

verslag over de solvabiliteit en financiële positie (Disclosure)

2018



Inhoud

Nederlandstalige omschrijving	Engelstalige omschrijving
Balans	Balance sheet
Premies, schaden en kosten per branche	Premiums, claims and expenses by line of business
Premies, schaden en kosten per land (Top 5)	Premiums, claims and expenses by country (Top 5)
Fechnische voorzieningen - niet leven	Non-life Technical provisions
Schadeontwikkelingsdriekhoeken	Non-life Technical provisions
Eigen vermogen	Own funds
Solvabiliteitskapitaalvereiste (SCR) - Standaardformule	Solvency Capital Requirement (SCR) - for undertakings on standard formula
Minimumkapitaalvereiste (MCR) - Alleen Schadeverzekeringsactiviteiten	Minimum Capital Requirement (MCR - only non-life (re)insurance
	Balans Premies, schaden en kosten per branche Premies, schaden en kosten per land (Top 5) Fechnische voorzieningen - niet leven Schadeontwikkelingsdriekhoeken Figen vermogen Solvabiliteitskapitaalvereiste (SCR) - Standaardformule

Uitleg

Onderhavig document is het kwantitatieve onderdeel van het verslag over de solvabiliteit en financiële positie van TVM verzekeringen over 2018, welke opgesteld is vanuit de Solvency II regelgeving (mede verankerd in de Wet Financieel Toezicht). Voor het kwalitatieve verslag verwijzen wij naar onze website.

Voor een toelichting op de Europese en Nederlandse regeleving verwijzen wij naar de site van De Nederlansche Bank (www.dnb.nl). Voor uitleg over de betekenis van de cijfermatige onderdelen in dit document verwijzen wij naar de (in het Nederlands vertaalde) uitvoeringsverordening (http://eur-lex.europa.eu/legal-content/NL/TXT/HTML/?uri=CELEX:32015R2450&from=NL).



S.02.01	- Balans
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	Solvency II value
	C0010
Assets	
Intangible assets	
Deferred tax assets	0
Pension benefit surplus	
Property, plant & equipment held for own use	
Investments (other than assets held for index-linked and unit-linked contracts)	458.524
Property (other than for own use)	
Holdings in related undertakings, including participations	
Equities	
Equities - listed	0
Equities - unlisted	
Bonds	166.081
Government Bonds	163.175
Corporate Bonds	2.906
Structured notes	
Collateralised securities	
Collective Investments Undertakings	291.326
Derivatives	1.117
Deposits other than cash equivalents	1.11/
Other investments	U
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:	19.598
Non-life and health similar to non-life	19.598
Non-life excluding health	19.598
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	
Insurance and intermediaries receivables	24.743
Reinsurance receivables	268
Receivables (trade, not insurance)	2.128
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	11.285
Any other assets, not elsewhere shown	2.650
Total assets	519.196

S.02.01 - Balans (vervolg)

	Solvency II value
	C0010
Liabilities	200.270
Technical provisions - non-life Technical provisions - non-life (excluding health)	268.276
	256.630
TP calculated as a whole	221.405
Best estimate	231.496
Risk margin	25.134
Technical provisions - health (similar to non-life)	11.646
TP calculated as a whole	0
Best estimate	10.538
Risk margin	1.108
TP - life (excluding index-linked and unit-linked)	
Technical provisions - health (similar to life)	
TP calculated as a whole	
Best estimate	
Risk margin	
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	
Deposits from reinsurers	
Deferred tax liabilities	6.979
Derivatives	0
Debts owed to credit institutions	
Financial liabilities other than debts owed to credit institutions	
Insurance & intermediaries payables	3.606
Reinsurance payables	
Payables (trade, not insurance)	17.364
Subordinated liabilities	
Subordinated liabilities not in BOF	
Subordinated liabilities in BOF	
Any other liabilities, not elsewhere shown	3.520
Total liabilities	299.745
Excess of assets over liabilities	219.451

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S.05.01 - Premie, Schade en Kosten per branche

