

DISCLOSURE QRT REPORT VIVAT Schadeverzekeringen 2017

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Balance Sheet 2017

In € thousands	Solvency II value
Assets	
Intangible assets	-
Deferred tax assets	-
Pension benefit surplus	-
Property, plant & equipment held for own use	-
Investments (other than assets held for index-linked and unit-linked contracts)	1.546.514
Property (other than for own use)	-
Holdings in related undertakings, including participations	11.445
<i>Equities</i>	36.143
Equities - listed	-
Equities - unlisted	36.143
<i>Bonds</i>	1.301.840
Government Bonds	947.806
Corporate Bonds	338.023
Structured notes	641
Collateralised securities	15.371
Collective Investments Undertakings	177.683
Derivatives	18.511
Deposits other than cash equivalents	892
Other investments	-
Assets held for index-linked and unit-linked contracts	-
Loans and mortgages	50.588
Loans on policies	-
Loans and mortgages to individuals	-
Other loans and mortgages	50.588
Reinsurance recoverables from:	83.222
Non-life and health similar to non-life	43.080
Non-life excluding health	43.100
Health similar to non-life	-20
Life and health similar to life, excluding health and index-linked and unit-linked	40.142
Health similar to life	40.142
Life excluding health and index-linked and unit-linked	-
Life index-linked and unit-linked	-
Deposits to cedants	-
Insurance and intermediaries receivables	18.778
Reinsurance receivables	15.382
Receivables (trade, not insurance)	47.409
Own shares (held directly)	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	-
Cash and cash equivalents	43.127
Any other assets, not elsewhere shown	1.143
Total assets	1.806.163

In € thousands	Solvency II value
Liabilities	
Technical provisions - non-life	721.799
Technical provisions - non-life (excluding health)	700.186
TP calculated as a whole	-
Best estimate	661.453
Risk margin	38.733
Technical provisions - health (similar to non-life)	21.613
TP calculated as a whole	-
Best estimate	19.362
Risk margin	2.251
TP - life (excluding index-linked and unit-linked)	339.091
Technical provisions - health (similar to life)	339.091
TP calculated as a whole	-
Best estimate	207.825
Risk margin	131.266
TP - life (excluding health and index-linked and unit-linked)	-
TP calculated as a whole	-
Best estimate	-
Risk margin	-
TP - index-linked and unit-linked	-
TP calculated as a whole	-
Best estimate	-
Risk margin	-
Contingent liabilities	-
Provisions other than technical provisions	-
Pension benefit obligations	26.240
Deposits from reinsurers	20.781
Deferred tax liabilities	27.183
Derivatives	7.803
Debts owed to credit institutions	15.667
Financial liabilities other than debts owed to credit institutions	-
Insurance & intermediaries payables	18.405
Reinsurance payables	5.031
Payables (trade, not insurance)	53.736
Subordinated liabilities	156.759
Subordinated liabilities not in BOF	-
Subordinated liabilities in BOF	156.759
Any other liabilities, not elsewhere shown	-
Total liabilities	1.392.494
Excess of assets over liabilities	413.670

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Premiums, claims and expenses by line of business 2017

In € thousands	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
	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	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written																	
Gross - Direct Business	20.479	22.528		112.429	80.508	36.007	206.177	50.187		18.817	23.192	328					570.652
Gross - Proportional reinsurance accepted	-	-		-	-	-	-	-	-	-	-	-					0
Gross - Non-proportional reinsurance accepted	-	-		-	-	-	-	-	-	-	-	-					0
Reinsurers' share	-	596		1.057	748	1.199	10.473	1.524		18.546	10						34.152
Net	20.479	21.932		111.373	79.760	34.808	195.704	48.662		271	23.182	328					536.500
Premiums earned																	
Gross - Direct Business	20.596	20.678		117.109	81.077	35.502	211.927	53.530		18.920	21.780	424					581.543
Gross - Proportional reinsurance accepted	-	-		-	-	-	-	-	-	-	-	-					0
Gross - Non-proportional reinsurance accepted	-	-		-	-	-	-	-	-	-	-	-					0
Reinsurers' share	-	596		1.057	748	1.199	10.473	1.524		18.655	10						34.261
Net	20.596	20.082		116.052	80.329	34.303	201.453	52.006		265	21.770	424					547.281
Claims incurred																	
Gross - Direct Business	14.490	5.131		90.268	40.528	22.944	131.234	17.522		10.944	12.752	-2					345.811
Gross - Proportional reinsurance accepted	-	-4		0	-	-	0	-412		-	-	-					-415
Gross - Non-proportional reinsurance accepted	-	-		-	-	-	-	-		-	-	-					-286
Reinsurers' share	-	80		-2.233	-301	615	-2.782	-4.829		10.192	0						742
Net	14.490	5.047		92.501	40.829	22.329	134.016	21.939		752	12.752	-2					344.367
Changes in other technical provisions																	
Gross - Direct Business	-	-		-	-	-	-	-		-	-	-					0
Gross - Proportional reinsurance accepted	-	-		-	-	-	-	-		-	-	-					0
Gross - Non-proportional reinsurance accepted	-	-		-	-	-	-	-		-	-	-					0
Reinsurers' share	-	-		-	-	-	-	-		-	-	-					0
Net																	0
Expenses incurred	10.675	10.301		40.876	32.171	10.162	87.338	22.311		-1.030	10.016	626					223.445
Other expenses																	129
Total expenses																	223.574

