

Solvency and Financial Condition Report - disclosure 2016

Monatary amounts in € thousands

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage en bijbehorende verzekeringsentiteiten

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Openbare rapportagestaten van OHRA Zorgverzekeringen N.V.



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OWM CZ groep **Z**orgverzekeraar **U.A.** - groepsrapportage

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage

Inhoudsopgave



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OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage 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	51.632
Investments (other than assets held for index-linked and unit		51.052
linked contracts)	R0070	3.460.268
Property (other than for own use)	R0080	3.847
Holdings in related undertakings, including participations	R0090	2
<i>Equities</i>	R0100	418.998
Equities - listed	R0110	418.998
Equities - unlisted	R0120	0
Bonds	R0130	2.847.032
Government Bonds	R0140	677.281
Corporate Bonds	R0150	2.169.452
Structured notes	R0160	300
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	187.579
Derivatives	R0190	
Deposits other than cash equivalents	R0200	2.810
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	1.637
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	1.637
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
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	148.561
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	2.551.125
Own shares (held directly)	R0390	
not yet paid in	R0400	
Cash and cash equivalents	R0410	117.917
Any other assets, not elsewhere shown	R0420	16.054
Total assets	R0500	6.347.194



OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage S.02.01 - Balance Sheet



Solvency II value C0010

Liabilities

Technical provisions - non-life	R0510	3.273.012
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	3.273.012
TP calculated as a whole	R0570	0
Best estimate	R0580	3.190.057
Risk margin	R0590	82.955
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	5.416
Pension benefit obligations	R0760	57.868
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	361.883
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	33.298
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	109.360
Total liabilities	R0900	3.840.837
Excess of assets over liabilities	R1000	2.506.357



					Line of Busin	ess for: non-life insurance and re	einsurance obligations (direct b	ousiness and accepted proportiona	ıl 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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	8.921.903								
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	907			1 1 1					
Net	R0200	8.920.996								
Premiums earned										
Gross - Direct Business	R0210	8.921.903								
Gross - Proportional reinsurance accepted	R0220	<u> </u>			; ;					
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	907								
Net	R0300	8.920.996								
Claims incurred										
Gross - Direct Business	R0310	8.719.999								
Gross - Proportional reinsurance accepted	R0320									
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340									
Net	R0400	8.719.999								
Changes in other technical provisions										
Gross - Direct Business	R0410	-139.440					[
Gross - Proportional reinsurance accepted	R0420				 		 			
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440									
Net	R0500	-139.440								
Expenses incurred	R0550	424.160								
Other expenses	R1200									
Total expenses	R1300									



		Line of Business for: non-life insurance an	nd reinsurance obligations (direct business a	nd accepted proportional reinsurance)		Line of Business for: accept	ted non-proportional reinsurance		
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written		į į							
Gross - Direct Business	R0110								8.921.90
Gross - Proportional reinsurance accepted	R0120								
Gross - Non-proportional reinsurance accepted	R0130								
Reinsurers' share	R0140								90
Net	R0200								8.920.99
Premiums earned									
Gross - Direct Business	R0210								8.921.90
Gross - Proportional reinsurance accepted	R0220								
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240					i	<u>-</u>		90
Net	R0300								8.920.99
Claims incurred									
Gross - Direct Business	R0310								8.719.99
Gross - Proportional reinsurance accepted	R0320								
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340					†			
Net	R0400								8.719.99
Changes in other technical provisions									
Gross - Direct Business	R0410								-139.44
Gross - Proportional reinsurance accepted	R0420								
Gross - Non-proportional reinsurance accepted	R0430								
Reinsurers' share	R0440					 			
Net	R0500								-139.44
Expenses incurred	R0550								424.16
Other expenses	R1200								
Total expenses	R1300								424.16



				Line of Business for: li	fe insurance obligations			Life reinsurar		
		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	non-life insurance	Health reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written			<u> </u>	<u> </u>			<u> </u>		<u> </u>	
Gross	R1410		<u> </u>		<u> </u>				[
Reinsurers' share	R1420									
Net	R1500									
Premiums earned										
Gross	R1510									
Reinsurers' share	R1520									
Net	R1600									
Claims incurred										
Gross	R1610									
Reinsurers' share	R1620									
Net	R1700									
Changes in other technical provisions										
Gross	R1710				 					
Reinsurers' share	R1720									
Net	R1800									
Expenses incurred	R1900									
Other expenses	R2500									
Total expenses	R2600									

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage S.05.02 - Premiums, claims and expenses by country



		Home Country	Тор	5 countries (by amount o	of gross premiums writte	n) - non-life obligations		Total Top 5 and home country	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	
	R0010		BE	DE	PL	GB	FR		
		C0080	C0090	C0100	C0110	C0120	C0130	C0140	
Premium written									
Gross - Direct Business	R0110	8.880.902	16.538	14.155	6.660	638	525	8.919.419	
Gross - Proportional reinsurance accepted	R0120	Monatai	ry amounts in € thousands					0	
Gross - Non-proportional reinsurance accepted	R0130							0	
Reinsurers' share	R0140	907						907	
Net	R0200	8.879.995	16.538	14.155	6.660	638	525	8.918.512	
Premium earned		·	•	•	•	•			
Gross - Direct Business	R0210	8.880.902	16.538	14.155	6.660	638	525	8.919.419	
Gross - Proportional reinsurance accepted	R0220							0	
Gross - Non-proportional reinsurance accepted	R0230		· · · · · · · · · · · · · · · · · · ·		<u>-</u>	İ		0	
Reinsurers' share	R0240	907	<u>-</u>		<u>-</u>			907	
Net	R0300	8.879.995	16.538	14.155	6.660	638	525	8.918.512	
Claims incurred				•	<u>'</u>	•			
Gross - Direct Business	R0310	8.700.239	7.923	6.754	2.059	484	371	8.717.831	
Gross - Proportional reinsurance accepted	R0320]					0	
Gross - Non-proportional reinsurance accepted	R0330							0	
Reinsurers' share	R0340							0	
Net	R0400	8.700.239	7.923	6.754	2.059	484	371	8.717.831	
Changes in other technical provisions		-	,		•				
Gross - Direct Business	R0410	-139.440]	 	İ		-139.440	
Gross - Proportional reinsurance accepted	R0420							0	
Gross - Non-proportional reinsurance accepted	R0430							0	
Reinsurers' share	R0440							0	
Net	R0500	-139.440						-139.440	
Expenses incurred	R0550	422.254	786	673	317	28	25	424.083	
Other expenses	R1200								
Total expenses	R1300							424.083	

		Home Country		Top 5 countries (by amo		Total Top 5 and home country		
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R01400							
	•	C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premium written	i !							
Gross	R1410] -		i i	0
Reinsurers' share	R1420] 	 		0
Net	R1500							0
Premium earned								
Gross	R1510							0
Reinsurers' share	R1520				i i			0
Net	R1600							0
Claims paid								
Gross	R1610				1 1 1 1			0
Reinsurers' share	R1620				 			0
Net	R1700							0
Changes in other technical provisions								
Gross	R1710				i -			0
Reinsurers' share	R1720] 	 	 	0
Net	R1800							0
Expenses incurred	R1900			 	 		 	0
Other expenses	R2500							
Total expenses	R2600							

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage S.22.01 - Impact of long term guarantees measures and transitionals



		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
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	0	0			
Basic own funds	R0020					
Eligible own funds to meet Solvency Capital Requirement	R0050	0	0			
Solvency Capital Requirement	R0090	0	0			



OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage **S.23.01 - Own Funds**



		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					
Non-available called but not paid in ordinary share	R0020					
capital at group level Share premium account related to ordinary share	K0020					
capital	R0030			><		><
Initial funds, members' contributions or the				$<\!\!-\!\!-\!\!-\!\!-$		$\langle \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$
equivalent basic own - fund item for mutual and				\rightarrow		\times
mutual-type undertakings	R0040			$/\!\!\!/$		
Subordinated mutual member accounts	R0050		\rightarrow			
Non-available subordinated mutual member	D0060					
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	K0100					
shares	R0110					
Non-available share premium account related to						
preference shares at group level	R0120					
Reconciliation reserve	R0130	2.506.357	2.506.357			\sim
Subordinated liabilities	R0140					
Non-available subordinated liabilities at group level	R0150					
An amount equal to the value of net deferred tax	D0160					
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	D0100					
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					
should not be represented by the	K0210					
reconciliation reserve and do not meet the						
criteria to be classified as Solvency II own						
should not be represented by the reconciliation			$\overline{}$	$\qquad \qquad \bigcirc$		
reserve and do not meet the criteria to be	R0220	6.150				
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	NUZJU					
Directive 2009/138/EC	R0240					><
Deductions for participations where there is non-						
availability of information (Article 229)	R0250					
יייי שפעם כנוסירידסי־paracropations זוינטעם שי שי שי שי שי שני שי	R0260					
Total of non-available own fund items	R0270					
	R0280					
Total deductions	1.0200					
Total basic own funds after deductions	R0290	2.500.207	2.500.207			

