# 2016

solvency and financial condition report - disclosure ASR Basis Ziektekostenverzekeringen N.V.

(Monetary amounts in € thousands)

Total assets

### S.02.01.02 - Balance sheet Solvency II Value Assets Intangible assets 1,191 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) 271,478 - Property (other than for own use) - Holdings in related undertakings, including participations 193 - Equities - Equities - listed 193 - Equities - unlisted - Bonds 265,197 - Government Bonds 83,628 - Corporate Bonds 178,211 - Structured notes - Collateralised securities 3,359 6,037 - Collective Investments Undertakings - Derivatives - Deposits other than cash equivalents - Other investments Assets held for index-linked and unit-linked contracts Loans and mortgages - Loans on policies - Loans and mortgages to individuals - Other loans and mortgages Reinsurance recoverables from: - Non-life and health similar to non-life - Non-life excluding health - Health similar to non-life - Life and health similar to life, excluding health and index-linked and unit-linked - Health similar to life - Life excluding health and index-linked and unit-linked - Life index-linked and unit-linked Deposits to cedants 75,446 Insurance and intermediaries receivables Reinsurance receivables 39,379 Receivables (trade, not insurance) Own shares (held directly) Amounts due in respect of own fund items or initial fund called up but not yet paid in 1,549 Cash and cash equivalents 4,355 Any other assets, not elsewhere shown

393,396

### S.02.01.02 - Balance sheet (continued)

2016	Solvency II Value
Liabilities	Solvency in value
Fechnical provisions - Non-life	255,078
Technical provisions - Non-life (excluding Health)	
- Technical provisions calculated as a whole	
- Best Estimate	
- Risk margin	
Technical provisions - Health (similar to Non-life)	255,078
- Technical provisions calculated as a whole	
- Best Estimate	246,868
- Risk margin	8,210
Fechnical provisions - Life (excluding index-linked and unit-linked)	-
Technical provisions - Health (similar to Life)	
- Technical provisions calculated as a whole	
- Best Estimate	
- Risk margin	
Technical provisions - Life (excluding Health and index-linked and unit-linked)	
- Technical provisions calculated as a whole	
- Best Estimate	
- Risk margin	
Fechnical provisions - index-linked and unit-linked	
Technical provisions calculated as a whole	
Best Estimate	
Risk margin	-
Contingent liabilities	
Provisions other than technical provisions	
Pension benefit obligations	
Deposits from reinsurers	
Deferred tax liabilities	
Derivatives	
Debts owed to credit institutions	
Financial liabilities other than debts owed to credit institutions	-
nsurance & intermediaries payables	1,479
Reinsurance payables	
Payables (trade, not insurance)	
Subordinated liabilities	10,000
Subordinated liabilities not in Basic Own Funds	
Subordinated liabilities in Basic Own Funds	10,000
Any other liabilities, not elsewhere shown	5,303
Total liabilities	271,861
Excess of assets over liabilities	121,536

2016	Medical expense insurance	Income protection insurance	Workers' compen- sation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	, ,	Legal expenses insurance	Assistance	Miscellaneous financial loss	health	Non- proportional casualty reinsurance	Non- proportional marine, aviation and transport reinsurance	Non- proportional property reinsurance	Total
Premiums written																	
Gross - Direct Business	544,117	-			-				-		-			-			544,117
Gross - Proportional reinsurance accepted																	
Gross - Non-proportional reinsurance accepted	<u> </u>	-			_				<u>-</u>		_			_			-
Reinsurers' share	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	82
Net	544,035	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	544,035
Premiums earned	<u>-</u>	-	_	-	_	_	_	_	-	_	-	-	-	_	_	-	_
Gross - Direct Business	551,682	-	_	_	_	_	_	_	_	_	_	_	-	-	_	_	551,682
Gross - Proportional reinsurance accepted		-	_				_	_	_			_	_	-	_		
Gross - Non-proportional reinsurance accepted		_	_					_	_				_	_	_		
Reinsurers' share	82	_	_		_			_	_		_		_	_	_		82
Net	551,600	_	_		_			_	_		_		_	_	_		551,600
Claims incurred		_	_				_	_	_	_	-	_	_	_	_		_
Gross - Direct Business	556,030	_	_				_	_	_	_	-	_	_	_	_		556,030
Gross - Proportional reinsurance accepted		_	_					_	_	_	-		_	_	_		_
Gross - Non-proportional reinsurance accepted		_	_					_	_	_	_		_	_	_		_
Reinsurers' share		_	_		_		_	_	_	_	_	-	_	_			
Net	556,030	_	_		_		_	_	_	_	_	-	_	_			556,030
Changes in other technical provisions		_	_		_		_	_	_	_	_	-	_				
Gross - Direct Business	-47,926	_			_		_	_	_	_	_	_					-47,926
Gross - Proportional reinsurance accepted		_			_		_	_			_	_		_		_	
Gross - Non-proportional reinsurance accepted	_			_	_	_	_	_		_	_	_		_		_	
Reinsurers' share	_			_	_	_	_	_		_	_	_				_	
Net	-47,926	_			_		-	_	_		-	-		-			-47,926
Expenses incurred	27,014																27,014
Other expenses		-	_		-	_	_	-	_	_	_	-	_	-	_	_	
Total expenses		_			_			_									27,014