	Line of Business for: life insurance obligations						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	Health reinsurance	Life reinsurance	
Premiums written									
Gross	89.290								89.290
Reinsurers' share	4.707								4.707
Net	84.583								84.583
Premiums earned									
Gross	89.684								89.684
Reinsurers' share	4.707								4.707
Net	84.977								84.977
Claims incurred									
Gross	46.056						-673		45.383
Reinsurers' share	3.226						-469		2.757
Net	42.830						-204		42.626
Changes in other technical provisions									
Gross	-12.800						-		-12.800
Reinsurers' share	-2.000						-		-2.000
Net	-10.800						-		-10.800
Expenses incurred	24.967						-		24.967
Other expenses							-		11
Total expenses									24.978

Premiums, claims and expenses by country 2017 - Non-life

In € thousands	Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations				Total Top 5 and home
	NL					
Premium written						
Gross - Direct Business	570.652					570.652
Gross - Proportional reinsurance accepted	-					0
Gross - Non-proportional reinsurance accepted	-					0
Reinsurers' share	34.152					34.152
Net	536.500					536.500
Premium earned						
Gross - Direct Business	581.543					581.543
Gross - Proportional reinsurance accepted	-					0
Gross - Non-proportional reinsurance accepted	-					0
Reinsurers' share	34.261					34.261
Net	547.281					547.281
Claims incurred						
Gross - Direct Business	345.811					345.811
Gross - Proportional reinsurance accepted	-415					-415
Gross - Non-proportional reinsurance accepted	-286					-286
Reinsurers' share	742					742
Net	344.367					344.367
Changes in other technical provisions						
Gross - Direct Business						0
Gross - Proportional reinsurance accepted						0
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share						0
Net						0
Expenses incurred	223.445					223.445
Other expenses						129
Total expenses						223.574

Premiums, claims and expenses by country 2017 - Life

In € thousands	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations				Total Top 5 and home country
	NL					
Premium written						
Gross	89.290					89.290
Reinsurers' share	4.707					4.707
Net	84.583					84.583
Premium earned						
Gross	89.684					89.684
Reinsurers' share	4.707					4.707
Net	84.977					84.977
Claims incurred						
Gross	45.383					45.383
Reinsurers' share	2.757					2.757
Net	42.626					42.626
Changes in other technical provisions						
Gross	-12.800					-12.800
Reinsurers' share	-2.000					-2.000
Net	-10.800					-10.800
Expenses incurred	24.967					24.967
Other expenses						11
Total expenses						24.978

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Life and Health SLT Technical Provisions - Best Estimate by country 2017

In € thousands

	Health insurance (direct business) <input type="checkbox"/>		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
	Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole					
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
Technical provisions calculated as a sum of BE and RM <input type="checkbox"/>					
Best Estimate <input type="checkbox"/>					
Gross Best Estimate	123.589	44.539		39.697	207.825
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	16.549.876,18	6.572		17.020.648,23	40.142
Best estimate minus recoverables from reinsurance/SPV and Finite Re	107.039	37.968		22.676	167.683
Risk Margin	130.792			474	131.266
Amount of the transitional on Technical Provisions <input type="checkbox"/>					
Technical Provisions calculated as a whole					
Best estimate					0
Risk margin					0
Technical provisions - total	298.920			40.170	339.091

