium provisions			
Gross - Total	R0060	58.348	58.348
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140		0
Net Best Estimate of Premium Provisions	R0150	58.348	58.348
Claims provisions			
Gross - Total	R0160	191.982	191.982
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240		0
Net Best Estimate of Claims Provisions	R0250	191.982	191.982
Total Best estimate - gross	R0260	250.330	250.330
Total Best estimate - net	R0270	250.330	250.330
Risk margin	R0280	7.676	7.676
Amount of the transitional on Technical Provisions			
TP as a whole	R0290		0
Best estimate	R0300		0
Risk margin	R0310		0
Technical provisions - total			
Technical provisions - total	R0320	258.006	258.006
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330		0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	258.006	258.006

s.19.01 Non-life Insurance Claims Information

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

In Current year	Sum of years (cumulative)
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Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											
2008	R0160											0
2009	R0170											
2010	R0180											
2011	R0190											
2012	R0200	209,135	203,235	8,556	411	356						
2013	R0210	219,920	190,864	8,580	558	325						
2014	R0220	256,961	163,471	4,072	-92							
2015	R0230	357,428	208,928	1,929								
2016	R0240	471,097	163,978									
2017	R0250	486,059										

	C0170	C0180
R0100		
R0160		
R0170		
R0180		
R0190		
R0200		421,692
R0210	325	420,248
R0220	-92	424,412
R0230	1,929	568,285
R0240	163,978	635,075
R0250	486,059	486,059
Total	R0260 652,198	2,955,771

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

Year end (discounted data)

Gross undiscounted Best Estimate Claims Provisions

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											
2008	R0160											
2009	R0170											
2010	R0180											
2011	R0190											
2012	R0200	0	0									
2013	R0210	0	0									
2014	R0220	0	0									
2015	R0230	0	5,280									
2016	R0240	179,143	7,037									
2017	R0250	184,197										

	C0360
R0100	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	
R0230	
R0240	7,072
R0250	184,910
Total	R0260 191,982

s.23.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
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)	R0010	32.965	32.965			
Share premium account related to ordinary share capital	R0030	464.143	464.143			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	-96.878	-96.878			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
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	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	400.230	400.230			

Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					

Available and eligible own funds						
Total available own funds to meet the SCR	R0500	400.230	400.230			
Total available own funds to meet the MCR	R0510	400.230	400.230			
Total eligible own funds to meet the SCR	R0540	400.230	400.230			
Total eligible own funds to meet the MCR	R0550	400.230	400.230			
SCR	R0580	144.867				
MCR	R0600	41.719				
Ratio of Eligible own funds to SCR	R0620	276%				
Ratio of Eligible own funds to MCR	R0640	959%				

		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	400.230				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	497.108				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	-96.878				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780					
Total Expected profits included in future premiums (EPIFP)	R0790					

s.25.01 Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	81.749		
Counterparty default risk	R0020	3.713		
Life underwriting risk	R0030			
Health underwriting risk	R0040	75.691		
Non-life underwriting risk	R0050			
Diversification	R0060	-35.408		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	125.746		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	19.121
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	144.867
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	144.867
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	

s. 28.01 Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Linear formula component for non-life insurance and reinsurance obliga

MCR calculation Non Life		Non-life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	250.330	637.310
Income protection insurance and proportional reinsurance	R0030		
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050		
Other motor insurance and proportional reinsurance	R0060		
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080		
General liability insurance and proportional reinsurance	R0090		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance	R0130		
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

Linear formula component for life insurance and reinsurance obligations

MCR calculation Life		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210		
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240		
Total capital at risk for all life (re)insurance obligations	R0250		

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	41.719	
MCRL Result	R0200		

Overall MCR calculation

Linear MCR	R0300
SCR	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350

C0070	
	41.719
	144.867
	65.190
	36.217
	41.719
	2.500
C0070	
	41.719

Minimum Capital Requirement	R0400
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