

OWM CZ groep Zorgverzekeraar U.A.

Solvency and Financial Condition Report 2018 disclosure templates

(Amount x € 1.000)

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s.02.01 Balance Sheet

Solvency II value

C0010

Assets

Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	16.998
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	2.166.782
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	6.908
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	0
<i>Bonds</i>	<i>R0130</i>	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	2.160.017
Derivatives	R0190	
Deposits other than cash equivalents	R0200	-143
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	5.784
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	5.784
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	94.662
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	2.144.578
Own shares (held directly)	R0390	
in	R0400	
Cash and cash equivalents	R0410	110.963
Any other assets, not elsewhere shown	R0420	23.449
Total assets	R0500	4.563.216

Liabilities

Technical provisions - non-life	R0510	2.368.284
Technical provisions - non-life (excluding health)	R0520	
TP calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	2.368.284
TP calculated as a whole	R0570	0
Best estimate	R0580	2.285.837
Risk margin	R0590	82.447
TP - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	53.434
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	243.663
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	72.727
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	41.617
Total liabilities	R0900	2.779.726
Excess of assets over liabilities	R1000	1.783.491

s.05.01 Premiums, claims and expenses by line of business

		Medical expense insurance		Total
		C0010	C0200	
Premiums written				
Gross - Direct Business	R0110	7.044.427	7.044.427	
Gross - Proportional reinsurance accepted	R0120		0	
Gross - Non-proportional reinsurance accepted	R0130		0	
Reinsurers' share	R0140	855	855	
Net	R0200	7.043.572	7.043.572	
Premiums earned				
Gross - Direct Business	R0210	7.217.651	7.217.651	
Gross - Proportional reinsurance accepted	R0220		0	
Gross - Non-proportional reinsurance accepted	R0230		0	
Reinsurers' share	R0240	855	855	
Net	R0300	7.216.796	7.216.796	
Claims incurred				
Gross - Direct Business	R0310	6.817.912	6.817.912	
Gross - Proportional reinsurance accepted	R0320		0	
Gross - Non-proportional reinsurance accepted	R0330		0	
Reinsurers' share	R0340		0	
Net	R0400	6.817.912	6.817.912	
Changes in other technical provisions				
Gross - Direct Business	R0410		0	
Gross - Proportional reinsurance accepted	R0420		0	
Gross - Non-proportional reinsurance accepted	R0430		0	
Reinsurers' share	R0440		0	
Net	R0500		0	
Expenses incurred	R0550	199.390	199.390	
Other expenses	R1200			
Total expenses	R1300		199.390	

s.05.02 Premiums, claims and expenses by country

		Home Country	Total Top 5 and home country
		C0010	C0070
R0010			
		C0080	C0140
Premium written			
Gross - Direct Business	R0110	7.006.570	7.006.570
Gross - Proportional reinsurance accepted	R0120		0
Gross - Non-proportional reinsurance accepted	R0130		0
Reinsurers' share	R0140	855	855
Net	R0200	7.005.715	7.005.715
Premium earned			
Gross - Direct Business	R0210	7.179.794	7.179.794
Gross - Proportional reinsurance accepted	R0220		0
Gross - Non-proportional reinsurance accepted	R0230		0
Reinsurers' share	R0240	855	855
Net	R0300	7.178.939	7.178.939
Claims incurred			
Gross - Direct Business	R0310	6.775.775	6.775.775
Gross - Proportional reinsurance accepted	R0320		0
Gross - Non-proportional reinsurance accepted	R0330		0
Reinsurers' share	R0340		0
Net	R0400	6.775.775	6.775.775
Changes in other technical provisions			
Gross - Direct Business	R0410		0
Gross - Proportional reinsurance accepted	R0420		0
Gross - Non-proportional reinsurance accepted	R0430		0
Reinsurers' share	R0440		0
Net	R0500		0
Expenses incurred	R0550	199.189	199.189
Other expenses	R1200		
Total expenses	R1300		199.189

s.17.01 Non - life Technical Provisions

		Medical expense insurance		Total Non-Life obligations
		C0020		C0180
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	116.117		116.117
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140			0
Net Best Estimate of Premium Provisions	R0150	116.117		116.117
Claims provisions				
Gross - Total	R0160	2.169.720		2.169.720
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240			0
Net Best Estimate of Claims Provisions	R0250	2.169.720		2.169.720
Total Best estimate - gross	R0260	2.285.837		2.285.837
Total Best estimate - net	R0270	2.285.837		2.285.837
Risk margin	R0280		82.447	82.447
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	2.368.284		2.368.284
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330			0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	2.368.284		2.368.284

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)
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Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											0
2009	R0160											
2010	R0170											
2011	R0180											
2012	R0190	2,538,334	2,324,750	158,089	21,298	4,254						
2013	R0200	2,726,117	2,291,680	171,526	3,135	474						
2014	R0210	3,120,245	2,187,826	124,910		3,530	11,614					
2015	R0220	3,615,802	2,274,612	56,777		-408						
2016	R0230	4,571,064	1,674,771	36,787								
2017	R0240	4,520,531	1,973,695									
2018	R0250	4,908,228										

	C0170	C0180
R0100		0
R0160		
R0170		
R0180		
R0190		5,046,724
R0200		5,192,932
R0210	11,614	5,448,126
R0220	-408	5,946,783
R0230	36,787	6,282,622
R0240	1,973,695	6,494,226
R0250	4,908,228	4,908,228
Total	6,929,916	39,319,641

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											
2009	R0160											
2010	R0170											
2011	R0180											
2012	R0190	0	0									
2013	R0200	0	0									
2014	R0210	0	0									
2015	R0220	0	56,136									
2016	R0230	1,870,775	78,135									
2017	R0240	2,233,404	53,382									
2018	R0250	2,109,137										

	C0360
R0100	
R0160	
R0170	
R0180	
R0190	
R0200	0
R0210	
R0220	
R0230	
R0240	53,576
R0250	2,116,044
Total	2,169,720

s.25.01 Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	139.937		
Counterparty default risk	R0020	54.419		
Life underwriting risk	R0030			
Health underwriting risk	R0040	803.472		
Non-life underwriting risk	R0050			
Diversification	R0060	-131.804		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	866.025		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	211.333
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	1.077.358
Capital add-on already set	R0210	
Solvency capital requirement	R0220	1.077.358
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	

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	2.285.837	7.043.572
Income protection insurance and proportional reinsurance	R0030		
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050		
Other motor insurance and proportional reinsurance	R0060		
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080		
General liability insurance and proportional reinsurance	R0090		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
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		

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		
Total capital at risk for all life (re)insurance obligations	R0250		

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	438.482	
MCRL Result	R0200		

Overall MCR calculation

Linear MCR	R0300		C0070
			438.482
SCR	R0310		1.077.358
MCR cap	R0320		484.811
MCR floor	R0330		269.339
Combined MCR	R0340		438.482
Absolute floor of the MCR	R0350		2.500
			C0070
Minimum Capital Requirement	R0400		438.482