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage **S.23.01 - Own Funds**



		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Ancillary own funds			\geq	$\geq \leq$	$>\!\!<$	$\geq \leq$
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial runds, members				$\langle \cdots \rangle$		
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						<u> </u>
demand Letters of credit and guarantees under Article	R0320					N=
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					
Article 90(2) of the Directive 2009/130/EC	K0330					
Supplementary members calls under first				\iff		
subparagraph of Article 96(3) of the Directive	20260					
2009/138/EC Supplementary members calls - other than under	R0360					
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		\rightarrow	$>\!\!<$	$>\!<$	$>\!\!<$	$>\!\!<$
Reconciliation reserve	R0410					
Table dia a faranza di a la dia a faranza di a	D0420					*
Institutions for occupational retirement provision Non regulated entities carrying out financial	R0420					
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 a						
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	R0520					
the undertakings included via D&A)		2.500.207	2.500.207			
Total available own funds to meet the	D0500					
minimum consolidated group SCR	R0530	2.500.207	2.500.207			
Total eligible own funds to meet the						
consolidated group SCR (excluding own	R0560					
funds from other financial sector and from the undertakings included via D&A)	Robot					
Total eligible own funds to meet the		2.500.207	2.500.207			
minimum consolidated group SCR	R0570	2.500.207	2.500.207			\nearrow
Minimum consolidated Group SCR	R0610	586.310				>-<
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	0				
Total eligible own funds to meet the group						
SCR (including own funds from other	R0660					
financial sector and from the undertakings included via D&A)		2.500.207	2.500.207			
Group SCR	R0680	1.441.335				
Ratio of Eligible own funds to group SCR	Dages					
including other financial sectors and the undertakings included via D&A	R0690	0				
and cultings included via ban						

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage S.23.01 - Own Funds



		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0060				
Reconciliation reserve			$>\!\!<$	>><	$>\!\!<$	$>\!\!<$
Excess of assets over liabilities	R0700	2.506.357	$\overline{}$	>>	$>\!\!<$	$>\!<$
Own shares (included as assets on the balance sheet)	R0710				>>	
Foreseeable dividends, distributions and charges	R0720		><	><	><	><
Other basic own fund items	R0730		$>\!\!<$	>>	\searrow	$>\!\!<$
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		><		>	
Other non available own funds	R0750		$>\!\!<$	>>	>>	$>\!\!<$
participations in other financial sector	R0760	2.506.357	> <	><	>>	> <
Expected profits			$>\!\!<$	$>\!\!<$	>>	$>\!\!<$
Expected profits included in future premiums (EPIFP) - Life Business	R0770		><	><	><	><
Expected profits included in future premiums (EPIFP) - Non- life business	R0780		><	><	><	><

Total EPIFP	R0790	
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OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage S.25.01 - Solvency Capital Requirement - for groups on Standard Formula



Gross solvency capital requirement

		C0110
Market risk	R0010	253.782
Counterparty default risk	R0020	76.288
Life underwriting risk	R0030	
Health underwriting risk	R0040	1.060.566
Non-life underwriting risk	R0050	
Diversification	R0060	-216.014
Intangible asset risk	R0070	
Basic Solvency Capital Requirement	R0100	1.174.622

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	266.713
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	1.441.335
Capital add-on already set	R0210	
Solvency capital requirement	R0220	1.441.335
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	586.310
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	1.441.335

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage S.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model



Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled		Simplifications
C0010	C0020	C0030	C0070	C0080	C0090

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	1
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	i
Solvency Capital Requirement excluding capital add-on	R0200	
Capital add-on already set	R0210	
Solvency capital requirement for undertakings under consolidated method	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	ļ
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	R0310	
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 (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Minimum consolidated group solvency capital requirement	R0470	
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
financial institutions, alternative investment funds managers, UCITS management companies	R0510	
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	

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage S.25.03 - Solvency Capital Requirement - Full Internal Models (Annual Group) - Public Disclosure



Unique number of component	components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	ınts in € thousands
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency Capital Requirement		
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Minimum consolidated group solvency capital requirement	R0470	
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	

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage S.32.01 - Undertakings in the scope of the group - Public Disclosure



Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)
C0010	C0020	C0030	C0040	C0050	C0060	C0070
NL NL	W0000NL00003	2 - Specific code	Stichting CZ Lourdes	99 - Other	Stichting	2 - Non-mutual
NL	W0000NL00005	2 - Specific code	Stichting Huisvesting CZ Verzekeraars	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	2 - Non-mutual
NL	W1906NL00007	2 - Specific code	Stichting CZ Fund Management BV	11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap (B.V.)	2 - Non-mutual
NL	W1906NL00008	2 - Specific code	Stichting CZ Fund Depositary	11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	Stichting	2 - Non-mutual
NL	724500HQ7QKT9D9VMN62	1 - LEI	OWM CZ Groep AV Zorgverz. U.A.	2 - Non life insurance undertaking	Onderlinge Waarborgmaatschappij	1 - Mutual
NL	724500ZLNED1UA66CA54	Monatary amounts in € thousands	Delta Lloyd Zorgverzekeringen NV	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual
NL	7245009MEI2V0LUORY12	1 - LEI	OHRA Ziektekosten verzekeringen NV	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual
NL	7245008CKXW5GKRGMG75	1 - LEI	OHRA Zorgverzekeringen NV	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual
NL	72450051YQLIROHV2228	1 - LEI	OWM CZ Groep Zorgverzekeraar U.A.	2 - Non life insurance undertaking	Onderlinge Waarborgmaatschappij	1 - Mutual
NL	W0000NL00006	2 - Specific code	Stichting CZ Onroerende Zaken	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	2 - Non-mutual
NL	W1906NL00002	2 - Specific code	CZ Zorgkantoor BV	8 - Credit institution, investment firm and financial institution	Besloten Vennootschap (B.V.)	2 - Non-mutual

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage S.32.01 - Undertakings in the scope of the group - Public Disclosure



Supervisory Authority	% 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
C0080	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250
	0,00%	100,00%	0,00%	- aansturing en uitvoering van	1 - Dominant	100,00%	1 - Included in the scope	
	0,00%	100,00%	0,00%	- aansturing en uitvoering van	1 - Dominant	100,00%	1 - Included in the scope	
	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope	
	0,00%	100,00%	0,00%	- aansturing en uitvoering van	1 - Dominant	100,00%	1 - Included in the scope	
De Nederlandsche Bank	0,00%	100,00%	0,00%	- aansturing en uitvoering van	1 - Dominant	100,00%	1 - Included in the scope	
De Nederlandsche Bank	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope	
De Nederlandsche Bank	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope	
De Nederlandsche Bank	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope	
De Nederlandsche Bank	0,00%	100,00%	0,00%	- aansturing en uitvoering van	1 - Dominant	100,00%	1 - Included in the scope	
	0,00%	100,00%	0,00%	- aansturing en uitvoering van	1 - Dominant	100,00%	1 - Included in the scope	
	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope	

Method used and under method 1, treatment of the undertaking

C0260

1 - Me	thod 1: Full consolidation
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OWM CZ groep Zorgverzekeraar U.A.

Inhoudsopgave



- S.02.01 Balance sheet
- S.05.01 Premiums, claims and expenses by line of business
- S.05.02 Premiums, claims and expenses by country
- S.12.01 Life and Health SLT Technical Provisions Best Estimate by country
- S.17.01 Non-life Technical Provisions
- S.19.01 Non-life Insurance Claims Information
- S.22.01 Impact of long term guarantees measures and transitionals
- S.23.01 Own funds
- S.25.01 Solvency Capital Requirement for undertakings on Standard Formula
- S.25.02 Solvency Capital Requirement for undertakings using the standard formula and partial internal model
- S.25.03 Solvency Capital Requirement for undertakings on Full Internal Models
- S.28.01 Minimum Capital Requirement Only life or only non-life insurance or reinsurance activity
- S.28.02 Minimum capital Requirement Both life and non-life insurance activity Public Disclosure

