

**2019**

## **Public Quantitative Reporting Templates Solvency II**

### **Aegon Schadeverzekering N.V.**

This document contains the following quantitative reporting templates (QRTs) which relate to the position at 31 December 2019:

- S.02.01.02 Balance sheet
- S.05.01.02 Premiums, claims and expenses by line of business
- S.05.02.01 Premiums, claims and expense by country
- S.12.01.02 Life and Health SLT Technical Provisions
- S.17.01.02 Non-Life Technical Provisions
- S.19.01.21 Non-Life Insurance Claims Information
- S.22.01.21 Impact of long term guarantees measures and transitionals
- S.23.01.01 Own Funds
- S.25.01.01 Solvency Capital Requirement – for undertakings using the standard formula
- S.28.01.01 Minimum Capital Requirement

All amounts are expressed in thousands of Euros.

## S.02.01 Balance Sheet

Solvency II value

C0010

### Assets

Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>764,524</b>
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
<i>Equities</i>	<i>R0100</i>	<i>3,063</i>
Equities - listed	R0110	0
Equities - unlisted	R0120	3,063
<i>Bonds</i>	<i>R0130</i>	<i>497,272</i>
Government Bonds	R0140	274,222
Corporate Bonds	R0150	213,081
Structured notes	R0160	0
Collateralised securities	R0170	9,968
Collective Investments Undertakings	R0180	248,766
Derivatives	R0190	15,423
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
<b>Loans and mortgages</b>	<b>R0230</b>	<b>591,830</b>
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	424,330
Other loans and mortgages	R0260	167,499
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	<b>21,030</b>
Non-life and health similar to non-life	R0280	6,926
Non-life excluding health	R0290	6,926
Health similar to non-life	R0300	0
linked	R0310	14,105
Health similar to life	R0320	14,105
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	258
Insurance and intermediaries receivables	R0360	691
Reinsurance receivables	R0370	188
Receivables (trade, not insurance)	R0380	1,301
Own shares (held directly)	R0390	
paid in	R0400	0
Cash and cash equivalents	R0410	179,967
Any other assets, not elsewhere shown	R0420	1,940
<b>Total assets</b>	<b>R0500</b>	<b>1,561,728</b>

## Liabilities

<b>Technical provisions - non-life</b>	<b>R0510</b>	<b>183,300</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	<b>116,427</b>
TP calculated as a whole	R0530	0
Best estimate	R0540	110,669
Risk margin	R0550	5,758
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	<b>66,873</b>
TP calculated as a whole	R0570	0
Best estimate	R0580	62,389
Risk margin	R0590	4,484
<b>TP - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	<b>811,767</b>
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	<b>811,767</b>
TP calculated as a whole	R0620	0
Best estimate	R0630	756,721
Risk margin	R0640	55,046
<b>TP - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	
TP calculated as a whole	R0660	0
Best estimate	R0670	0
Risk margin	R0680	0
<b>TP - index-linked and unit-linked</b>	<b>R0690</b>	
TP calculated as a whole	R0700	0
Best estimate	R0710	0
Risk margin	R0720	0
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	16,336
Derivatives	R0790	39,650
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	4,293
Reinsurance payables	R0830	11,981
Payables (trade, not insurance)	R0840	70,678
<b>Subordinated liabilities</b>	<b>R0850</b>	
Subordinated liabilities not in BOF	R0860	0
Subordinated liabilities in BOF	R0870	0
Any other liabilities, not elsewhere shown	R0880	0
<b>Total liabilities</b>	<b>R0900</b>	<b>1,138,005</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>423,724</b>

#### S.05.01 Premiums, claims and expenses by line of business

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## S.05.02 Premiums, claims and expenses by country