		Li	ine of Business fo	r: non-life insurar	nce and reinsurar	nce obligations (d	rect business an	d accepted proport	ional reinsuran	ce)	
	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
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Premiums written											
Gross - Direct Business		13.183		113.674	85.666	32.305	1.281	7.534		3.911	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted											
Reinsurers' share		155		2.161	1.587	1.491	206			63	
Net		13.028		111.513	84.080	30.815	1.075	7.387		3.848	
Premiums earned					0					0.0.0	
Gross - Direct Business		13.602		113.379	86.452	31.913	1.291	7.585		3.999	
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted		2000		2045				2220-022	and	20-62	See Shed See She
Reinsurers' share		155		2.161	1.587	1.491	206	147		63	
Net		13.447		111.218	84.866	30,423	1.084			3.936	
Claims incurred		13.447		111.210	04.000	50.425	1.004	7.437		5.550	
Gross - Direct Business		14.115		96.804	45.072	17.263	1.304	3.224		1.033	
Gross - Proportional reinsurance accepted		14.115		50.004	43.072	17.205	1.504	J.224		1.055	
Gross - Non-proportional reinsurance accepted										States and a state of the state	States of the second seco
Reinsurers' share				2.831	-400	1.440	-10	303			
Net		14.115		93.974	45.472	15.823	1.314	2.921		1.033	
Changes in other technical provisions											
Gross - Direct Business								<u> </u>			
Gross - Proportional reinsurance accepted											
Gross - Non-proportional reinsurance accepted											
Reinsurers' share											
Net		2.644		25.450	24.040	0.024		1.055		045	
Expenses incurred Other expenses	No. of Concession, Name of Street, or other Description, Name of Street, Name	3.611	the second size of the second size	35.458	24.048	8.924	116	1.966	No. of Concession, Name of Street, or other Designation, or other	915	the same and the
Total expenses	and the set of the set										



TVM verzekeringen verslag over de solvabiliteit en fina

S.05.01 - Premie, Schade en Kosten per branche

(vervolg)

		Line of Bus		cepted non-p urance	proportional	
	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written						
Gross - Direct Business	5.202					262.757
Gross - Proportional reinsurance accepted						0
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share	77					5.887
Net	5.125					256.869
Premiums earned						
Gross - Direct Business	5.196					263.418
Gross - Proportional reinsurance accepted						0
Gross - Non-proportional reinsurance accepted						0
Reinsurers' share	77					5.887
Net	5.119					257,530
Claims incurred						
Gross - Direct Business	8.619					187.435
Gross - Proportional reinsurance accepted						0
Gross - Non-proportional reinsurance accepted						Ő
Reinsurers' share						4.164
Net	8.619					183.272
Changes in other technical provisions Gross - Direct Business		and the second s				0
Gross - Proportional reinsurance accepted			The second second			0
Gross - Non-proportional reinsurance accepted						ů O
Reinsurers' share]		0
Net						0
Expenses incurred	547					75.587
Other expenses Total expenses					and an other statements	5.548 81.135



S.05.02 - Premie, Schade en Kosten per land (Thuisland + Top 5)

	Home Country	Top 5 countrie	s (by amount of g	ross premiums w	ritten) - non-life o	obligations	Total Top 5 and home country
	C0010	C0020	C0030	C0040	C0050	C0060	C0070
	C0080	BE C0090	DE C0100	PL C0110	LU C0120	RO C0130	C0140
Premium written	00000	00000	0100	0000	0120	0150	0140
Gross - Direct Business	165.236	61.607	21.231	7.753	2.822	1.361	260.011
Gross - Proportional reinsurance accepted							0
Gross - Non-proportional reinsurance accepted							0
Reinsurers' share	4.126	1.184	425	139		4	5.877
Net	161.111	60,423	20.806	7.615	2.822	1.357	254.133
Premium earned							
Gross - Direct Business	166.362	61.366	21.195	7.568	2.825	1.358	260.674
Gross - Proportional reinsurance accepted			T				0
Gross - Non-proportional reinsurance accepted							0
Reinsurers' share	4.126	1.184	425	139		4	5.877
Net	162.236	60.181	20.770	7.430	2.825	1.354	254,797
Claims incurred							
Gross - Direct Business	112.152	45.905	17.794	6.831	2.577	849	186.108
Gross - Proportional reinsurance accepted							0
Gross - Non-proportional reinsurance accepted			·····				0
Reinsurers' share	4.117	-116	67	96			4.164
Net	108.035	46.022	17.727	6.735	2.577	849	181.945
Changes in other technical provisions							
Gross - Direct Business							0
Gross - Proportional reinsurance accepted	kk						0
Gross - Non-proportional reinsurance accepted	ļ						0
Reinsurers' share							0
Net	56 700	11.550		100		1.67	0
Expenses incurred	56.799	14.550	3.114	138	541	167	75.308 5.548
Other expenses Total expenses				No. of Concession, Name			5.548 80.857



