



N.V. Noordhollandsche van 1816 Holding

200^e boekjaar

Openbare staten SFCR 2016

Inhoud

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Schade

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	1.409.225
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	400.322.392
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	246.252.298
Equities - listed	R0110	245.470.550
Equities - unlisted	R0120	781.747
Bonds	R0130	39.564.998
Government Bonds	R0140	25.420.312
Corporate Bonds	R0150	14.144.685
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	114.505.096
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	25.776.292
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	7.723.493
Other loans and mortgages	R0260	18.052.799
Reinsurance recoverables from:	R0270	12.396.013
Non-life and health similar to non-life	R0280	12.396.013
Non-life excluding health	R0290	12.396.013
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	7.599.285
Reinsurance receivables	R0370	670.791
Receivables (trade, not insurance)	R0380	1.619.396
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	48.591.605
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	498.384.998

		Solvency II value
		C0010
Liabilities		
Technical provisions – non-life	R0510	169.886.403
Technical provisions – non-life (excluding health)	R0520	170.013.694
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	152.034.718
Risk margin	R0550	17.978.977
Technical provisions - health (similar to non-life)	R0560	-127.291
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	-219.705
Risk margin	R0590	92.414
Technical provisions - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	
Risk margin	R0640	
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	
Risk margin	R0680	
Technical provisions – index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	86.300
Pension benefit obligations	R0760	4.396.320
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	28.546.546
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	4.430.659
Reinsurance payables	R0830	6.818.170
Payables (trade, not insurance)	R0840	5.962.003
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	220.126.402
Excess of assets over liabilities	R1000	278.258.596

Leven

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
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	7.870.550
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	2.798.629
Equities - listed	R0110	2.798.629
Equities - unlisted	R0120	
Bonds	R0130	5.071.921
Government Bonds	R0140	4.721.875
Corporate Bonds	R0150	350.045
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
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	
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	
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	7.492.334
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	15.362.884

		Solvency II value
		C0010
Liabilities		
Technical provisions – non-life	R0510	
Technical provisions – non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	
Risk margin	R0590	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	3.964.829
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	
Risk margin	R0640	
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	3.964.829
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	-1.933.819
Risk margin	R0680	5.898.647
Technical provisions – index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	289.734
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	262.548
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	4.517.111
Excess of assets over liabilities	R1000	10.845.773

Holding

	Solvency II value	
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	2.934.225
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	430.057.370
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	269.580.128
Equities - listed	R0110	268.798.381
Equities - unlisted	R0120	781.747
Bonds	R0130	44.636.919
Government Bonds	R0140	30.142.188
Corporate Bonds	R0150	14.494.731
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	115.840.323
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	25.776.292
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	7.723.493
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Non-life excluding health	R0290	12.396.013
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	7.599.285
Reinsurance receivables	R0370	670.791
Receivables (trade, not insurance)	R0380	1.580.636
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	57.519.510
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	538.534.122

	Solvency II value	
		C0010
Liabilities		
Technical provisions – non-life	R0510	169.886.403
Technical provisions – non-life (excluding health)	R0520	170.013.694
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	152.034.718
Risk margin	R0550	17.978.977
Technical provisions - health (similar to non-life)	R0560	-127.291
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	-219.705
Risk margin	R0590	92.414
Technical provisions - life (excluding index-linked and unit-linked)	R0600	3.964.829
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	
Risk margin	R0640	
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	3.964.829
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	-1.933.819
Risk margin	R0680	5.898.647
Technical provisions – index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	86.300
Pension benefit obligations	R0760	4.396.320
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	33.020.805
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	4.430.659
Reinsurance payables	R0830	6.818.170
Payables (trade, not insurance)	R0840	8.093.442
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	230.696.928
Excess of assets over liabilities	R1000	307.837.194