		Home Country	Total Top 5 and home country
		C0010	C0070
	R0010		
		C0080	C0140
<b>Premium written</b>			
Gross - Direct Business	R0110	207,150	207,150
Gross - Proportional reinsurance accepted	R0120	0	0
Gross - Non-proportional reinsurance accepted	R0130	0	0
Reinsurers' share	R0140	12,416	12,416
<b>Net</b>	<b>R0200</b>	<b>194,733</b>	<b>194,733</b>
<b>Premium earned</b>			
Gross - Direct Business	R0210	207,568	207,568
Gross - Proportional reinsurance accepted	R0220	0	0
Gross - Non-proportional reinsurance accepted	R0230	0	0
Reinsurers' share	R0240	12,416	12,416
<b>Net</b>	<b>R0300</b>	<b>195,151</b>	<b>195,151</b>
<b>Claims incurred</b>			
Gross - Direct Business	R0310	116,380	116,380
Gross - Proportional reinsurance accepted	R0320	-45	-45
Gross - Non-proportional reinsurance accepted	R0330	0	0
Reinsurers' share	R0340	5,686	5,686
<b>Net</b>	<b>R0400</b>	<b>110,650</b>	<b>110,650</b>
<b>Changes in other technical provisions</b>			
Gross - Direct Business	R0410	0	0
Gross - Proportional reinsurance accepted	R0420	0	0
Gross - Non-proportional reinsurance accepted	R0430	0	0
Reinsurers' share	R0440	0	0
<b>Net</b>	<b>R0500</b>		<b>0</b>
<b>Expenses incurred</b>	<b>R0550</b>	80,729	80,729
<b>Other expenses</b>	<b>R1200</b>		
<b>Total expenses</b>	<b>R1300</b>		<b>80,729</b>

		Home Country	Total Top 5 and home country
		C0150	C0210
	R01400		
		C0220	C0280
<b>Premium written</b>			
Gross	R1410	150,578	150,578
Reinsurers' share	R1420	6,977	6,977
<b>Net</b>	<b>R1500</b>	<b>143,601</b>	<b>143,601</b>
<b>Premium earned</b>			
Gross	R1510	154,755	154,755
Reinsurers' share	R1520	6,977	6,977
<b>Net</b>	<b>R1600</b>	<b>147,778</b>	<b>147,778</b>
<b>Claims incurred</b>			
Gross	R1610	98,666	98,666
Reinsurers' share	R1620	6,099	6,099
<b>Net</b>	<b>R1700</b>	<b>92,567</b>	<b>92,567</b>
<b>Changes in other technical provisions</b>			
Gross	R1710	0	0
Reinsurers' share	R1720	0	0
<b>Net</b>	<b>R1800</b>		<b>0</b>
<b>Expenses incurred</b>	<b>R1900</b>	31,093	31,093
<b>Other expenses</b>	<b>R2500</b>		
<b>Total expenses</b>	<b>R2600</b>		<b>31,093</b>

## S.12.01 Life and Health SLT Technical Provisions

		Health insurance (direct business)			Total (Health similar to life insurance)
			Contracts without options and guarantees	Contracts with options or guarantees	
		C0160	C0170	C0180	C0210
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>	0			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	R0020				0
<b>Technical provisions calculated as a sum of BE and RM</b>					
<b>Best Estimate</b>					
<b>Gross Best Estimate</b>	<b>R0030</b>		756,721	0	756,721
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		14,105	0	14,105
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		742,616		742,616
<b>Risk Margin</b>	<b>R0100</b>	55,046			55,046
<b>Amount of the transitional on Technical Provisions</b>					
Technical Provisions calculated as a whole	R0110				0
Best estimate	R0120				0
Risk margin	R0130				0
<b>Technical provisions - total</b>	<b>R0200</b>	811,767			811,767