	Line of Business for: non-life insurance and reinsurance obligationccepted proportional reinsurance								E Line of business for: accepted non-proportional reinsurance								
2016	Medical expense insurance	Income protection	Workers' compen- sation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability	, ,	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	Tota
Technical provisions calculated as a whole		-	-		-	_		-			-	-					-
Total recoverable from reinsurance/SPV before the adjustment for expected losses due to																	
counterparty default associated to TP calculated as a whole																	
Technical provisions calculated as a sum of BE and RM																	
Best estimate																	
- Premium provisions																	
- Gross - Total	30,908	-	_		_	-		-			-	-	_	_	_	_	30,908
- Total recoverable from reinsurance/SPV after the adjustment for expected losses due to																	
counterparty default	-	_	_	-	-	-	-	-	_	-	-	-	-	_	-	-	-
Claims provisions																	
- Gross - Total	215,960	_	_		_	-		_			-	_					215,960
- Total recoverable from reinsurance/SPV after the adjustment for expected losses due to																	
counterparty default	-	-	_	-	-	-	-	-	_	-	-	-	-	_	_	_	-
- Net Best Estimate of Claims Provisions	215,960	-	_		_				_		_	_	_	_	_	-	215,960
- Total Best estimate - gross	246,868	-	_		_				_		-	_	_	_	_	_	246,868
- Total Best estimate - net	246,868	-	_		_				_		-	_	_	_	_	_	246,868
Risk margin	8,210	_	_		_				_		-	_	_	_	_	_	8,210
Amount of the transitional on Techincal Provisions																	
- Technical Provisions calculated as a whole																	
- Best estmate																	
- Risk margin																	
Technical provisions - total																	
Technical provisions - total	255,078	-	_		_	-		_	_		_	-	_	_	_	-	255,078
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected																	
losses due to counterparty default - total	-	_	-	_	-	-	-	-	_	-	_	-	-	_	_	-	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	255,078	_	_		_	_		_			_	_					255,078

\_

### S.19.01.21 - Non-life insurance claims

Total non-life Business			
Accident year/underwriting year	Z0010	2,016	

Gross Claims Paid (non-cumulative)

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											-
N-9	R0160	103,198	67,419	4,411	-217	962	-1	9	_	-	-3	
N-8	R0170	127,111	112,363	12,027	1,271	-454	-219	15	-	-	_	
N-7	R0180	166,216	114,553	17,632	-626	-609	-527	-	_	-	_	
N-6	R0190	180,259	117,098	7,881	1,261	-276	-	-	_	-	_	
N-5	R0200	169,867	99,705	7,684	599	-480	98	-	_	-	_	
N-4	R0210	169,239	256,218	7,688	2,879	1,064	-	-	_	-	_	
N-3	R0220	212,973	221,071	22,034	-1,675	-	-	-	_	-	_	
N-2	R0230	230,326	229,113	9,098	-	-	-	-	_	-	_	
N-1	R0240	266,635	218,495	_	-	-	-	-	_	-	_	
N	R0250	328,952	-	-	-	-	-	-	-	-	-	

	In Current year	Sum of years (cumulative)
	C0170	C0180
R0100		-
R0160	-3	175,779
R0170	-	252,114
R0180	-	296,640
R0190	_	306,222
R0200	98	277,473
R0210	1,064	437,088
R0220	-1,675	454,403
R0230	9,098	468,537
R0240	218,495	485,130
R0250	328,952	328,952
R0260	556,030	3,482,338

### **Gross undiscounted Best Estimate Claims Provisions**

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											-
N-9	R0160	90,216	977	-11,848	100	14	-	-	-	-	-	
N-8	R0170	137,295	22,306	4,058	863	-	-	-	_	_		
N-7	R0180	117,400	23,670	2,827	612	1,462	-	-	_			
N-6	R0190	109,774	16,840	2,124	858	-	-	-				
N-5	R0200	140,648	8,678	529	1,516	-	-					
N-4	R0210	299,867	27,251	6,198	607	329						
N-3	R0220	267,999	23,477	-326	152							
N-2	R0230	267,960	7,486	999								
N-1	R0240	252,857	6,367									
N	R0250	213,068										