Schade

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											
		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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120
Premiums written													
Gross - Direct Business	R0110		3.885.995		68.627.036	53.668.739	241.580	77.907.518	11.898.695		24.419.722	12.929.364	
Gross - Proportional reinsurance accepted	R0120												
Gross - Non-proportional reinsurance accepted	R0130												
Reinsurers' share	R0140				980.987	1.852.785		5.792.351	159.013		24.586.165		
Net	R0200		3.885.995		67.646.049	51.815.954	241.580	72.115.166	11.739.682		-166.443	12.929.364	
Premiums earned													
Gross - Direct Business	R0210		3.889.018		68.295.595	53.638.688	242.559	77.802.623	11.824.051		24.416.323	12.791.339	
Gross - Proportional reinsurance accepted	R0220												
Gross - Non-proportional reinsurance accepted	R0230												
Reinsurers' share	R0240				980.987	1.852.785		5.792.351	159.013		24.586.165		
Net	R0300		3.889.018		67.314.608	51.785.903	242.559	72.010.272	11.665.038		-169.842	12.791.339	
Claims incurred													
Gross - Direct Business	R0310		675.017		53.339.152	46.854.795	15.424	55.878.934	11.352.947		13.300.832	5.827.846	
Gross - Proportional reinsurance accepted	R0320												
Gross - Non-proportional reinsurance accepted	R0330												
Reinsurers' share	R0340				1.720.212	9.679.363		13.688.411	-20.234		13.298.832		
Net	R0400		675.017		51.618.940	37.175.432	15.424	42.190.523	11.373.181		2.000	5.827.846	
Changes in other technical provisions													
Gross - Direct Business	R0410												
Gross - Proportional reinsurance accepted	R0420												
Gross - Non-proportional reinsurance accepted	R0430												
Reinsurers' share	R0440												
Net	R0500												
Expenses incurred	R0550		973.000		16.293.000	13.447.000	22.000	25.660.000	4.321.000		-2707000	4.065.000	
Other expenses	R1200												
Total expenses	R1300												

		Line of Business for: accepted non-proportional reinsurance				Total
		Health	Casualty	Marine, aviation, transport	Property	
		C0130	C0140	C0150	C0160	C0200
Premiums written						
Gross - Direct Business	R0110					253.578.648
Gross - Proportional reinsurance accepted	R0120					
Gross - Non-proportional reinsurance accepted	R0130					
Reinsurers' share	R0140					33.371.302
Net	R0200					220.207.346
Premiums earned						
Gross - Direct Business	R0210					252.900.197
Gross - Proportional reinsurance accepted	R0220					
Gross - Non-proportional reinsurance accepted	R0230					
Reinsurers' share	R0240					33.371.302
Net	R0300					219.528.895
Claims incurred						
Gross - Direct Business	R0310					187.244.947
Gross - Proportional reinsurance accepted	R0320					
Gross - Non-proportional reinsurance accepted	R0330					
Reinsurers' share	R0340					38.366.584
Net	R0400					148.878.363
Changes in other technical provisions						
Gross - Direct Business	R0410					
Gross - Proportional reinsurance accepted	R0420					
Gross - Non-proportional reinsurance accepted	R0430					
Reinsurers' share	R0440					
Net	R0500					
Expenses incurred	R0550					62.074.000
Other expenses	R1200					
Total expenses	R1300					62.074.000

Leven

		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
		C0210	C0220	C0230	C0240	C0250	C0260	C0270		C0280
Premiums written										
Gross	R1410				1.461.584				1.461.584	
Reinsurers' share	R1420									
Net	R1500				1.461.584				1.461.584	
Premiums earned										
Gross	R1510				1.457.138				1.457.138	
Reinsurers' share	R1520									
Net	R1600				1.457.138				1.457.138	
Claims incurred										
Gross	R1610				1.090.910				1.090.910	
Reinsurers' share	R1620									
Net	R1700				1.090.910				1.090.910	
Changes in other technical provisions										
Gross	R1710									
Reinsurers' share	R1720									
Net	R1800									
Expenses incurred	R1900				279.837				279.837	
Other expenses	R2500								279.837	
Total expenses	R2600								69.517	