OWM CZ groep Zorgverzekeraar U.A. S.02.01 - Balance sheet



Solvency II value

C0010

Total assets	R0500	4.675.778
Any other assets, not elsewhere shown	R0420	15.955
Cash and cash equivalents	R0410	100.520
paid in	R0400	
Own shares (held directly)	R0390	
Receivables (trade, not insurance)	R0380	2.084.468
Reinsurance receivables	R0370	
Insurance and intermediaries receivables	R0360	92.619
Deposits to cedants	R0350	
Life index-linked and unit-linked	R0340	
Life excluding health and index-linked and unit-linked	R0330	
Health similar to life	R0320	
linked	R0310	
Health similar to non-life	R0300	
Non-life excluding health	R0290	
Non-life and health similar to non-life	R0280	
Reinsurance recoverables from:	R0270	
Other loans and mortgages	R0260	1.543
Loans and mortgages to individuals	R0250	
Loans on policies	R0240	
Loans and mortgages	R0230	1.543
Assets held for index-linked and unit-linked contracts	R0220	
Other investments	R0210	
Deposits other than cash equivalents	R0200	-159
Derivatives	R0190	
Collective Investments Undertakings	R0180	2.356.549
Collateralised securities	R0170	
Structured notes	R0160	
Corporate Bonds	R0150	
Government Bonds	R0140	
Bonds	R0130	
Equities - unlisted	R0120	0
Equities - listed	R0110	
Equities	R0100	
Holdings in related undertakings, including participations	R0090	6.252
Property (other than for own use)	R0080	
contracts)	R0070	2.362.641
Investments (other than assets held for index-linked and unit-linked		
Property, plant & equipment held for own use	R0060	18.033
Pension benefit surplus	R0050	
Deferred tax assets	R0040	
Intangible assets	R0030	

OWM CZ groep Zorgverzekeraar U.A. S.02.01 - Balance sheet



Solvency II value

1:-1:11::-		C0010
Liabilities Technical provisions - non-life	R0510	2.362.406
Technical provisions - non-life (excluding health)	R0520	2.302.400
TP calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	2.362.406
TP calculated as a whole	R0570	0
Best estimate	R0580	2.305.817
Risk margin	R0590	56.589
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	57.412
Deposits from reinsurers	R0770	57.712
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	318.445
Reinsurance payables	R0830	310.113
Payables (trade, not insurance)	R0840	40.168
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	109.331
Total liabilities	R0900	2.887.762
	B.1000	
Excess of assets over liabilities	R1000	1.788.016

OWM CZ groep Zorgverzekeraar U.A.
S.05.01 - Premiums, claims and expenses by line of business



					Line of Bus	siness for: non-life insurance and r	einsurance obligations (direct bu	siness 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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	6.241.347								
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	707								
Net	R0200	6.240.640								
remiums earned										
Gross - Direct Business	R0210	6.241.347								
Gross - Proportional reinsurance accepted	R0220			i !						
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	707								976
et	R0300	6.240.640								
laims incurred				İ						
Gross - Direct Business	R0310	6.188.055		!						
Gross - Proportional reinsurance accepted	R0320			İ						
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340									
et	R0400	6.188.055								
Changes in other technical provisions										
Gross - Direct Business	R0410	-160.306		 						
Gross - Proportional reinsurance accepted	R0420			<u> </u>						
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440									
Net	R0500	-160.306								
xpenses incurred	R0550	165.187								
Other expenses	R1200									
otal expenses	R1300				***************************************		***************************************			

OWM CZ groep Zorgverzekeraar U.A.
S.05.01 - Premiums, claims and expenses by line of business



				<u> </u>		Line of Business for: accept	red non-proportional reinsurance		
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written									
Gross - Direct Business	R0110			<u> </u>					6.241.3
Gross - Proportional reinsurance accepted	R0120								
Gross - Non-proportional reinsurance accepted	R0130				 	<u> </u>			
Reinsurers' share	R0140								
Net	R0200								6.240.
Premiums earned				<u> </u>					
Gross - Direct Business	R0210								6.241.3
Gross - Proportional reinsurance accepted	R0220								
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240				İ	İ			
Net	R0300								6.240.0
Claims incurred						į	į		
Gross - Direct Business	R0310								6.188.0
Gross - Proportional reinsurance accepted	R0320								
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340				 				
Net	R0400					İ			6.188.0
Changes in other technical provisions					1 1			İ	
Gross - Direct Business	R0410								-160.3
Gross - Proportional reinsurance accepted	R0420			 					
Gross - Non-proportional reinsurance accepted	R0430								
Reinsurers' share	R0440				†	<u> </u>	<u> </u>		
Net	R0500								-160.3
Expenses incurred	R0550								165.:
Other expenses	R1200								
Total expenses	R1300						A STATE OF THE STA		165.:

OWM CZ groep Zorgverzekeraar U.A.
S.05.01 - Premiums, claims and expenses by line of business

((3)

				Line of Business for: lif	fe insurance obligations			Life reinsurar	nce obligations	
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
remiums written				ļ	! ! !		ļ			
Gross	R1410				i 					
Reinsurers' share	R1420									
Net	R1500									
remiums earned			 	i 	i 	ļ 				
Gross	R1510								/	
Reinsurers' share	R1520									
Net	R1600									
aims incurred					 					
Gross	R1610		i 		 					
Reinsurers' share	R1620									
Reinsurers' share Net	R1700									
nanges in other technical provisions										
Gross	R1710									
Reinsurers' share	R1720									
Net	R1800									
rpenses incurred	R1900									
her expenses	R2500									
otal expenses	R2600									

OWM CZ groep Zorgverzekeraar U.A. S.05.02 - Premiums, claims and expenses by country



		Home Country	Тор	5 countries (by amount	of gross premiums writt	en) - non-life obligations		Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010		ВЕ	DE	PL	GB	FR	
	'	C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premium written	İ	I		·				
Gross - Direct Business	R0110	6.207.822	14.036	11.429	5.817	357	294	6.239.755
Gross - Proportional reinsurance accepted	R0120	1	!		 			0
Gross - Non-proportional reinsurance accepted	R0130		<u> </u>					0
Reinsurers' share	R0140	707	! !		 			707
Net	R0200	6.207.115	14.036	11.429	5.817	357	294	6.239.048
Premium earned								
Gross - Direct Business	R0210	6.207.822	14.036	11.429	5.817	357	294	6.239.755
Gross - Proportional reinsurance accepted	R0220							0
Gross - Non-proportional reinsurance accepted	R0230							0
Reinsurers' share	R0240	707						707
Net	R0300	6.207.115	14.036	11.429	5.817	357	294	6.239.048
Claims incurred								
Gross - Direct Business	R0310	6.174.714	5.748	4.692	1.855	117	220	6.187.346
Gross - Proportional reinsurance accepted	R0320							0
Gross - Non-proportional reinsurance accepted	R0330					l		0
Reinsurers' share	R0340							0
Net	R0400	6.174.714	5.748	4.692	1.855	117	220	6.187.346
Changes in other technical provisions								
Gross - Direct Business	R0410	-160.306			<u> </u>			-160.306
Gross - Proportional reinsurance accepted	R0420	<u> </u>			<u> </u>			0
Gross - Non-proportional reinsurance accepted	R0430							0
Reinsurers' share	R0440							0
Net	R0500	-160.306						-160.306
Expenses incurred	R0550	164.319	372	303	154	9	8	165.164
Other expenses	R1200							
Total expenses	R1300							165.164

		Home Country		Top 5 countries (by amo	ount of gross premiums w	ritten) - life obligations		Total Top 5 and home country
	:	C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R01400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premium written								
Gross	R1410	<u> </u>						0
Reinsurers' share	R1420							0
Net	R1500							0
Premium earned								
Gross	R1510							0
Reinsurers' share	R1520							0
Net	R1600							0
Claims paid								
Gross	R1610							0
Reinsurers' share	R1620							0
Net	R1700							0
Changes in other technical provisions								
Gross	R1710							0
Reinsurers' share	R1720							0
Net	R1800							0
Expenses incurred	R1900							0
Other expenses	R2500							
Total expenses	R2600							

OWM CZ groep Zorgverzekeraar U.A.
S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		To a constant of the constitution of the	I	ndex-linked and unit-linked insurance	e	Other life insurance			Annuities stemming from non- life insurance contracts and
		Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	relating to insurance obligation other than health insurance obligations
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
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 as a whole	R0020								
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	R0030								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080								
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090								
Risk Margin	R0100								
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0110								
Best estimate	R0120								
Risk margin	R0130								
Technical provisions - total	R0200								

OWM CZ groep Zorgverzekeraar U.A.
S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



			Total (Life other than		Health insurance (direct bus	iness)	Annuities stemming from non-		
			health insurance, incl. Unit- Linked)		Contracts without options and guarantees	Contracts with options or guarantees	life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
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	R0020		0						
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	R0030		0						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		0						
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		0						
Risk Margin	R0100		0						
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0110		0						
Best estimate	R0120		0						
Risk margin	R0130		0						
Technical provisions - total	R0200		0						

OWM CZ groep Zorgverzekeraar U.A. S.17.01 - Non - life Technical Provisions



			Direct busines	s and accepted proportion	al reinsurance		
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
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 as a whole	R0050						
Technical Provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross - Total	R0060	372.918					
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	372.918					
Claims provisions							
Gross - Total	R0160	1.932.899					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250	1.932.899					
Total Best estimate - gross	R0260	2.305.817					
Total Best estimate - net	R0270	2.305.817					
Risk margin	R0280	56.589					
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						<u> </u>
Technical provisions - total							
Technical provisions - total	R0320	2.362.406					
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	2.362.406					

