

## DISCLOSURE QRT REPORT VIVAT Schadeverzekeringen 2018

<b>S.02.01 - Balance Sheet</b>	
S.02.01.....	2
<b>S.05.01 - Premiums, claims and expenses by line of business</b>	
S.05.01.....	3
<b>S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country</b>	
S.12.01.....	4
<b>S.17.01 - Non - life Technical Provisions</b>	
S.17.01.....	5
<b>S.19.01 - Non-life Insurance Claims Information</b>	
S.19.01.....	6
<b>S.22.01 - Impact of long term guarantees measures and transitionals</b>	
S.22.01.....	7
<b>S.23.01 - Own Funds</b>	
S.23.01.....	8
<b>S.25.01 - Solvency Capital Requirement - for undertakings on Standard Formula</b>	
S.25.01.....	9
<b>S.28.01 - Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity</b>	
S.28.01.....	10

**VIVAT Schadeverzekeringen NV**  
**EIOPA QRT: S.02.01**

**Balance Sheet 2018**

In € thousands	Solvency II value
<b>Assets</b>	
Intangible assets	-
Deferred tax assets	-
Pension benefit surplus	-
Property, plant & equipment held for own use	-
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>1.581.982</b>
Property (other than for own use)	-
Holdings in related undertakings, including participations	2.173
<i>Equities</i>	<i>30.316</i>
Equities - listed	-
Equities - unlisted	30.316
<i>Bonds</i>	<i>1.101.289</i>
Government Bonds	864.126
Corporate Bonds	229.535
Structured notes	630
Collateralised securities	6.999
Collective Investments Undertakings	424.019
Derivatives	23.307
Deposits other than cash equivalents	878
Other investments	-
Assets held for index-linked and unit-linked contracts	-
<b>Loans and mortgages</b>	<b>237</b>
Loans on policies	-
Loans and mortgages to individuals	-
Other loans and mortgages	237
<b>Reinsurance recoverables from:</b>	<b>73.776</b>
Non-life and health similar to non-life	38.625
Non-life excluding health	38.653
Health similar to non-life	-27
Life and health similar to life, excluding health and index-linked and unit-linked	35.151
Health similar to life	35.151
Life excluding health and index-linked and unit-linked	-
Life index-linked and unit-linked	-
Deposits to cedants	-
Insurance and intermediaries receivables	23.949
Reinsurance receivables	12.896
Receivables (trade, not insurance)	21.290
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	46.749
Any other assets, not elsewhere shown	1.116
<b>Total assets</b>	<b>1.761.996</b>

In € thousands	Solvency II value
<b>Liabilities</b>	
<b>Technical provisions - non-life</b>	<b>704.942</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>681.242</b>
TP calculated as a whole	-
Best estimate	643.498
Risk margin	37.744
<b>Technical provisions - health (similar to non-life)</b>	<b>23.700</b>
TP calculated as a whole	-
Best estimate	21.618
Risk margin	2.082
<b>TP - life (excluding index-linked and unit-linked)</b>	<b>323.640</b>
<b>Technical provisions - health (similar to life)</b>	<b>323.640</b>
TP calculated as a whole	-
Best estimate	228.007
Risk margin	95.634
<b>TP - life (excluding health and index-linked and unit-linked)</b>	<b>-</b>
TP calculated as a whole	-
Best estimate	-
Risk margin	-
<b>TP - index-linked and unit-linked</b>	<b>-</b>
TP calculated as a whole	-
Best estimate	-
Risk margin	-
Contingent liabilities	-
Provisions other than technical provisions	-
Pension benefit obligations	24.552
Deposits from reinsurers	18.081
Deferred tax liabilities	21.719
Derivatives	5.945
Debts owed to credit institutions	17.049
Financial liabilities other than debts owed to credit institutions	-
Insurance & intermediaries payables	21.254
Reinsurance payables	5.466
Payables (trade, not insurance)	55.067
<b>Subordinated liabilities</b>	<b>155.410</b>
Subordinated liabilities not in BOF	-
Subordinated liabilities in BOF	155.410
Any other liabilities, not elsewhere shown	-
<b>Total liabilities</b>	<b>1.353.125</b>
	408.871
<b>Excess of assets over liabilities</b>	<b>408.871</b>