Schade

		Home country	Country (by amount of gross premiums written) - non-life obligations	Total Top 5 and home country
		C0080	C0090	C0140
Premiums written				
Gross - Direct Business	R0110	253.578.648		253.578.648
Gross - Proportional reinsurance accepted	R0120			
Gross - Non-proportional reinsurance accepted	R0130			
Reinsurers' share	R0140	33.371.302		33.371.302
Net	R0200	220.207.346		220.207.346
Premiums earned				
Gross - Direct Business	R0210	252.900.197		252.900.197
Gross - Proportional reinsurance accepted	R0220			
Gross - Non-proportional reinsurance accepted	R0230			
Reinsurers' share	R0240	33.371.302		33.371.302
Net	R0300	219.528.895		219.528.895
Claims incurred				
Gross - Direct Business	R0310	187.244.947		187.244.947
Gross - Proportional reinsurance accepted	R0320			
Gross - Non-proportional reinsurance accepted	R0330			
Reinsurers' share	R0340	38.366.584		38.366.584
Net	R0400	148.878.363		148.878.363
Changes in other technical provisions				
Gross - Direct Business	R0410			
Gross - Proportional reinsurance accepted	R0420			
Gross - Non-proportional reinsurance accepted	R0430			
Reinsurers' share	R0440			
Net	R0500			
Expenses incurred	R0550	62.074.000		62.074.000
Other expenses	R1200			
Total expenses	R1300			62.074.000

Leven

		Home country	Country (by amount of gross premiums written) - life obligations	Total Top 5 and home country
		C0220	C0230	C0280
Premiums written				
Gross	R1410	1.461.584		1.461.584
Reinsurers' share	R1420			
Net	R1500	1.461.584		1.461.584
Premiums earned				
Gross	R1510	1.457.138		1.457.138
Reinsurers' share	R1520			
Net	R1600	1.457.138		1.457.138
Claims incurred				
Gross	R1610	1.090.910		1.090.910
Reinsurers' share	R1620			
Net	R1700	1.090.910		1.090.910
Changes in other technical provisions				
Gross	R1710			
Reinsurers' share	R1720			
Net	R1800			
Expenses incurred	R1900	279.837		279.837
Other expenses	R2500			
Total expenses	R2600			279.837

Schade

		Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				Total Non-Life obligation	
		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	Non-proportional marine, aviation and transport reinsurance		Non-proportional property reinsurance
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		C0170
Technical provisions calculated as a whole	R0010																	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050																	
Technical provisions calculated as a sum of BE and RM																		
Best estimate																		
<u>Premium provisions</u>																		
Gross	R0060		-969.089		3.746.048	762.715	-46.135	2.519.233	768.937									5.274.983
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140																	
Net Best Estimate of Premium Provisions	R0150		-969.089		3.746.048	762.715	-46.135	2.519.233	768.937									5.274.983
<u>Claims provisions</u>																		
Gross	R0160		749.384		114.021.401	4.575.695	15.360	15.115.973	11.491.555									146.540.030
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240				7.906.025	1.193.052		3.177.382	119.555									12.396.013
Net Best Estimate of Claims Provisions	R0250		749.384		106.115.377	3.382.644	15.360	11.938.591	11.372.000									134.144.017
Total Best estimate - gross	R0260		-219.705		117.767.449	5.338.410	-30.774	17.635.206	12.260.492									151.815.013
Total Best estimate - net	R0270		-219.705		109.861.425	4.145.358	-30.774	14.457.824	12.140.937									139.419.000
Risk margin	R0280		92.414		14.061.177	564.277	1.894	1.864.109	1.417.144									18.071.391
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290																	
Best estimate	R0300																	
Risk margin	R0310																	
Technical provisions - total																		
Technical provisions - total	R0320		-127.291		131.828.627	5.902.687	-28.880	19.499.315	13.677.636									169.886.403
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330				7.906.025	1.193.052		3.177.382	119.555									12.396.013
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340		-127.291		123.922.602	4.709.635	-28.880	16.321.934	13.558.081									157.490.391

Schade

Gross Claims Paid (non-cumulative) - Development year (absolute amount). Total Non-Life Business