OWM CZ groep Zorgverzekeraar U.A. S.17.01 - Non - life Technical Provisions



				Direct husiness	and accepted proportion	nal reinsurance			Accepted non-proport	ional reinsurance		
				Direct business	and accepted proportion	nai reinsurance			Accepted non-proport	onar remsurance.		
		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	Total Non-Life obligations
		C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010											C
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											C
Technical Provisions calculated as a sum of BE and RM												
Best estimate												
Premium provisions												
Gross - Total	R0060											372.918
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										·	372.918
Claims provisions												
Gross - Total	R0160											1.932.899
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240											C
Net Best Estimate of Claims Provisions	R0250											1.932.899
Total Best estimate - gross	R0260											2.305.817
Total Best estimate - net	R0270											2.305.817
Risk margin	R0280											56.589
Amount of the transitional on Technical Provisions												
TP as a whole	R0290											
Best estimate	R0300											(
Risk margin	R0310					 						(
Technical provisions - total												
Technical provisions - total	R0320					-4994						2.362.406
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330											(
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340											2.362.406

OWM CZ groep Zorgverzekeraar U.A. S.19.01 - Non-life Insurance Claims Information



						Developme	ent year (absol	ute amount)						I	n Current	Sum of years
		0	1	2	3	4	5	6	7	8	9	10 & +			year	(cumulative)
Gross Claims Paid (non-cumulative)																
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110			C0170	C0180
Prior	R0100													R0100		
-9	R0160	İ					<u> </u>	<u> </u>	<u> </u>	<u> </u>		į		R0160		
-8	R0170	<u>i </u>					<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			R0170		
-7	R0180										-•			R0180		
	R0190						İ		Ī					R0190		
-5	R0200													R0200		
-4	R0210	2.538.334	2.324.750	158.089	21.298	4.25	4	-•						R0210	4.254	5.046.724
-3	R0220	2.726.117	2.291.680	171.526	3.135									R0220	3.135	5.192.458
-2	R0230	3.120.245	2.187.826	124.910		1								R0230	124.910	5.432.982
-1	R0240	3.615.802	2.274.612											R0240	2.274.612	5.890.414
0	R0250	4.571.064		•										R0250	4.571.064	4.571.064
	'												·	R0260	6.977.975	26.133.642

		Development year (absolute amount)						Year end						
		0	1	2	3	4	5	6	7	8	9	10 & +		(discounte data)
s undiscounted Best Estimate Claims Provisions		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360
Prior	R0100								>><				R0100	
-9	R0160												R0160	
-8	R0170											-1	R0170	
-7	R0180			1 		Ī	Ĭ			İ	••		R0180	
-6	R0190			<u> </u>				İ	İ	•			R0190	
-5	R0200								-				R0200	
-4	R0210	0	(İ	-					R0210	
-3	R0220	0	()									R0220	
-2	R0230	0	()		_							R0230	
-1	R0240	0	56.136	5									R0240	56
0	R0250	1.870.775											R0250	1.876
			•										Total R0260	1.932.8

OWM CZ groep Zorgverzekeraar U.A. S.22.01 - Impact of long term guarantees measures and transitionals



		Amount with Long Term Guarantee measures and transitionals C0010	Impact of transitional on technical C0030	Impact of transitional on interest rate C0050	Impact of volatility adjustment set C0070	Impact of matching adjustment set to C0090
Technical provisions	R0010	0	0			
Basic own funds	R0020	0	0			
Eligible own funds to meet Solvency Capital Requirement	R0050	0	0			
Solvency Capital Requirement	R0090	0	0			
Eligible own funds to meet Minimum Capital Requirement	R0100	0	0			
Minimum Capital Requirement	R0110	0	0			

OWM CZ groep Zorgverzekeraar U.A. S.23.01 - Own funds



d Tier 2	Tier 3
C0040	C0050
No. of the last of	
	•
	<u> </u>

		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	1.788.016	
Own shares (held directly and indirectly)	R0710		
Foreseeable dividends, distributions and charges	R0720		
Other basic own fund items	R0730		
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		
Reconciliation reserve	R0760	1.788.016	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life Business	R0770		
Expected profits included in future premiums (EPIFP) - Non- life business	R0780		
Total Expected profits included in future premiums (EPIFP)	R0790		

OWM CZ groep Zorgverzekeraar U.A. S.25.01 - Solvency Capital Requirement - for undertakings on Standard Formula



Gross solvency capital requirement C0110 Market risk R0010 174.139 R0020 67.196 Counterparty default risk Life underwriting risk R0030 Health underwriting risk R0040 726.497 Non-life underwriting risk Diversification R0050 -157.799 R0060 Intangible asset risk R0070

R0100

810.032

Calculation of Solvency Capital Requirement

Basic Solvency Capital Requirement

		C0100
Operational risk	R0130	187.240
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	997.273
Capital add-on already set	R0210	
Solvency capital requirement	R0220	997.273
Other information on SCR	$ \nearrow \!\!\!\! $	
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	

OWM CZ groep Zorgverzekeraar U.A. S.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model



Unique number of component		Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090

Calculation of Solvency Capital Requirement					
Total undiversified components	R0110				
Diversification	R0060				
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160				
Solvency Capital Requirement excluding capital add-on	R0200				
Capital add-on already set	R0210				
Solvency capital requirement	R0220				
Other information on SCR					
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300				
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	R0310				
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 (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420				
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430				
Diversification effects due to RFF nSCR aggregation for article 304	R0440				

OWM CZ groep Zorgverzekeraar U.A. S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models



Unique number of component	components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios Diversification effects due to RFF nSCR aggregation for article 304	R0430 R0440	

OWM CZ groep Zorgverzekeraar U.A. 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

		Non-life a	activities
MCR calculation Non Life		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	2.305.817	6.240.640
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

		Life ac	tivities
MCR calculation Life		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	401.683	
MCRI Result	R0200		

Overall MCR calculation

Linear MCR	R0300
SCR	R0310
MCR cap	R0320
MCR cap MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350
Minimum Capital Requirement	R0400

C0070	
	401.683
	997.273
	448.773
	249.318
	401.683
	2.500
C0070	
	401.683

OWM CZ groep **Z**orgverzekeraar **U.A.**

S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010		

Linear formula component for non-life insurance and reinsurance obligations

		Non-life activities		Life activities	
MCR calculation Non Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020				
Income protection insurance and proportional reinsurance	R0030				
Workers' compensation insurance and proportional reinsurance	R0040				
Motor vehicle liability insurance and proportional reinsurance	R0050		i 		
Other motor insurance and proportional reinsurance	R0060		i 		
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

		Non-life	activities	Life activities	
MCR calculation Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
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				

OWM CZ groep Zorgverzekeraar U.A.

S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure

Non-life activities Life activities



		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200		
Overall MCR calculation			C0130
Linear MCR	R0300] [
SCR	R0310	<u> </u>	
MCR cap	R0320	<u> </u>	
MCR floor	R0330	7	
Combined MCR	R0340	7	
Absolute floor of the MCR	R0350	7	
	*	_	C0130
Minimum Capital Requirement	R0400		
Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		
Notional MCR floor	R0530		
Notional Combined MCR	R0540		
Absolute floor of the notional MCR	R0550		
Notional MCR	R0560		



Solvency and Financial Condition Report - disclosure 2016

Monatary amounts in € thousands

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.

Inhoudsopgave



- S.02.01 Balance sheet
- S.05.01 Premiums, claims and expenses by line of business
- S.05.02 Premiums, claims and expenses by country
- S.12.01 Life and Health SLT Technical Provisions Best Estimate by country
- S.17.01 Non-life Technical Provisions
- S.19.01 Non-life Insurance Claims Information
- S.22.01 Impact of long term guarantees measures and transitionals
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- S.25.03 Solvency Capital Requirement for undertakings on Full Internal Models
- S.28.01 Minimum Capital Requirement Only life or only non-life insurance or reinsurance activity
- S.28.02 Minimum capital Requirement Both life and non-life insurance activity Public Disclosure

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. 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	
Investments (other than assets held for index-linked and unit-linked		
contracts)	R0070	717.892
Property (other than for own use)	R0080	24.190
Holdings in related undertakings, including participations	R0090	443.072
Equities	R0100	!
Equities - listed	R0110	
Equities - unlisted	R0120	0
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	250.644
Derivatives	R0190	
Deposits other than cash equivalents	R0200	-14
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	83.129
Loans on policies	R0240	!
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	83.129
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	!
Non-life excluding health	R0290	
Health similar to non-life	R0300	
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	7.828
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	23.613
Own shares (held directly)	R0390	
paid in	R0400	
Cash and cash equivalents	R0410	134
Any other assets, not elsewhere shown	R0420	0
Total assets	R0500	832.597



OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.02.01 - Balance sheet



		Solvency II value
4 * - 1 * 1*** · -		C0010
Liabilities Technical provisions - non-life	R0510	04.24
Technical provisions - non-life (excluding health)	R0520	94.240
TP calculated as a whole	R0520	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	04.240
TP calculated as a whole	R0570	94.240
Best estimate	R0580	
Risk margin	R0590	86.526
TP - life (excluding index-linked and unit-linked)	R0590	7.715
	R0610	
Technical provisions - health (similar to life) TP calculated as a whole	R0610	
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	5.416
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	<u>-</u>
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	3.566
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	6.976
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	110.198
Excess of assets over liabilities	R1000	722.399

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.05.01 - Premiums, claims and expenses by line of business



					Line of Busine	ess for: non-life insurance and re	insurance obligations (direct b	usiness and accepted proportiona	al 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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	646.738		<u> </u>						
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	0								
Net	R0200	646.738								
Premiums earned										
Gross - Direct Business	R0210	646.738								
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	0					*****			
Net	R0300	646.738								
Claims incurred										
Gross - Direct Business	R0310	601.490						T		
Gross - Proportional reinsurance accepted	R0320							1		
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340									
Net	R0400	601.490								
Changes in other technical provisions									İ	
Gross - Direct Business	R0410	9.733		-						
Gross - Proportional reinsurance accepted	R0420					i				
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440		44							
Net	R0500	9.733								
Expenses incurred	R0550	61.052								
Other expenses	R1200									
Pri i i i										

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.05.01 - Premiums, claims and expenses by line of business



		Line of Business for: non-life insurance an	nd reinsurance obligations (direct business	and accepted proportional reinsurance)		Line of Business for: acc	epted non-proportional reinsurance		
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written					<u> </u>				
Gross - Direct Business	R0110								646.73
Gross - Proportional reinsurance accepted	R0120								
Gross - Non-proportional reinsurance accepted	R0130								
Reinsurers' share	R0140								
Net	R0200								646.73
Premiums earned									
Gross - Direct Business	R0210								646.73
Gross - Proportional reinsurance accepted	R0220	i							
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240				Ī				
Net	R0300								646.73
Claims incurred									
Gross - Direct Business	R0310			1 !					601.49
Gross - Proportional reinsurance accepted	R0320								
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340								
Net	R0400								601.49
Changes in other technical provisions									
Gross - Direct Business	R0410								9.73
Gross - Proportional reinsurance accepted	R0420			<u> </u>					
Gross - Non-proportional reinsurance accepted	R0430								
Reinsurers' share	R0440								
Net	R0500								9.73
Expenses incurred	R0550								61.05
Other expenses	R1200								
Total expenses	R1300								61.05

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.05.01 - Premiums, claims and expenses by line of business



				Line of Business for: lif	e insurance obligations			Life reinsuran	ce obligations	
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written	<u> </u>	<u> </u>	<u> </u>						<u> </u>	
Gross	R1410		<u> </u>							0
Reinsurers' share	R1420									0
Net	R1500									0
Premiums earned										
Gross	R1510									0
Reinsurers' share	R1520									0
Net	R1600									0
Claims incurred										
Gross	R1610		I							0
Reinsurers' share	R1620									0
Net	R1700									0
Changes in other technical provisions		<u> </u>								
Gross	R1710									0
Reinsurers' share	R1720									0
Net	R1800									0
Expenses incurred	R1900									0
Other expenses	R2500									
Total expenses	R2600									

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.05.02 - Premiums, claims and expenses by country



		Home Country	Тор	5 countries (by amount	of gross premiums writ	ten) - non-life obligations	;	Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010		DE	ВЕ	PL	GB	ES	
	3	C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premium written	İ		•	•				
Gross - Direct Business	R0110	643.813	1.255	1.246	111	65	58	646.547
Gross - Proportional reinsurance accepted	R0120							0
Gross - Non-proportional reinsurance accepted	R0130							0
Reinsurers' share	R0140	0						0
Net	R0200	643.813	1.255	1.246	111	65	58	646.547
Premium earned								
Gross - Direct Business	R0210	643.813	1.255	1.246	111	65	58	646.547
Gross - Proportional reinsurance accepted	R0220							0
Gross - Non-proportional reinsurance accepted	R0230							0
Reinsurers' share	R0240	0						0
Net	R0300	643.813	1.255	1.246	111	65	58	646.547
Claims incurred								
Gross - Direct Business	R0310	598.132	1.126	1.076	52	135	638	601.158
Gross - Proportional reinsurance accepted	R0320	<u> </u>	<u> </u>	<u> </u>		i		0
Gross - Non-proportional reinsurance accepted	R0330							0
Reinsurers' share	R0340							0
Net	R0400	598.132	1.126	1.076	52	135	638	601.158
Changes in other technical provisions	İ							
Gross - Direct Business	R0410	9.733		<u> </u>				9.733
Gross - Proportional reinsurance accepted	R0420	<u> </u>	İ	ļ		İ		0
Gross - Non-proportional reinsurance accepted	R0430			į				0
Reinsurers' share	R0440							0
Net	R0500	9.733						9.733
Expenses incurred	R0550	60.776	118	118	10	6	5	61.034
Other expenses	R1200							
Total expenses	R1300							61.034

		Home Country		Top 5 countries (by amo	unt of gross premiums w	ritten) - life obligations		Total Top 5 and home country
	·	C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R01400							
	•	C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premium written								
Gross	R1410							
Reinsurers' share	R1420							
Net	R1500							
Premium earned								
Gross	R1510							
Reinsurers' share	R1520							
Net	R1600							
Claims paid								
Gross	R1610							
Reinsurers' share	R1620							
Net	R1700							
Changes in other technical provisions						•		
Gross	R1710							
Reinsurers' share	R1720					<u>-</u>		
Net	R1800							
Expenses incurred	R1900							
Other expenses	R2500							
Total expenses	R2600							

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



			Inde	ex-linked and unit-linked insuran	ce		Other life insurance	
		Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
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 as a whole	R0020							
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	R0030							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080							
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090							
Risk Margin	R0100							
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	R0110							
Best estimate	R0120				1 			
Risk margin	R0130							
Technical provisions - total	R0200							

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		Annuities stemming from non- life insurance contracts and		Total (Life other than		Health insurance (direct bu	siness)	Annuities stemming from non-		Tatal (Usalth similar ta
		relating to insurance obligation other than health insurance obligations	Accepted reinsurance th	Total (Life other than health insurance, incl. Unit-Linked)		Contracts without options and guarantees	Contracts with options or guarantees	life insurance contracts and relating to health insurance obligations		Total (Health similar to life insurance)
		C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010			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						0
Technical provisions calculated as a sum of BE and RM										
Best Estimate										
Gross Best Estimate	R0030			0						0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			0						0
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090			0						0
Risk Margin	R0100			0						0
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0110			0						0
Best estimate	R0120			0						0
Risk margin	R0130			0						0
Technical provisions - total	R0200			0						0

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.17.01 - Non - life Technical Provisions



				Direct business and accepte	ed proportional reinsuran	ce	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
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 as a whole	R0050						
Technical Provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross - Total	R0060	37.454					
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	37.454					
Claims provisions							
Gross - Total	R0160	49.072					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250	49.072					
Total Best estimate - gross	R0260	86.526					
Total Best estimate - net	R0270	86.526					
Risk margin	R0280	7.715					
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions - total							
Technical provisions - total	R0320	94.240					
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	94.240					

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.17.01 - Non - life Technical Provisions



			С	Direct business and accepto	ed proportional reinsuran	ce	
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
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 as a whole	R0050						
Technical Provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross - Total	R0060						
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						
Claims provisions							
Gross - Total	R0160						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250						<u> </u>
Total Best estimate - gross	R0260						
Total Best estimate - net	R0270						
Risk margin	R0280						
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						- -
Risk margin	R0310					 	
Technical provisions - total							
Technical provisions - total	R0320						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340						

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.17.01 - Non - life Technical Provisions



			Accepted non-proporti	onal reinsurance:		
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligations
		C0140	C0150	C0160	C0170	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					37.454
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					37.454
Claims provisions			·····································			
Gross - Total	R0160					49.072
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					49.072
Total Best estimate - gross	R0260					86.526
Total Best estimate - net	R0270					86.526
Risk margin	R0280					7.715
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					94.240
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					94.240

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.19.01 - Non-life Insurance Claims Information



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

In Current Su year (c

Sum of years (cumulative)

Gross Claims Pa	iid (non-cumu	lative)
------------------------	---------------	---------

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											
-9	R0160											
-8	R0170											
-7	R0180	İ				İ					-	
-6	R0190											
-5	R0200	l										
-4	R0210	513.143	51.370	977	-293	-103						
-3	R0220	505.809	46.126	664	48	3						
-2	R0230	532.750	44.721	448	3	_						
-1	R0240	547.923	43.656		_							
	T	T	1									