VIVAT Schadeverzekeringen NV  
EIOPA QRT: S.05.01

Premiums, claims and expenses by line of business 2018

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	
<b>Premiums written</b>																	
Gross - Direct Business	20.938	20.023		124.738	87.708	40.375	229.755	54.799		18.637	24.182	312					621.466
Gross - Proportional reinsurance accepted	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	0
Gross - Non-proportional reinsurance accepted	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	0
Reinsurers' share	-	502		1.200	794	1.378	16.262	1.373		18.353	8	-					39.872
<b>Net</b>	<b>20.938</b>	<b>19.521</b>		<b>123.538</b>	<b>86.913</b>	<b>38.997</b>	<b>213.492</b>	<b>53.426</b>		<b>283</b>	<b>24.174</b>	<b>312</b>					<b>581.595</b>
<b>Premiums earned</b>																	
Gross - Direct Business	21.072	22.980		134.760	94.111	41.535	231.134	57.131		18.929	25.602	335					647.589
Gross - Proportional reinsurance accepted	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	0
Gross - Non-proportional reinsurance accepted	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	0
Reinsurers' share	-	502		1.200	794	1.378	15.969	1.373		18.554	8	-					39.779
<b>Net</b>	<b>21.072</b>	<b>22.478</b>		<b>133.559</b>	<b>93.316</b>	<b>40.157</b>	<b>215.165</b>	<b>55.758</b>		<b>375</b>	<b>25.593</b>	<b>335</b>					<b>607.810</b>
<b>Claims incurred</b>																	
Gross - Direct Business	15.779	8.285		104.013	43.578	29.423	143.927	19.240		11.447	13.610	90					389.391
Gross - Proportional reinsurance accepted	-	4		-3	-	-	-248	-1.545		-	-	-					-1.791
Gross - Non-proportional reinsurance accepted	-	-		-	-	-	-	-		-	-	-					-10
Reinsurers' share	-	11		65	-183	241	10.611	-5.122		10.069	0	-					15.692
<b>Net</b>	<b>15.779</b>	<b>8.277</b>		<b>103.946</b>	<b>43.761</b>	<b>29.182</b>	<b>133.069</b>	<b>22.818</b>		<b>1.378</b>	<b>13.610</b>	<b>90</b>					<b>371.898</b>
<b>Changes in other technical provisions</b>																	
Gross - Direct Business	-	-		-	-	-	-	-		-	-	-					0
Gross - Proportional reinsurance accepted	-	-		-	-	-	-	-		-	-	-					0
Gross - Non-proportional reinsurance accepted	-	-		-	-	-	-	-		-	-	-					0
Reinsurers' share	-	-		-	-	-	-	-		-	-	-					0
<b>Net</b>	<b>-</b>	<b>-</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>		<b>-</b>	<b>-</b>	<b>-</b>					<b>0</b>
<b>Expenses incurred</b>	<b>4.654</b>	<b>8.965</b>		<b>44.222</b>	<b>39.377</b>	<b>10.108</b>	<b>92.743</b>	<b>24.255</b>		<b>1.499</b>	<b>8.374</b>	<b>482</b>					<b>234.680</b>
<b>Other expenses</b>																	<b>3.429</b>
<b>Total expenses</b>																	<b>238.108</b>

	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 obligations	Health reinsurance	Life reinsurance	
<b>Premiums written</b>									
Gross	88.119								88.119
Reinsurers' share	-4.543								4.543
<b>Net</b>	<b>83.575</b>								<b>83.575</b>
<b>Premiums earned</b>									
Gross	87.834								87.834
Reinsurers' share	-4.543								4.543
<b>Net</b>	<b>83.290</b>								<b>83.290</b>
<b>Claims incurred</b>									
Gross	47.505								47.505
Reinsurers' share	-4.086								4.086
<b>Net</b>	<b>43.419</b>								<b>43.419</b>
<b>Changes in other technical provisions</b>									
Gross	11.626								11.626
Reinsurers' share	-1.310								1.310
<b>Net</b>	<b>10.316</b>								<b>10.316</b>
<b>Expenses incurred</b>	<b>25.520</b>								<b>25.520</b>
<b>Other expenses</b>									<b>876</b>
<b>Total expenses</b>									<b>26.396</b>