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											1.301.158
N-9	R0160	27.598.137	8.553.662	1.267.643	676.989	715.952	340.167	446.190	526.959	589.255	59.891	
N-8	R0170	35.160.758	9.577.320	1.289.515	362.935	865.971	446.107	752.716	384.788	336.698		
N-7	R0180	43.395.455	10.749.905	2.027.935	1.765.335	1.924.635	773.526	1.492.255	1.085.061			
N-6	R0190	52.953.735	12.900.383	2.001.323	1.406.086	1.401.142	1.576.451	1.778.005				
N-5	R0200	52.616.247	13.848.931	3.302.012	2.383.264	3.160.964	1.880.264					
N-4	R0210	59.931.405	15.083.508	3.420.714	3.038.347	2.606.710						
N-3	R0220	68.145.578	18.929.422	4.574.170	3.227.623							
N-2	R0230	71.542.611	20.381.780	4.980.022								
N-1	R0240	80.179.008	23.255.157									
N	R0250	87.566.596										

(Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount). Total Non-Life Business

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											5.042.120
N-9	R0160										1.186.420	
N-8	R0170								1.676.007			
N-7	R0180							3.020.187				
N-6	R0190							4.191.198				
N-5	R0200						6.671.719					
N-4	R0210					8.608.522						
N-3	R0220				12.661.906							
N-2	R0230			18.393.438								
N-1	R0240		25.922.127									
N	R0250	60.427.118										

Gross Claims Paid (non-cumulative)
Current year, sum of years (cumulative).
Total Non-Life Business

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	440.236	111.664.360
N-9	R0160	59.891	40.774.846
N-8	R0170	336.698	49.176.808
N-7	R0180	1.085.061	63.214.107
N-6	R0190	1.778.005	74.017.125
N-5	R0200	1.880.264	77.191.682
N-4	R0210	2.606.710	84.080.684
N-3	R0220	3.227.623	94.876.793
N-2	R0230	4.980.022	96.904.413
N-1	R0240	23.255.157	103.434.165
N	R0250	87.566.596	87.566.596
Total	R0260	127.216.263	882.901.579

Gross discounted Best Estimate Claims Provisions
Current year, sum of years (cumulative).
Total Non-Life Business

		Year end (discounted data)
		C0360
Prior	R0100	5.036.030
N-9	R0160	1.181.422
N-8	R0170	1.666.256
N-7	R0180	2.998.047
N-6	R0190	4.156.256
N-5	R0200	6.613.239
N-4	R0210	8.521.213
N-3	R0220	12.530.196
N-2	R0230	18.186.223
N-1	R0240	25.616.099
N	R0250	60.035.049
Total	R0260	146.540.030

Own funds

Schade

		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 2015/35						
Ordinary share capital (gross of own shares)	R0010	450.000	450.000			
Share premium account related to ordinary share capital	R0030	11.382.856	11.382.856			
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	266.425.740	266.425.740			
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	278.258.596	278.258.596			
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	278.258.596	278.258.596			
Total available own funds to meet the MCR	R0510	278.258.596	278.258.596			
Total eligible own funds to meet the SCR	R0540	278.258.596	278.258.596			
Total eligible own funds to meet the MCR	R0550	278.258.596	278.258.596			
SCR	R0580	152.315.645				
MCR	R0600	38.078.911				
Ratio of Eligible own funds to SCR	R0620	183%				
Ratio of Eligible own funds to MCR	R0640	731%				

Leven

		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 2015/35						
Ordinary share capital (gross of own shares)	R0010	450.000	450.000			
Share premium account related to ordinary share capital	R0030	8.145.454	8.145.454			
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	2.250.319	2.250.319			
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	10.845.773	10.845.773			
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	10.845.773	10.845.773			
Total available own funds to meet the MCR	R0510	10.845.773	10.845.773			
Total eligible own funds to meet the SCR	R0540	10.845.773	10.845.773			
Total eligible own funds to meet the MCR	R0550	10.845.773	10.845.773			
SCR	R0580	6.836.532				
MCR	R0600	3.700.000				
Ratio of Eligible own funds to SCR	R0620	159%				
Ratio of Eligible own funds to MCR	R0640	293%				