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Non - life Technical Provisions 2017

In € thousands

	Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance: <input type="checkbox"/>				Total Non-Life obligations	
	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	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	proportional marine, aviation and transport reinsurance		Non-proportional property reinsurance
Technical provisions calculated as a whole																	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
Technical Provisions calculated as a sum of BE and RM																	
Best estimate																	
Premium provisions																	
Gross - Total		-908	-1.843	27.729	3.691	208	28.531	7.538	5.585	80	1.427	-118					71.921
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0	-20	0	-66	-176	-227	-502	-53	0	-205	0	0				-1.249
Net Best Estimate of Premium Provisions		-908	-1.823	27.795	3.868	435	29.033	7.590	5.585	286	1.427	-118					73.169
Claims provisions																	
Gross - Total		1.416	20.696	328.566	5.330	35.736	80.480	133.700		294	1.028	95		1.552			608.894
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default				13.165	327	1.697	6.194	22.946									44.329
Net Best Estimate of Claims Provisions		1.416	20.696	315.401	5.003	34.040	74.286	110.755		294	1.028	95		1.552			564.565
Total Best estimate - gross		508	18.854	356.295	9.022	35.945	109.011	141.238	5.585	374	2.455	-23		1.552			680.815
Total Best estimate - net		508	18.874	343.196	8.871	34.475	103.319	118.345	5.585	579	2.455	-23		1.552			637.735
Risk margin		245	2.006	0	18.964	1.399	1.948	5.797	9.413	480	29	611	16	0	76	0	40.984
Amount of the transitional on Technical Provisions																	
TP as a whole																	0
Best estimate																	0
Risk margin																	0
Technical provisions - total																	
Technical provisions - total		754	20.859	375.259	10.421	37.893	114.807	150.651	6.065	403	3.066	-7		1.628			721.799
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total			-20	13.099	151	1.470	5.692	22.893		-205							43.080
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		754	20.879	362.160	10.270	36.423	109.115	127.758	6.065	609	3.066	-7		1.628			678.719

Non-life Insurance Claims Information 2017

In € thousands

		Development year (absolute amount)										In Current year	Sum of years (cumulative)	
		0	1	2	3	4	5	6	7	8	9			10 & +
Gross Claims Paid (non-cumulative)														
Prior	Prior											17.573	17.573	1.857.785
-9	N-9	217.616	108.055	31.603	16.254	9.923	9.380	5.723	4.681	3.234	1.779		1.779	408.248
-8	N-8	221.310	99.400	24.941	15.684	11.307	6.339	4.948	6.051	2.925			2.925	392.906
-7	N-7	229.766	126.338	35.424	26.608	11.366	12.980	6.611	7.522				7.522	456.615
-6	N-6	222.825	111.796	38.226	17.657	11.983	11.344	8.759					8.759	422.589
-5	N-5	229.316	103.499	27.444	15.629	13.274	9.760						9.760	398.922
-4	N-4	223.899	119.193	25.800	20.782	11.083							11.083	400.757
-3	N-3	218.186	95.962	32.285	15.572								15.572	362.004
-2	N-2	190.155	79.036	20.887									20.887	290.078
-1	N-1	178.654	88.472										88.472	267.126
0	N	140.076											140.076	140.076
											Total	324.407	5.397.106	

		Development year (absolute amount)										Year end (discounted data)	
		0	1	2	3	4	5	6	7	8	9		10 & +
Gross undiscounted Best Estimate Claims Provisions													
Prior	Prior											90.951	68.198
-9	N-9											12.837	10.499
-8	N-8											16.427	12.960
-7	N-7											24.497	17.164
-6	N-6											36.253	26.916
-5	N-5											49.058	35.812
-4	N-4											55.771	40.165
-3	N-3											80.508	63.868
-2	N-2											96.229	63.570
-1	N-1											194.784	93.025
0	N											177.829	176.716
											Total	608.894	

Impact of long term guarantees measures and transitionals 2017

In € thousands

Technical provisions
Basic own funds
Eligible own funds to meet Solvency Capital Requirement
Solvency Capital Requirement
Eligible own funds to meet Minimum Capital Requirement
Minimum Capital Requirement