S.17.01 - Technische voorzieningen Schade en Zorg vergelijkbaar met Schade

					Direct busi	ness and accepted	proportional reir	isurance	
	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
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
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	o	0	0	o	0	o	0	0
Technical Provisions calculated as a sum of BE and RM							and the second s		Statistics of Street Stre
Best estimate									State of the second state
Premium provisions									and the second se
Gross - Total Total recoverable from reinsurance/SPV and Finite Re after the adjustment for		1.206		11.148	-19.966	-2.382	57	-2.135	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for									
expected losses due to counterparty default Net Best Estimate of Premium Provisions	0	0 1.206	0	0 11.148	0 - 19.966	0 -2.382	0 57	0 -2.135	0
Claims provisions	The second	of the local distance				The local set of the lo			
Gross - Total		9.332		186.336	8.910	12.369	1.241	10.715	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for									
expected losses due to counterparty default	0	0	0	16.048	0	1.935	804	811	0
Net Best Estimate of Claims Provisions		9.332		170.288	8.910		437		
Total Best estimate - gross		10.538		197.483	-11.057		1.298	8.580	
Total Best estimate - net		10.538		181.436			494	7.769	
Risk margin	0	1.108	0	12.652	5.288	3.233	146	1.005	0
Amount of the transitional on Technical Provisions						and the second division of the second divisio			
TP as a whole	0	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0	0
Technical provisions - total		and some the same and				And the second s			
Technical provisions - total		11.646		210.136	-5.769	13.219	1.444	9.585	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total				16.048		1.935	804	811	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total		11.646		194.088	-5.769	11.284	640	8.774	



S.17.01 - Technische voorzieningen Schade en Zorg vergelijkbaar met Schade

				Acce	pted non-propo	rtional reinsurance	a:	
	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	Total Non-Life obligations
	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
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	0	0	0	0	0	0	0
Technical Provisions calculated as a sum of BE and RM	And the second line of the secon	State of the local division in the local div		The local distance is a sub-	28-02 Contraction		NAMES OF TAXABLE PARTY OF TAXABLE PARTY.	~
Best estimate								\leq
Premium provisions					States			\sim
Gross - Total	-1.113		-163					-13.348
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for								1
expected losses due to counterparty default Net Best Estimate of Premium Provisions	0 - 1.113	0	0 -163	0	0	0	0	-13.348
Claims provisions								
Gross - Total	1.202		25.277					255.382
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for								
expected losses due to counterparty default	0	0	0	0	0	0	0	19.598
Net Best Estimate of Claims Provisions	1.202		25.277					235.784
Total Best estimate - gross	90		25.114					242.034
Total Best estimate - net	90		25.114					222.436
Risk margin	265	0	2.545	0	0	0	0	26.242
Amount of the transitional on Technical Provisions	out of the local division of the local divis	20-02-00-00-00-00-00-00-00-00-00-00-00-0		and the second division in the second division division in the second division di division division division division divis		and the second s	and the second	
TP as a whole	0	0	0	0	0	0	0	0
Best estimate	0	0	0	0	0	0	0	0
Risk margin	0	0	0	0	0	0	0	0
Technical provisions - total	354	and the second division in the local divisio	27.660	and the lot of the lot	No. of Concession, Name of Street, or other Designation, or other	A REAL PROPERTY AND ADDRESS OF TAXABLE PARTY.	and the local division of the local division	268.276
Technical provisions - total	354		27.660					208.276
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment								
for expected losses due to counterparty default - total								19.598
Technical provisions minus recoverables from reinsurance/SPV and Finite Re-								
total	354		27.660					248.678

(vervolg)



S.19.01 - Schadeontwikkelingsdriekhoeken

				Developmer	nt year (abso	olute amoun	t)				In Current	Sum of years
o	1	2	3	4	5	6	7	8	9	10 & +	year	(cumulative)