		C0170	C0180
	R0100		
	R0160		
	R0170		
	R0180		
	R0190		
	R0200		
	R0210	-103	565.094
	R0220	48	552.64
	R0230	448	577.919
	R0240	43.656	591.579
	R0250	553.303	553.303
tal	R0260	597.353	2.840.542

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

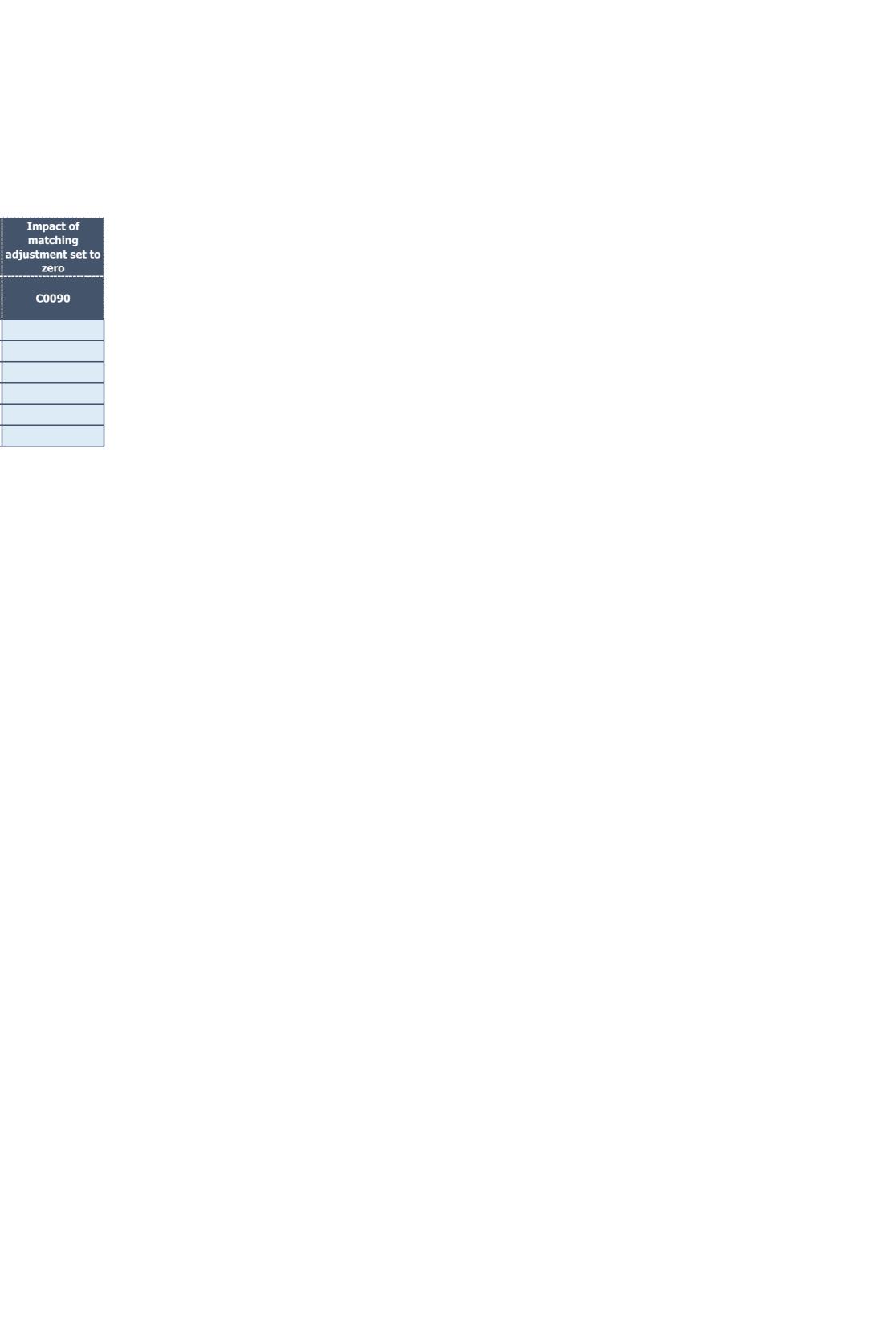
Year end (discounted data)

	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300			C
R0100												L	R0100	
R0160	<u> </u>	<u> </u>	<u> </u>	<u> </u>		<u> </u>	<u> </u>				-		R0160	
R0170													R0170	
R0180										-			R0180	
R0190													R0190	
R0200								-					R0200	
R0210	0	0]	•						R0210	
R0220	į c	0	Ì			-							R0220	
R0230	0	0	1		-								R0230	
R0240	0	391		_									R0240	
R0250	48.532		•										R0250	
	R0160 R0170 R0180 R0190 R0200 R0210 R0220 R0230 R0240	R0100 R0160 R0170 R0180 R0190 R0200 R0220 R0220 R0230 R0240	R0100 R0160 R0170 R0180 R0190 R0200 R0210 R0220 R0230 R0230 R0240 0 391	R0100 R0160 R0170 R0180 R0190 R0200 R0210 R0220 R0230 R0230 R0240 R0240 R020 R0200 R0240 R0240 R0200 R0290	R0100 R0160 R0170 R0180 R0190 R0200 R0210 R0220 R0230 R0230 R0240 R0240 R0240 R0250 R0260 R0260 R0270 R0280 R0280 R0290	R0100	R0100	R0100	R0100 R01600 R0160 R0160 R01600 R01600 R01600 R01600 R01600 R01600 R01600 R01600 R01600 R01600 R01600 R01600 R01600 R01600 R01600 R01600 R01600 R01600 R0160000 R016000 R016000 R0160000	R0100 R01600 R0160 R0160 R016000 R016000 R016000 R016000 R016000 R016000 R016000 R016000 R016000 R016000 R016000 R016000 R016000 R016000 R016000 R016000 R016000 R0160000 R016000 R0160000 R016000 R016000 R0160000	R0100	R0160	R0100 R0160 R0170 R0170 R0180 R0180 R0190 R0190 R0200 R0200 R0210 R0220 R0220 R0230 R0230 R0240 R0240 R0240 R0240 R0250 R0240 R0250 R0260 R0270 R0280	R0100 R0100 R0100 R0160 R0160 R0160 R0170 R0170 R0170 R0180 R0180 R0180 R0190 R0190 R0190 R0200 R0200 R0200 R0210 0 0 R0220 0 0 R0230 0 0 R0230 0 391

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.22.01 - Impact of long term guarantees measures and transitionals



		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
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	0	0			
Basic own funds	R0020	0	0			
Eligible own funds to meet Solvency Capital Requirement	R0050	0	0			
Solvency Capital Requirement	R0090	0	0			
Eligible own funds to meet Minimum Capital Requirement	R0100	0	0			
Minimum Capital Requirement	R0110	0	0			



OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.23.01 - Own funds



Other basic own fund items

Reconciliation reserve

Expected profits

Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

Expected profits included in future premiums (EPIFP) - Life Business

Expected profits included in future premiums (EPIFP) - Non- life business

Total Expected profits included in future premiums (EPIFP)

		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 (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050			AND REAL PROPERTY AND ADDRESS OF THE PARTY AND		
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	722.399	722.399		THE RESERVE TO A PROPERTY OF THE PROPERTY OF T	
Subordinated liabilities	R0140	722.333	122:333			
An amount equal to the value of net deferred tax assets	R0160			"""我们就是我们的我们的我们的我们就是我们的我们就是我们的我们们就是我们们们们们们们们们们	· · · · · · · · · · · · · · · · · · ·	
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
	ROTOU	The state of the s				
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	722.399	722.399			
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			THE RESIDENCE OF THE PROPERTY		THE RESIDENCE OF THE PARTY OF T	AND RESIDENCE OF THE PROPERTY
Total available own funds to meet the SCR	R0500	722.399	722.399			
Total available own funds to meet the MCR	R0510	722.399				
Total eligible own funds to meet the SCR	R0540	722.399				
Total eligible own funds to meet the MCR	R0550	722.399	722.399			
SCR	R0580	212.132				
MCR	R0600	53.033				
Ratio of Eligible own funds to SCR	R0620	340,54%				
Ratio of Eligible own funds to MCR	R0640	1362,17%				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	722.399				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
	D0720			1		

R0730

R0740

R0760

R0770

R0780

R0790

722.399

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.25.01 - Solvency Capital Requirement - for undertakings on Standard Formula



		Gross solvency capital requirement	USP
		C0110	C0080
Market risk	R0010	135.193	
Counterparty default risk	R0020	5.553	
Life underwriting risk	R0030		
Health underwriting risk	R0040	105.169	
Non-life underwriting risk	R0050		
Diversification	R0060	-53.184	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	192.730	

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	19.402
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	212.132
Capital add-on already set	R0210	
Solvency capital requirement	R0220	212.132
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	

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model



Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	
Capital add-on already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	R0310	
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 (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models



Unique number of component	components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	



OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.

