

## a.s.r. analyst consensus FY 2016

a.s.r.  
de nederlandse  
verzekerings  
maatschappij  
voor alle  
verzekeringen

Min	Max	Average	N
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### Gross Written Premiums

Non life

2.361	2.482	2.414	10
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Life (excluding eliminations)

1.850	2.161	2.029	9
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### Operating result

Non life

126	152	137	11
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Life

470	583	518	11
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Banking & asset management

3	14	6	11
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Distribution & services

4	21	15	11
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Holding & eliminations

-46	-107	-94	10
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**Total**

524	679	581	11
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Operating RoE

11,9%	14,2%	13,4%	11
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### Key figures

Operating result after tax per share

2,40	3,16	2,68	9
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Solvency II ratio (standard formula)

185%	191%	188%	11
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Organic capital generation

287	339	308	10
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Combined ratio Non-Life

95,6%	97,0%	96,0%	10
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Combined ratio P&C

98,0%	99,8%	98,5%	9
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Combined ratio Disability

90,0%	92,1%	91,2%	9
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Combined ratio Health

97,0%	89,9%	98,0%	9
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Operating expenses

542	602	568	9
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