	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180
Prior	\sim	>><	\geq	$>\sim$	>><	\geq	\geq	\geq	\geq	$>\!\!\!\!>\!\!\!\!<$	3.175		3.175	3.175
2009	51.742	27.914	7.309	5.393	3.848	2.061	2.091	1.150	1.495	692			692	103.695
2010	58.603	32.014	8.030	5.058	2.946	2.366	1.325		957				957	112.390
2011	63.646	35.418	8.355	4.479	2.871	4.023	1.630						1.885	122.308
2012	60.790	32.084	9.519	6.062	3.076	3.006	2.450						2.450	116.986
2013	63.670	34.991	9.225	6.777	5.185	2.445		•					2.445	122.293
2014	69.203	37.236	10.054	5.135	4.895								4.895	126.523
2015	81.610	46.426	11.675	8.450									8.450	148.161
2016	86.782	47.862	15.929										15.929	150.573
2017	93.609	56.343											56.343	149.952
2018	103.490												103.490	103.490
	· · · · · · · · · · · · · · · · · · ·											Total	200.711	1.737.758

					Developmen	t year (abso	olute amouni	t)			
	0	1	2	3	4	5	6	7	8	9	10 & +
counted Best Estimate Claims Provisions											
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior		345		200					3245		37.371
2009				I				5.431	3.077	2.089	
2010							6.788	2.769	2.274		
2011						9.696	18.221	10.974			
2012					11.651	10.489					
2013	+			17.080	13.185	7.786					
2014			24.970	19.117	14.495						
2015		39.163		17.691	1						
2016	91.999	42.478	26.503	1/1051							
2017	95.964	43.738	20.505								
		15.750									
2018	94.649										



S.23.01 - Eigen Vermogen

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	C0060	_
Reconciliation reserve		
Excess of assets over liabilities	219.451	
Own shares (held directly and indirectly)		
Foreseeable dividends, distributions and charges		
Other basic own fund items	68.443	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds		
Reconciliation reserve	151.008	
Expected profits		
Expected profits included in future premiums (EPIFP) - Life Business		
Expected profits included in future premiums (EPIFP) - Non- life business	25.160	
Total Expected profits included in future premiums (EPIFP)	25.160	



S.25.01 - Solvabiliteitskapitaalvereiste (SCR) - Standaardformule

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
Market risk	32.995		
Counterparty default risk	7.371		
Life underwriting risk			
Health underwriting risk	7.511		
Non-life underwriting risk	135.924		
Diversification	-31.511		
Intangible asset risk			
Basic Solvency Capital Requirement	152.290		

Calculation of Solvency Capital Requirement

	C0100
Operational risk	8.147
Loss-absorbing capacity of technical provisions	
Loss-absorbing capacity of deferred taxes	-37.613
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/E0	
Solvency capital requirement excluding capital add-on	122.824
Capital add-on already set	
Solvency capital requirement	122.824
Other information on SCR	\geq
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	5
Diversification effects due to RFF nSCR aggregation for article 304	



S.28.01 - Minimumkapitaalvereiste - Alleen Schadeverzekeringsactiviteiten

Linear formula component for non-life insurance and reinsurance obligations

	Non-life	activities	
MCR calculation Non Life	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			
Income protection insurance and proportional reinsurance	10.538	13.028	
Workers' compensation insurance and proportional reinsurance			
Motor vehicle liability insurance and proportional reinsurance	181.436	111.513	
Other motor insurance and proportional reinsurance		84.080	
Marine, aviation and transport insurance and proportional reinsurance	8.051	30.815	
Fire and other damage to property insurance and proportional reinsurance	494		
General liability insurance and proportional reinsurance	7.769	7.387	
Credit and suretyship insurance and proportional reinsurance			
Credit and suretyship insurance and proportional reinsurance Legal expenses insurance and proportional reinsurance	90	3.848	
Assistance and proportional reinsurance Miscellaneous financial loss insurance and proportional reinsurance			
Miscellaneous financial loss insurance and proportional reinsurance	25.114	5.125	
Non-proportional health reinsurance			
Non-proportional casualty reinsurance			
Non-proportional marine, aviation and transport reinsurance			
Non-proportional property reinsurance		<u> </u>	

Linear formula component for life insurance and reinsurance obligations

	Life ac	Life activities		
MCR calculation Life	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				
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				

	Non-life activities C0010	Life activities C0040
MCRNL Result	47.297	
MCRL Result		
Overall MCR calculation		C0070
Linear MCR		47.297
SCR		122.824
MCR cap		55.271
MCR floor		30.706
Combined MCR		47.297
Absolute floor of the MCR		3.700
		C0070
Minimum Capital Requirement		47.297