Holding

		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						
Ordinary share capital (gross of own shares)	R0010	1.000.000	1.000.000			
Non-available called but not paid in ordinary share capital at group level	R0020					
Share premium account related to ordinary share capital	R0030	152.851.000	152.851.000			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Non-available subordinated mutual member accounts at group level	R0060					
Surplus funds	R0070					
Non-available surplus funds at group level	R0080					
Preference shares	R0090					
Non-available preference shares at group level	R0100					
Share premium account related to preference shares	R0110					
Non-available share premium account related to preference shares at group level	R0120					
Reconciliation reserve	R0130	153.986.194	153.986.194			
Subordinated liabilities	R0140					
Non-available subordinated liabilities at group level	R0150					
An amount equal to the value of net deferred tax assets	R0160					
The amount equal to the value of net deferred tax assets not available at the group level	R0170					
Other items approved by supervisory authority as basic own funds not specified above	R0180					
Non available own funds related to other own funds items approved by supervisory authority	R0190					
Minority interests (if not reported as part of a specific own fund item)	R0200					
Non-available minority interests at group level	R0210					
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 other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230					
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240					
Deductions for participations where there is non-availability of information (Article 229)	R0250					
Deduction for participations included by using D&A when a combination of methods is used	R0260					
Total of non-available own fund items	R0270					
Total deductions	R0280					
Total basic own funds after deductions	R0290	307.837.194	307.837.194			
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					
Non available ancillary own funds at group level	R0380					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Own funds of other financial sectors						
Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	R0410					
Institutions for occupational retirement provision	R0420					
Non regulated entities carrying out financial activities	R0430					
Total own funds of other financial sectors	R0440					
Own funds when using the D&A, exclusively or in combination of method 1						
Own funds aggregated when using the D&A and combination of method	R0450					
Own funds aggregated when using the D&A and combination of method net of IGT	R0460					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	307.837.194	307.837.194			
Total available own funds to meet the minimum consolidated group SCR	R0530	307.837.194	307.837.194			
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	307.837.194	307.837.194			
Total eligible own funds to meet the minimum consolidated group SCR	R0570	307.837.194	307.837.194			
Minimum consolidated Group SCR	R0610	41.778.911				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	737%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	307.837.194	307.837.194			
Group SCR	R0680	162.778.014				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	189%				

Schade

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	278.258.596
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	11.832.856
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	266.425.740
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	8.968.774
Total Expected profits included in future premiums (EPIFP)	R0790	8.968.774

Leven

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	10.845.773
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	8.595.454
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	2.250.319
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	12.567.130
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	12.567.130

Holding

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	307.837.194
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	153.851.000
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Other non available own funds	R0750	
Reconciliation reserve	R0760	153.986.194
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	12.567.130
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	8.968.774
Total Expected profits included in future premiums (EPIFP)	R0790	21.535.904

Basic Solvency Capital Requirement

Schade

		Gross solvency capital requirement	Simplifications
		C0110	C0120
Market risk	R0010	153.687.963	
Counterparty default risk	R0020	4.131.872	
Life underwriting risk	R0030		
Health underwriting risk	R0040	1.815.522	
Non-life underwriting risk	R0050	85.045.318	
Diversification	R0060	49.180.153	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	195.500.521	

			USP
			C0090
Market risk	R0010		
Counterparty default risk	R0020		
Life underwriting risk	R0030		
Health underwriting risk	R0040		
Non-life underwriting risk	R0050		
Diversification	R0060		
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100		

Leven

		Gross solvency capital requirement	Simplifications
		C0110	C0120
Market risk	R0010	6.350.769	
Counterparty default risk	R0020	475.271	
Life underwriting risk	R0030	4.841.447	
Health underwriting risk	R0040		
Non-life underwriting risk	R0050		
Diversification	R0060	-2.610.397	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	9.057.091	

			USP
			C0090
Market risk	R0010		
Counterparty default risk	R0020		
Life underwriting risk	R0030		
Health underwriting risk	R0040		
Non-life underwriting risk	R0050		
Diversification	R0060		
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100		

Holding

		Gross solvency capital requirement	Simplifications
		C0110	C0120
Market risk	R0010	167.593.763	
Counterparty default risk	R0020	4.578.041	
Life underwriting risk	R0030	4.841.447	
Health underwriting risk	R0040	1.815.522	
Non-life underwriting risk	R0050	85.045.318	
Diversification	R0060	54.482.032	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	209.392.060	