**S.17.01 Non - life Technical Provisions**

		Direct business and accepted proportional reinsurance												Total Non-Life obligations
		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	
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	
Technical provisions calculated as a whole	R0010													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	R0050													0
Technical Provisions calculated as a sum of BE and RM														
Best estimate														
Premium provisions														
Gross - Total	R0060		9,021		3,804	1,148	2	6,250	1,219		334		226	22,005
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	0	0	-249	46	0	-512	-162	0	0	0	0	-877
Net Best Estimate of Premium Provisions	R0150		9,021		4,053	1,102	2	6,762	1,382		334		226	22,882
Claims provisions														
Gross - Total	R0160		53,368		51,066	4,818	0	16,131	22,943				2,726	151,053
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	0	1,646	1,061	0	4,667	429	0	0	0	0	7,803
Net Best Estimate of Claims Provisions	R0250		53,368		49,419	3,757	0	11,464	22,514				2,726	143,250
Total Best estimate - gross	R0260		62,389		54,870	5,966	2	22,381	24,162		334		2,953	173,058
Total Best estimate - net	R0270		62,389		53,472	4,859	2	18,226	23,896		334		2,953	166,132
Risk margin	R0280	0	4,484	0	2,661	268	2	1,088	1,521	0	22	0	195	10,242
Amount of the transitional on Technical Provisions														
TP as a whole	R0290													0
Best estimate	R0300													0
Risk margin	R0310													0
Technical provisions - total														
Technical provisions - total	R0320		66,873		57,531	6,235	4	23,469	25,684		356		3,148	183,300
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330				1,398	1,107		4,155	266					6,926
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340		66,873		56,133	5,128	4	19,315	25,418		356		3,148	176,374

## S.19.01 Non-life Insurance Claims Information

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

In Current  
year

Sum of years  
(cumulative)

### Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											2,227
2010	R0160	199,449	115,865	23,360	9,648	6,461	5,226	1,931	737	1,044	741	
2011	R0170	182,536	122,138	24,653	11,400	6,264	3,754	1,472	1,686	408		
2012	R0180	192,506	137,134	30,247	8,702	6,391	982	579	641			
2013	R0190	191,321	162,254	32,365	16,473	1,458	1,570	328				
2014	R0200	186,207	148,301	30,607	872	2,123	1,859					
2015	R0210	195,465	109,176	2,780	1,547	2,046						
2016	R0220	117,477	31,828	3,798	2,892							
2017	R0230	104,135	24,215	4,178								
2018	R0240	104,691	28,453									
2019	R0250	101,323										

Total

	C0170	C0180
R0100	2,227	2,227
R0160	741	364,462
R0170	408	354,312
R0180	641	377,182
R0190	328	405,769
R0200	1,859	369,969
R0210	2,046	311,014
R0220	2,892	155,995
R0230	4,178	132,528
R0240	28,453	133,144
R0250	101,323	101,323
Total	145,096	3,937,445

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

Year end  
(discounted  
data)

### Gross undiscounted Best Estimate Claims Provisions

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											8,691
2010	R0160	0	0	0	0	0	0	5,990	3,873	2,630	1,669	
2011	R0170	0	0	0	0	0	6,163	5,834	3,463	2,979		
2012	R0180	0	0	0	0	7,258	4,543	2,157	968			
2013	R0190	0	0	0	8,859	6,248	3,582	3,235				
2014	R0200	0	0	12,515	7,269	5,196	3,825					
2015	R0210	0	23,815	11,894	8,187	5,309						
2016	R0220	73,295	27,372	14,511	11,078							
2017	R0230	67,030	23,537	11,517								
2018	R0240	70,035	21,723									
2019	R0250	58,806										

Total

	C0360
R0100	-2,201
R0160	-30
R0170	1,238
R0180	-367
R0190	-1,160
R0200	-1,887
R0210	1,631
R0220	-4,819
R0230	5,952
R0240	15,576
R0250	51,514
Total	65,445