VIVAT Schadeverzekeringen NV  
EIOPA QRT: S.12.01

Life and Health SLT Technical Provisions - Best Estimate by country 2018

In € thousands

	Health insurance (direct business)□		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			
<b>Technical provisions calculated as a whole</b>					
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
<b>Technical provisions calculated as a sum of BE and RM□</b>					
<b>Best Estimate□</b>					
<b>Gross Best Estimate</b>		104.028	89.479	34.499	<b>228.007</b>
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		13.422	7.015	14.714	<b>35.151</b>
Best estimate minus recoverables from reinsurance/SPV and Finite Re		<b>90.607</b>	<b>82.465</b>	<b>19.785</b>	<b>192.856</b>
<b>Risk Margin</b>	95.235			398	<b>95.634</b>
<b>Amount of the transitional on Technical Provisions□</b>					
<b>Technical Provisions calculated as a whole</b>					
Best estimate					0
Risk margin					0
<b>Technical provisions - total</b>		<b>288.743</b>		<b>34.897</b>	<b>323.640</b>

VIVAT Schadeverzekeringen NV  
EIOPA QRT: S.17.01

Non - life Technical Provisions 2018

In € thousands

	Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance: □				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	-1.449	-2.093		33.995	40	-138	25.960	9.034		827	1.508	30					67.714
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	-27		-78	-221	-254	-1.041	-77		-	-	-					-1.699
Net Best Estimate of Premium Provisions	-1.449	-2.066		34.073	261	117	27.001	9.111		827	1.508	30					69.413
Claims provisions																	
Gross - Total	1.631	23.529		308.693	7.435	37.658	90.752	124.543		314	1.223	30		1.594			597.402
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default				10.241	335	1.304	12.877	15.567									40.324
Net Best Estimate of Claims Provisions	1.631	23.529		298.452	7.100	36.354	77.875	108.977		314	1.223	30		1.594			557.078
Total Best estimate - gross	182	21.436		342.688	7.475	37.520	116.712	133.577		1.141	2.731	60		1.594			665.116
Total Best estimate - net	182	21.463		332.525	7.361	36.470	104.876	118.088		1.141	2.731	60		1.594			626.490
Risk margin	266	1.817		19.280	1.447	2.126	5.253	9.018		47	465	13		96			39.826
Amount of the transitional on Technical Provisions																	
TP as a whole																	0
Best estimate																	0
Risk margin																	0
Technical provisions - total																	
Technical provisions - total	448	23.252		361.968	8.922	39.646	121.965	142.595		1.188	3.196	73		1.689			704.942
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total				10.163	114	1.050	11.836	15.490									38.625
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	448	23.279		351.804	8.808	38.597	110.129	127.105		1.188	3.196	73		1.689			666.317

Non-life Insurance Claims Information 2018

In € thousands

		Development year (absolute amount)										In Current year	Sum of years (cumulative)
		0	1	2	3	4	5	6	7	8	9		
<b>Gross Claims Paid (non-cumulative)</b>													
Prior	Prior											12.301	1.906.943
-9	N-9	221.310	99.400	24.941	15.684	11.307	6.339	4.948	6.051	3.001	514	514	393.496
-8	N-8	229.766	126.338	35.424	26.608	11.366	12.980	6.611	7.565	2.635		2.635	459.293
-7	N-7	222.825	111.796	38.226	17.657	11.983	11.344	8.726	5.590			5.590	428.147
-6	N-6	229.316	103.499	27.444	15.629	13.274	10.476	7.215				7.215	406.853
-5	N-5	223.899	119.193	25.800	20.782	11.192	7.172					7.172	408.038
-4	N-4	218.186	95.962	32.285	16.229	10.085						10.085	372.747
-3	N-3	190.155	79.036	21.302	16.346							16.346	306.839
-2	N-2	178.654	90.190	23.194								23.194	292.037
-1	N-1	153.116	82.105									82.105	235.222
0	N	194.871										194.871	194.871
											<b>Total</b>	<b>362.028</b>	<b>5.404.486</b>

		Development year (absolute amount)										Year end (discounted data)			
		0	1	2	3	4	5	6	7	8	9		10 & +		
<b>Gross undiscounted Best Estimate Claims Provisions</b>															
Prior	Prior											66.230	63.439		
-9	N-9											16.427	13.298	13.448	12.882
-8	N-8											24.497	17.541	14.161	13.663
-7	N-7											36.253	27.445	21.587	20.870
-6	N-6											49.058	36.534	28.066	27.205
-5	N-5											55.771	40.858	33.406	32.463
-4	N-4											80.508	64.894	50.594	49.230
-3	N-3											96.229	64.409	45.525	44.498
-2	N-2	194.784	94.087	56.159										56.159	55.055
-1	N-1	177.829	93.756										93.756	92.222	
0	N	187.570											187.570	185.874	
											<b>Total</b>	<b>597.402</b>			