		Year end (discounted data)
		C0360
	R0100	-
	R0160	-
	R0170	-
	R0180	-
	R0190	-
	R0200	-
	R0210	-
	R0220	481
	R0230	-1,287
	R0240	8,453
	R0250	208,313
tal	R0260	215,960

\_

# SS.22.01.21 - Impact of long term guarantees and transitional measures

	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	255,078			732	-
Basic own funds	131,536	_	-	- 549	-
Eligible own funds to meet SCR	131,536	_	-	- 549	-
SCR	91,158	_	-	466	-
Eligible own funds to meet MCR	127,799	_	-	- 725	-
Minimum Capital Requirement	37,271	_	_	34	-

\_

### S.23.01.01 - Own funds

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector					
Ordinary share capital (gross of own shares)	45	45			_
Share premium account related to ordinary share capital	125,812	125,812			_
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	-5,512	-5,512	-	-	-
Subordinated liabilities	10,000	_	-	10,000	-
An amount equal to the value of net deferred tax assets	1,191			_	1,191
Other items approved by 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 other financial undertakings, including non-regulated undertakings carrying out					
financial activities	_	_	_	_	_
Total basic own funds after deductions	131,536	120,345		10,000	1,191
	101,000				.,,,,
Ancillary own funds	-		_	-	-
Unpaid and uncalled ordinary share capital callable on demand	_		<u> </u>	<u>-</u>	_
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	131,536	120,345	-	10,000	1,191
Total available own funds to meet the MCR	130,345	120,345	-	10,000	_
Total Eligible own funds to meet the SCR	131,536	120,345	_	10,000	1,191
Total Eligible own funds to meet the MCR	127,799	120,345	_	7,454	_
SCR	91,158				_
MCR	37,271				_
Ratio of Eligible own funds to SCR	144%		-	_	_
Ratio of Eligible own funds to MCR	343%			_	_
Reconciliation reserve					
Excess of assets over liabilities	121,536	<b>-</b>	<u> </u>	<u> </u>	
Own shares (held directly and indirectly)			<u> </u>	<u>-</u>	_
Foreseeable dividends, distributions and charges			-	-	-
Other basic own fund items	127,047	-	-	-	-
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	-		-	-	-
Reconciliation reserve	-5,512	_	-	-	-
Expected profits	-	-	-	-	-
Expected profits included in future premiums (EPIFP) - Life business			-	-	-
Expected profits included in future premiums (EPIFP) - Non-life business	-		-		-
Total Expected profits included in future premiums (EPIFP)	-			<u> </u>	

### S.25.01.21 - Solvency Capital Requirement — for undertakings on Standard Formula

	Gross solvency capita requiremen
Market risk	9,031
Counterparty default risk	8,354
Life underwriting risk	
Health underwriting risk	69,723
Non-life underwriting risk	
Diversification	-11,899
Intangible asset risk	
Basic Solvency Capital Requirement	75,209
Calculation of Solvency Capital Requirement	
Operational risk	15,948
Loss-absorbing capacity of technical provisions	
Loss-absorbing capacity of deferred taxes	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	
Solvency capital requirement, excluding capital add-on	91,158
Capital add-ons already set	
Solvency Capital Requirement	91,158
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	

### S.28.01.01 - Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity

### Linear formula component for non-life insurance and reinsurance obligations

MCR NL Result 37,271

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole provisions	Net (of reinsurance) written premiums in the last 12 months
Medical expenses and proportional reinsurance	246,868	546,125
Income protection insurance and proportional reinsurance	-	-
Workers' compensation insurance and proportional reinsurance	-	-
Motor vehicle liability insurance and proportional reinsurance	-	-
Other motor insurance and proportional reinsurance	-	-
Marine, aviation and transport insurance and proportional reinsurance	-	-
Fire and other damage to property insurance and proportional reinsurance	-	-
General liability insurance and proportional reinsurance	-	-
Credit and suretyship insurance and proportional reinsurance	-	-
Legal expenses insurance and proportional reinsurance	-	-
Assistance and proportional reinsurance	-	-
Miscellaneous financial loss insurance and proportional reinsurance	-	-
Non-proportional health reinsurance	-	-
Non-proportional casualty reinsurance	-	-
Non-proportional marine, aviation and transport reinsurance		-
Non-proportional property reinsurance		

## Linear formula component for life insurance and reinsurance obligations

MCR L Result

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole provisions	Net (of reinsurance) written premiums in the last 12 months
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	-	-
Total capital at risk for all life (re)insurance obligations	-	
Linear MCR	37,271	
SCR	91,158	
MCR cap	41,021	
MCR floor	22,789	
Combined MCR	37,271	
Absolute floor of the MCR	2,500	
Minimum Capital Requirement	37,271	