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

		Non-life	activities
MCR calculation Non Life	MCR calculation Non Life		Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	86.526	646.738
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

		Life ac	tivities
MCR calculation Life		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	34.463	
MCRL Result	R0200		

Overall MCR calculation

Linear MCR	R0300
SCR	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350
Minimum Capital Requirement	R0400

C0070				
	34.463			
	212.132			
	95.459			
	53.033			
	53.033			
	2.500			
C0070				
	53.033			

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.

S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010		

Linear formula component for non-life insurance and reinsurance obligations

		Non-life	activities	Life ac	tivities
MCR calculation Non Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020				
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		I		
Miscellaneous financial loss insurance and proportional reinsurance	R0130				
Non-proportional health reinsurance	R0140				
Non-proportional casualty reinsurance	R0150				T
Non-proportional marine, aviation and transport reinsurance	R0160				
Non-proportional property reinsurance	R0170				

Linear formula component for life insurance and reinsurance obligations

		Non-life	activities	Life activities	
MCR calculation Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) tota capital at risk
		C0090	C0100	C0110	C0120
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] 		i I

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A. S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure

R0530 R0540

R0550

R0560



Notional MCR floor

Notional MCR

Notional Combined MCR

Absolute floor of the notional MCR

		Non-life activities	Life activities
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200	ļ	
Overall MCR calculation			C0130
Linear MCR	R0300	7	
SCR	R0310	_	
MCR cap	R0320		
MCR floor	R0330		
Combined MCR	R0340		
Absolute floor of the MCR	R0350		
			C0130
Minimum Capital Requirement	R0400		
	•		
Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		



Solvency and Financial Condition Report - disclosure 2016

Monatary amounts in € thousands

Delta Lloyd Zorgverzekering N.V.

Delta Lloyd Zorgverzekering N.V.

Inhoudsopgave



- S.02.01 Balance sheet
- S.05.01 Premiums, claims and expenses by line of business
- S.05.02 Premiums, claims and expenses by country
- S.12.01 Life and Health SLT Technical Provisions Best Estimate by country
- S.17.01 Non-life Technical Provisions
- S.19.01 Non-life Insurance Claims Information
- S.22.01 Impact of long term guarantees measures and transitionals
- S.23.01 Own funds
- S.25.01 Solvency Capital Requirement for undertakings on Standard Formula
- S.25.02 Solvency Capital Requirement for undertakings using the standard formula and partial internal model
- S.25.03 Solvency Capital Requirement for undertakings on Full Internal Models
- S.28.01 Minimum Capital Requirement Only life or only non-life insurance or reinsurance activity
- S.28.02 Minimum capital Requirement Both life and non-life insurance activity Public Disclosure

Delta Lloyd Zorgverzekering N.V. 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	
Investments (other than assets held for index-linked and unit-linked		
contracts)	R0070	644.441
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	442.27
Equities	R0100	
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	300
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	300
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	201.876
Derivatives	R0190	
Deposits other than cash equivalents	R0200	-13
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	
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	8.89
Reinsurance receivables	R0370	0.09.
Receivables (trade, not insurance)	R0380	148.839
Own shares (held directly)	R0390	170.03
paid in	R0400	
Cash and cash equivalents	R0410	
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	802.170

Delta Lloyd Zorgverzekering N.V. S.02.01 - Balance sheet



C0010

Liabilities		
Technical provisions - non-life	R0510	273.935
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	273.935
TP calculated as a whole	R0570	O
Best estimate	R0580	268.152
Risk margin	R0590	5.783
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	0
Pension benefit obligations	R0760	
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	2.440
Reinsurance payables	R0830	2.110
Payables (trade, not insurance)	R0840	82.761
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	22
Total liabilities	R0900	359.159
	D4600	
Excess of assets over liabilities	R1000	443.011

Delta Lloyd Zorgverzekering N.V. S.05.01 - Premiums, claims and expenses by line of business



		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	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	
Premiums written											
Gross - Direct Business	R0110	623.034									
Gross - Proportional reinsurance accepted	R0120										
Gross - Non-proportional reinsurance accepted	R0130										
Reinsurers' share	R0140	57									
Net	R0200	622.977									
Premiums earned											
Gross - Direct Business	R0210	623.034									
Gross - Proportional reinsurance accepted	R0220										
Gross - Non-proportional reinsurance accepted	R0230										
Reinsurers' share	R0240	57									
Net	R0300	622.977									
Claims incurred											
Gross - Direct Business	R0310	638.647									
Gross - Proportional reinsurance accepted	R0320										
Gross - Non-proportional reinsurance accepted	R0330										
Reinsurers' share	R0340										
Net	R0400	638.647									
Changes in other technical provisions											
Gross - Direct Business	R0410	26.697									
Gross - Proportional reinsurance accepted	R0420	-			† 	<u> </u>	† 				
Gross - Non-proportional reinsurance accepted	R0430										
Reinsurers' share	R0440										
Net	R0500	26.697									
Expenses incurred	R0550	62.691									
Other expenses	R1200										
Total expenses	R1300										

Delta Lloyd Zorgverzekering N.V. S.05.01 - Premiums, claims and expen



		Line of Business for: non-life insurance a	nd reinsurance obligations (direct busine	ess and accepted proportional reinsurance)		Line of Business for: accepted non-proportional reinsurance					
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total		
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200		
Premiums written					İ						
Gross - Direct Business	R0110								623.034		
Gross - Proportional reinsurance accepted	R0120								(
Gross - Non-proportional reinsurance accepted	R0130								(
Reinsurers' share	R0140				 	<u> </u>			57		
Net	R0200					İ			622.977		
Premiums earned						İ					
Gross - Direct Business	R0210								623.034		
Gross - Proportional reinsurance accepted	R0220								(
Gross - Non-proportional reinsurance accepted	R0230								(
Reinsurers' share	R0240					<u> </u>			57		
Net	R0300								622.977		
Claims incurred											
Gross - Direct Business	R0310								638.647		
Gross - Proportional reinsurance accepted	R0320								(
Gross - Non-proportional reinsurance accepted	R0330								(
Reinsurers' share	R0340						<u>-</u>		(
Net	R0400					İ			638.647		
Changes in other technical provisions											
Gross - Direct Business	R0410								26.697		
Gross - Proportional reinsurance accepted	R0420								(
Gross - Non-proportional reinsurance accepted	R0430								(
Reinsurers' share	R0440								(
Net	R0500								26.697		
Expenses incurred	R0550								62.691		
Other expenses	R1200										
Total expenses	R1300								62.691		

Delta Lloyd Zorgverzekering N.V. S.05.01 - Premiums, claims and expenses by line of business



				Life reinsuran						
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written			1			<u> </u>	<u> </u>			
Gross	R1410									
Reinsurers' share	R1420									
Net	R1500									
Premiums earned										
Gross	R1510									
Reinsurers' share	R1520									
Net	R1600									
Claims incurred										
Gross	R1610									
Reinsurers' share	R1620			1						
Net	R1700									
Changes in other technical provisions										
Gross	R1710			1						
Reinsurers' share	R1720		 	1		1]			
Net	R1800									
Expenses incurred	R1900									
Other expenses	R2500									
Total expenses	R2600									

Delta Lloyd Zorgverzekering N.V. S.05.02 - Premiums, claims and expenses by country



		Home Country	То	p 5 countries (by amoun	t of gross premiums writ	ten) - non-life obligations		Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010		ВЕ	DE	PL	GB	ES	
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premium written								
Gross - Direct Business	R0110	620.808	589	582	520	110	81	622.690
Gross - Proportional reinsurance accepted	R0120							0
Gross - Non-proportional reinsurance accepted	R0130							0
Reinsurers' share	R0140	57						57
Net	R0200	620.751	589	582	520	110	81	622.633
Premium earned								
Gross - Direct Business	R0210	620.808	589	582	520	110	81	622.690
Gross - Proportional reinsurance accepted	R0220							0
Gross - Non-proportional reinsurance accepted	R0230							0
Reinsurers' share	R0240	57	!					57
Net	R0300	620.751	589	582	520	110	81	622.633
Claims incurred								
Gross - Direct Business	R0310	637.552	325	326	88	84	24	638.400
Gross - Proportional reinsurance accepted	R0320							0
Gross - Non-proportional reinsurance accepted	R0330							0
Reinsurers' share	R0340							0
Net	R0400	637.552	325	326	88	84	24	638.400
Changes in other technical provisions						-	·	
Gross - Direct Business	R0410	26.697						26.697
Gross - Proportional reinsurance accepted	R0420							0
Gross - Non-proportional reinsurance accepted	R0430							0
Reinsurers' share	R0440							0
Net	R0500	26.697						26.697
Expenses incurred	R0550	62.473	32	32	9	8	2	62.556
Other expenses	R1200							
Total expenses	R1300							62.556