			USP
			C0090
Market risk	R0010		
Counterparty default risk	R0020		
Life underwriting risk	R0030		
Health underwriting risk	R0040		
Non-life underwriting risk	R0050		
Diversification	R0060		
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100		

Calculation of Solvency Capital Requirement

Schade

		Value
		C0100
Operational risk	R0130	7.587.006
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-50.771.882
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	152.315.645
Capital add-on already set	R0210	
Solvency capital requirement	R0220	152.315.645
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	

Leven

		Value
		C0100
Operational risk	R0130	58.286
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-2.278.844
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	6.836.532
Capital add-on already set	R0210	
Solvency capital requirement	R0220	6.836.532
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	

Holding

		Value
		C0100
Operational risk	R0130	7.645.291
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-54.259.338
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	162.778.014
Capital add-ons already set	R0210	
Solvency capital requirement for undertakings under consolidated method	R0220	162.778.014
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	
Minimum consolidated group solvency capital requirement	R0470	41.778.911

		Value
		C0100
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	
Overall SCR		
SCR for undertakings included via D and A	R0560	
Solvency capital requirement	R0570	162.778.014

Schade

MCR components

		C0010
MCR _{Net} Result	R0010	30.913.263

Background information

		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		
Income protection insurance and proportional reinsurance	R0030		3.885.995
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	109.861.425	67.646.049
Other motor insurance and proportional reinsurance	R0060	4.145.358	51.815.954
Marine, aviation and transport insurance and proportional reinsurance	R0070		241.580
Fire and other damage to property insurance and proportional reinsurance	R0080	14.457.824	72.115.166
General liability insurance and proportional reinsurance	R0090	12.140.937	11.739.682
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		12.929.364
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		

Leven

C0040

MCR _{Net} Result	R0200	61.517
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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		87.881.750

C0070

Linear MCR	R0300	61.517
SCR	R0310	6.836.532
MCR cap	R0320	3.076.439
MCR floor	R0330	1.709.133
Combined MCR	R0340	1.709.133
Absolute floor of the MCR	R0350	3.700.000
Minimum Capital Requirement	R0400	3.700.000

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority
C0020	C0010	C0040	C0050	C0060	C0070	C0080
LEI/724500NKWU461X39DL81	NETHERLANDS {s2c_GA:NL}	N.V. Noordhollandsche van 1816, Schadeverzekeringsmaatschappij	Non-life insurer {s2c_SE:x57}	naamloze vennootschap	Non-mutual {s2c_SE:x58}	De Nederlandsche Bank
LEI/7245007FUQ28CMQ8Y570	NETHERLANDS {s2c_GA:NL}	N.V. Noordhollandsche van 1816, Levensverzekeringsmaatschappij	Life insurer {s2c_SE:x49}	naamloze vennootschap	Non-mutual {s2c_SE:x58}	De Nederlandsche Bank
LEI/724500R8ILX63FA7C478	NETHERLANDS {s2c_GA:NL}	N.V. Noordhollandsche van 1816, Holding	Insurance holding company as defined in Art. 212§ [f] of Directive 2009/138/EC {s2c_SE:x41}	naamloze vennootschap	Non-mutual {s2c_SE:x58}	De Nederlandsche Bank

Identification code and type of code of the undertaking	Criteria of influence					Inclusion in the scope of Group supervision		Group solvency calculation	
	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0020	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
LEI/724500NKWU461X39DL81	100%	100%	100%		Dominant {s2c_CS:x17}	100%	Included into scope of group supervision {s2c_CS:x19}		Method 1: Full consolidation {s2c_CS:x10}
LEI/7245007FUQ28CMQ8Y570	100%	100%	100%		Dominant {s2c_CS:x17}	100%	Included into scope of group supervision {s2c_CS:x19}		Method 1: Full consolidation {s2c_CS:x10}
LEI/724500R8ILX63FA7C478							Included into scope of group supervision {s2c_CS:x19}		Method 1: Full consolidation {s2c_CS:x10}