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
1.060.889			2.356	
570.428			-1.767	
570.428			-1.767	
351.327			1.370	
436.389			-1.744	
113.599			114	

Own funds 2017

In € thousands

	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 2015/35					
Ordinary share capital (gross of own shares)	10.898	10.898			
Share premium account related to ordinary share capital	398.823	398.823			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings					
Subordinated mutual member accounts					
Surplus funds					
Preference shares					
Share premium account related to preference shares					
Reconciliation reserve	3.948	3.948			
Subordinated liabilities	156.759			156.759	
An amount equal to the value of net deferred tax assets					
Other own fund items approved by the supervisory authority as basic own funds not specified above					
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					
Deductions					
Deductions for participations in financial and credit institutions					
Total basic own funds after deductions	570.428	413.670		156.759	

Ancillary own funds

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

Available and eligible own funds

Total available own funds to meet the SCR	570.428	413.670		156.759	
Total available own funds to meet the MCR	570.428	413.670		156.759	
Total eligible own funds to meet the SCR	570.428	413.670		156.759	
Total eligible own funds to meet the MCR	436.389	413.670		22.720	
SCR	351.327				
MCR	113.599				
Ratio of Eligible own funds to SCR				162%	
Ratio of Eligible own funds to MCR				384%	

Reconciliation reserve

Excess of assets over liabilities	413.670
Own shares (held directly and indirectly)	
Foreseeable dividends, distributions and charges	
Other basic own fund items	409.722
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	
Reconciliation reserve	3.948
Expected profits	
Expected profits included in future premiums (EPIFP) - Life Business	191.097
Expected profits included in future premiums (EPIFP) - Non- life business	15.020
Total Expected profits included in future premiums (EPIFP)	206.117

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Solvency Capital Requirement - for undertakings on Standard Formula 2017

In € thousands

	Gross solvency capital requirement	USP	Simplifications
Market risk	29.482		
Counterparty default risk	8.637		
Life underwriting risk			
Health underwriting risk	270.623		
Non-life underwriting risk	207.920		
Diversification	-159.510		
Intangible asset risk			
Basic Solvency Capital Requirement	357.151		

Calculation of Solvency Capital Requirement

Operational risk	21.360
Loss-absorbing capacity of technical provisions	
Loss-absorbing capacity of deferred taxes	-27.183
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	351.327
Capital add-on already set	0
Solvency capital requirement	351.327
Other information on SCR	
Capital requirement for duration-based equity risk sub-module	
Total amount of Notional Solvency Capital Requirements for remaining part	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	
Diversification effects due to RFF nSCR aggregation for article 304	0,00

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity 2017

Linear formula component for non-life insurance and reinsurance obligations

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
Medical expense insurance and proportional reinsurance	508	20.479
Income protection insurance and proportional reinsurance	18.874	21.932
Workers' compensation insurance and proportional reinsurance	-	-
Motor vehicle liability insurance and proportional reinsurance	343.196	111.373
Other motor insurance and proportional reinsurance	8.871	79.760
Marine, aviation and transport insurance and proportional reinsurance	34.475	34.808
Fire and other damage to property insurance and proportional reinsurance	103.319	195.704
General liability insurance and proportional reinsurance	118.345	48.662
Credit and suretyship insurance and proportional reinsurance	5.585	-
Legal expenses insurance and proportional reinsurance	579	271
Assistance and proportional reinsurance	2.455	23.182
Miscellaneous financial loss insurance and proportional reinsurance	-	328
Non-proportional health reinsurance	-	-
Non-proportional casualty reinsurance	1.552	-
Non-proportional marine, aviation and transport reinsurance	-	-
Non-proportional property reinsurance	-	-

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
Obligations with profit participation - guaranteed benefits		
Obligations with profit participation - future discretionary benefits		
Index-linked and unit-linked insurance obligations		
Other life (re)insurance and health (re)insurance obligations	167.683	
Total capital at risk for all life (re)insurance obligations		4.658.966

	Non-life activities	Life activities
MCRNL Result	106.817	
MCRL Result		6.783

Overall MCR calculation

Linear MCR	113.599
SCR	351.327
MCR cap	158.097
MCR floor	87.832
Combined MCR	113.599
Absolute floor of the MCR	3.700
Minimum Capital Requirement	113.599