### S.22.01 Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical	Impact of transitional on interest rate	Impact of volatility adjustment set	Impact of matching adjustment set to
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	995,066			5,575	
Basic own funds	R0020	423,724			-4,103	
Eligible own funds to meet Solvency Capital Requirement	R0050	423,724			-4,103	
Solvency Capital Requirement	R0090	259,347				
Eligible own funds to meet Minimum Capital Requirement	R0100	423,724			-4,103	
Minimum Capital Requirement	R0110	99,145			115	

## S.23.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010	30,858	30,858		0	
Share premium account related to ordinary share capital	R0030	141,808	141,808		0	
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	251,057	251,057			
Subordinated liabilities	R0140			0	0	0
An amount equal to the value of net deferred tax assets	R0160					0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
<b>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</b>						
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	0				
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230		0			
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>423,724</b>	<b>423,724</b>			
<b>Ancillary own funds</b>						
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					
<b>Total ancillary own funds</b>	<b>R0400</b>					
<b>Available and eligible own funds</b>						
<b>Total available own funds to meet the SCR</b>	<b>R0500</b>	<b>423,724</b>	<b>423,724</b>			
<b>Total available own funds to meet the MCR</b>	<b>R0510</b>	<b>423,724</b>	<b>423,724</b>			
<b>Total eligible own funds to meet the SCR</b>	<b>R0540</b>	<b>423,724</b>	<b>423,724</b>			
<b>Total eligible own funds to meet the MCR</b>	<b>R0550</b>	<b>423,724</b>	<b>423,724</b>			
<b>SCR</b>	<b>R0580</b>	<b>259,347</b>				
<b>MCR</b>	<b>R0600</b>	<b>99,145</b>				
<b>Ratio of Eligible own funds to SCR</b>	<b>R0620</b>	<b>163.38%</b>				
<b>Ratio of Eligible own funds to MCR</b>	<b>R0640</b>	<b>427.38%</b>				
<b>Reconciliation reserve</b>		<b>C0060</b>				
Excess of assets over liabilities	R0700	423,724				
Own shares (held directly and indirectly)	R0710	0				
Foreseeable dividends, distributions and charges	R0720	0				
Other basic own fund items	R0730	172,666				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
<b>Reconciliation reserve</b>	<b>R0760</b>	<b>251,057</b>				
<b>Expected profits</b>						
Expected profits included in future premiums (EPIFP) - Life Business	R0770	15,507				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	17				
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>	<b>15,523</b>				

## S.25.01 Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	22,084		
Counterparty default risk	R0020	10,854		
Life underwriting risk	R0030			
Health underwriting risk	R0040	282,235		
Non-life underwriting risk	R0050	44,471		
Diversification	R0060	-63,027		
Intangible asset risk	R0070			
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>296,617</b>		

### Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	14,956
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-52,225
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	259,347
<b>Capital add-on already set</b>	<b>R0210</b>	
Solvency capital requirement	R0220	259,347
<b>Other information on SCR</b>		
<b>Capital requirement for duration-based equity risk sub-module</b>	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	

## S.28.01 Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

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

MCR calculation Non Life		Non-life activities	
		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	62,389	60,013
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	53,472	22,207
Other motor insurance and proportional reinsurance	R0060	4,859	16,189
Marine, aviation and transport insurance and proportional reinsurance	R0070	2	78
Fire and other damage to property insurance and proportional reinsurance	R0080	18,226	71,825
General liability insurance and proportional reinsurance	R0090	23,896	12,235
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110	334	5,611
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance	R0130	2,953	6,576
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

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

MCR calculation Life		Life activities	
		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	742,616	
Total capital at risk for all life (re)insurance obligations	R0250		70,185,702

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	34,420	
MCRL Result	R0200		64,725

### Overall MCR calculation

		C0070
Linear MCR	R0300	99,145
SCR	R0310	259,347
MCR cap	R0320	116,706
MCR floor	R0330	64,837
Combined MCR	R0340	99,145
Absolute floor of the MCR	R0350	3,700
Minimum Capital Requirement		C0070
R0400		99,145