

2016

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

(Monetary amounts in € thousands)

S.02.01.02 - Balance sheet	
2016	Solvency II Value
Assets	
Intangible assets	-
Deferred tax assets	1,191
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	-
- Equities	193
- Equities - listed	-
- Equities - unlisted	193
- Bonds	265,197
- Government Bonds	83,628
- Corporate Bonds	178,211
- Structured notes	-
- Collateralised securities	3,359
- Collective Investments Undertakings	6,037
- Derivatives	51
- 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	-
Insurance and intermediaries receivables	75,446
Reinsurance receivables	-
Receivables (trade, not insurance)	39,379
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	1,549
Any other assets, not elsewhere shown	4,355
Total assets	393,396

S.02.01.02 - Balance sheet (continued)

2016	Solvency II Value
Liabilities	
Technical 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
Technical 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	-
Technical 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	-
Insurance & 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

S.19.01.21 - Non-life insurance claims

Total non-life Business

Accident year/underwriting year	Z0010	2,016
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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
Total	R0260	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
Total	R0260

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
Ancillary own funds	-	-	-	-	-
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	-	-	-	-	-
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	-	-	-	-
Own shares (held directly and indirectly)	-	-	-	-	-
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	35,867	35,867	-	-	-
Total Expected profits included in future premiums (EPIFP)	35,867	-	-	-	-

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

	Gross solvency capital requirement
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	-