Impact of long term guarantees measures and transitionals 2018

In € thousands	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
Technical provisions	1.028.582			13.082	
Basic own funds	564.281			-9.390	
Eligible own funds to meet Solvency Capital Requirement	564.281			-9.390	
Solvency Capital Requirement	361.279			8.423	
Eligible own funds to meet Minimum Capital Requirement	432.661			-9.242	
Minimum Capital Requirement	118.951			740	

Own funds 2018

In € thousands

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>					
Ordinary share capital (gross of own shares)	10.898	10.898			
Share premium account related to ordinary share capital	464.437	464.437			
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	-66.465	-66.465			
Subordinated liabilities	155.410			155.410	
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					
<b>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</b>					
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					
<b>Deductions</b>					
Deductions for participations in financial and credit institutions					
<b>Total basic own funds after deductions</b>	<b>564.281</b>	<b>408.871</b>		<b>155.410</b>	

<b>Ancillary own funds</b>					
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					
<b>Total ancillary own funds</b>					

<b>Available and eligible own funds</b>				
<b>Total available own funds to meet the SCR</b>	<b>564.281</b>	<b>408.871</b>		<b>155.410</b>
<b>Total available own funds to meet the MCR</b>	<b>564.281</b>	<b>408.871</b>		<b>155.410</b>
<b>Total eligible own funds to meet the SCR</b>	<b>564.281</b>	<b>408.871</b>		<b>155.410</b>
<b>Total eligible own funds to meet the MCR</b>	<b>432.661</b>	<b>408.871</b>		<b>23.790</b>
<b>SCR</b>	<b>361.279</b>			
<b>MCR</b>	<b>118.951</b>			
<b>Ratio of Eligible own funds to SCR</b>				<b>156%</b>
<b>Ratio of Eligible own funds to MCR</b>				<b>364%</b>

<b>Reconciliation reserve</b>	
Excess of assets over liabilities	408.871
Own shares (held directly and indirectly)	
Foreseeable dividends, distributions and charges	
Other basic own fund items	475.336
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	
<b>Reconciliation reserve</b>	<b>-66.465</b>
<b>Expected profits</b>	
Expected profits included in future premiums (EPIFP) - Life Business	171.237
Expected profits included in future premiums (EPIFP) - Non- life business	17.484
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>188.721</b>



**Solvency Capital Requirement - for undertakings on Standard Formula 2018**

In € thousands	Gross solvency capital requirement	USP	Simplifications
Market risk	41.650		
Counterparty default risk	15.919		
Life underwriting risk			
Health underwriting risk	269.176		
Non-life underwriting risk	202.696		
Diversification	-167.423		
Intangible asset risk			
<b>Basic Solvency Capital Requirement</b>	<b>362.018</b>		

**Calculation of Solvency Capital Requirement**

Operational risk	20.980
Loss-absorbing capacity of technical provisions	
Loss-absorbing capacity of deferred taxes	-21.719
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	361.279
<b>Capital add-on already set</b>	<b>0</b>
Solvency capital requirement	361.279
<b>Other information on SCR</b>	
<b>Capital requirement for duration-based equity risk sub-module</b>	
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	

**Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity 2018**

**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	182	20.938
Income protection insurance and proportional reinsurance	21.463	19.521
Workers' compensation insurance and proportional reinsurance	-	-
Motor vehicle liability insurance and proportional reinsurance	332.525	123.538
Other motor insurance and proportional reinsurance	7.361	86.913
Marine, aviation and transport insurance and proportional reinsurance	36.470	38.997
Fire and other damage to property insurance and proportional reinsurance	104.876	213.492
General liability insurance and proportional reinsurance	118.088	53.426
Credit and suretyship insurance and proportional reinsurance	-	-
Legal expenses insurance and proportional reinsurance	1.141	283
Assistance and proportional reinsurance	2.731	24.174
Miscellaneous financial loss insurance and proportional reinsurance	60	312
Non-proportional health reinsurance	-	-
Non-proportional casualty reinsurance	1.594	-
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	192.856	
Total capital at risk for all life (re)insurance obligations		7.407.469

	Non-life activities	Life activities
MCRNL Result	109.715	
MCRL Result		9.235

**Overall MCR calculation**

Linear MCR	118.951
SCR	361.279
MCR cap	162.575
MCR floor	90.320
Combined MCR	118.951
Absolute floor of the MCR	3.700
<b>Minimum Capital Requirement</b>	<b>118.951</b>