		Home Country			Total Top 5 and home country			
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R01400				į			
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premium written								
Gross	R1410		į		İ			(
Reinsurers' share	R1420							(
Net	R1500							(
Premium earned								
Gross	R1510		į		į			[
Reinsurers' share	R1520							(
Net	R1600							(
Claims paid								
Gross	R1610							(
Reinsurers' share	R1620							(
Net	R1700							(
Changes in other technical provisions	ļ							
Gross	R1710	l i	İ		İ	İ		
Reinsurers' share	R1720							[
Net	R1800							(
Expenses incurred	R1900							(
Other expenses	R2500							
Total expenses	R2600							

Delta Lloyd Zorgverzekering N.V. S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		Insurance with profit participation		index-linked and unit-linked insurance	2		Other life insurance	Annuities stemming from non- life insurance contracts and	
				Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	CO080	relating to insurance obligation other than health insurance obligations
			C0030	C0040	C0050	C0060	C0070		C0090
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 as a whole	R0020								
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	R0030								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080								
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090								
Risk Margin	R0100								
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0110								
Best estimate	R0120								
Risk margin	R0130								
Technical provisions - total	R0200								

Delta Lloyd Zorgverzekering N.V. S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



			Total (Life other than health insurance, incl. Unit- Linked)		Health insurance (direct busi	ness)	Annuities stemming from non-	and Health reinsurance (reinsurance	
		Accepted reinsurance			Contracts without options and guarantees	Contracts with options or guarantees	life insurance contracts and relating to health insurance obligations		Total (Health similar to life insurance)
		C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010		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						0
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	R0030		0						0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		0						0
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		0						0
Risk Margin	R0100		0						0
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0110		0						0
Best estimate	R0120		0						0
Risk margin	R0130		0						0
Technical provisions - total	R0200		0						0

Delta Lloyd Zorgverzekering N.V. S.17.01 - 'Non - life Technical Provisions



			B: 11 :				
			Direct busine	ss and accepted proportion	nal reinsurance		
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
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 as a whole	R0050						
Technical Provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross - Total	R0060	83.151					
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	83.151					
Claims provisions							
Gross - Total	R0160	185.001					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250	185.001					
Total Best estimate - gross	R0260	268.152					
Total Best estimate - net	R0270	268.152					
Risk margin	R0280	5.783					
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions - total							
Technical provisions - total	R0320	273.935					
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	273.935					

Delta Lloyd Zorgverzekering N.V. S.17.01 - 'Non - life Technical Provisions



			Direct busine	ss and accepted proportion	nal reinsurance		
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
Technical provisions calculated as a whole	R0010	C0080	C0090	C0100	C0110	C0120	C0130
Total Recoverables from reinsurance/SPV and Finite Re after the	ROOTO						
adjustment for expected losses due to counterparty default associated to TP as a whole	R0050						
Technical Provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross - Total	R0060						
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						
Claims provisions							
Gross - Total	R0160						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250						
Total Best estimate - gross	R0260						
Total Best estimate - net	R0270						
Risk margin	R0280						
Amount of the transitional on Technical Provisions							
TP as a whole	R0290					!	
Best estimate	R0300	į į] 	
Risk margin	R0310					 	
Technical provisions - total							
Technical provisions - total	R0320						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340						

Delta Lloyd Zorgverzekering N.V. S.17.01 - 'Non - life Technical Provisions



			Accepted non-proporti	ional reinsurance:		
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligations
Technical provisions calculated as a whole	R0010	C0140	C0150	C0160	C0170	C0180
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					
Technical Provisions calculated as a sum of BE and RM						
Best estimate						
Premium provisions						
Gross - Total	R0060					83.151
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	·				83.151
Claims provisions						
Gross - Total	R0160					185.001
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240					C
Net Best Estimate of Claims Provisions	R0250					185.001
Total Best estimate - gross	R0260					268.152
Total Best estimate - net	R0270					268.152
Risk margin	R0280					5.783
Amount of the transitional on Technical Provisions						
TP as a whole	R0290			 		(
Best estimate	R0300			 		(
Risk margin	R0310					(
Technical provisions - total						
Technical provisions - total	R0320					273.935
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330					(
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340					273.935

Delta Lloyd Zorgverzekering N.V. 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 Sum of years year (cumulative)

Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											
-9	R0160											
-8	R0170											•
-7	R0180										•	
-6	R0190									•		
-5	R0200								•			
-4	R0210	209.135	203.235	8.556	411	356		-				
-3	R0220	219.920	190.864	8.580	558		•					
-2	R0230	256.961	163.471	4.072		-						
-1	R0240	357.428			-							
0	R0250	471.097										

		C0170	C0180
	R0100		
	R0160		
	R0170		
	R0180		
	R0190		
	R0200		
	R0210	356	421.692
	R0220	558	419.923
	R0230	4.072	424.504
	R0240	208.928	566.357
	R0250	471.097	471.097
Total	R0260	685.011	2.303.572

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											
-9	R0160											
-8	R0170											
-7	R0180										,	
-6	R0190											
-5	R0200								~			
-4	R0210	0	0					•				
-3	R0220	0	0									
-2	R0230	0	0			_						
-1	R0240	0	5.280		-							
0	R0250	179.143		•								

		C0360
		C0360
	R0100	
	R0160	
	R0170	
	R0180	
	R0190	
	R0200	
	R0210	
	R0220	
	R0230	
	R0240	5.308
	R0250	179.693
Total	R0260	185.001
'		

Delta Lloyd Zorgverzekering N.V. S.23.01 - Own funds



		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 (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010	32.965	32.965			
Share premium account related to ordinary share capital	R0030	464.143	464.143			
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	-54.097	-54.097			
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	443.011	443.011			
Ancillant our funda			***************************************			
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	D0040					
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 Supplementary members calls under first subparagraph of Article 96(3) 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	443.011	443.011			
Total available own funds to meet the MCR	R0510	443.011	443.011			
Total eligible own funds to meet the SCR	R0540	443.011	443.011			
Total eligible own funds to meet the MCR	R0550	443.011	443.011			
SCR	R0580	165.562				
MCR	R0600	41.883				
Ratio of Eligible own funds to SCR	R0620	267,58%				
Ratio of Eligible own funds to SCR	R0640	1057,73%				
Pacanciliation reconve		C0060		1		
Reconciliation reserve]		

		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	443.011	
Own shares (held directly and indirectly)	R0710		
Foreseeable dividends, distributions and charges	R0720		
Other basic own fund items	R0730	497.108	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		
Reconciliation reserve	R0760	-54.097	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life Business	R0770		
Expected profits included in future premiums (EPIFP) - Non- life business	R0780		
Total Expected profits included in future premiums (EPIFP)	R0790		

Delta Lloyd Zorgverzekering N.V. S.25.01 - Solvency Capital Requirement - for undertakings on Standard Formula



		Gross solvency capital requirement	USP
		C0110	C0080
Market risk	R0010	108.440	
Counterparty default risk	R0020	1.973	
Life underwriting risk	R0030		
Health underwriting risk	R0040	74.685	
Non-life underwriting risk	R0050		
Diversification	R0060	-38.227	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	146.871	

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	18.691
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	165.562
Capital add-on already set	R0210	
Solvency capital requirement	R0220	165.562
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	

Delta Lloyd Zorgverzekering N.V. S.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model



Unique number of component	Components description	Calculation of the Solvency Capital	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	
Capital add-on already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	R0310	
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 (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

Delta Lloyd Zorgverzekering N.V.

S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models



Unique number of component	components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios Diversification effects due to RFF nSCR aggregation for article 304	R0430 R0440	

Delta Lloyd Zorgverzekering N.V.

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

		Non-life	activities
MCR calculation Non Life		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	268.152	622.977
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

	Life activities			
MCR calculation Life	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	41.883	
MCRL Result	R0200		
Overall MCR calculation			C0070
Linear MCR	R0300		41.883
SCR	R0310		165.562
MCR cap	R0320		74.503
MCR floor	R0330		41.391
Combined MCR	R0340		41.883
Absolute floor of the MCR	R0350		2.500
		_	C0070
Minimum Capital Requirement	R0400		41.883



Delta Lloyd Zorgverzekering N.V. S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010		

Linear formula component for non-life insurance and reinsurance obligations

		Non-life	activities	Life act	tivities
MCR calculation Non Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020				
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

		Non-life	activities	Life activities	
MCR calculation Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
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				

Delta Lloyd Zorgverzekering N.V. S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200		
Overall MCR calculation			C0130
Linear MCR	R0300		
SCR	R0310		
MCR cap	R0320		
MCR floor	R0330		
Combined MCR	R0340		
Absolute floor of the MCR	R0350		
		-	C0130
Minimum Capital Requirement	R0400		

Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		
Notional MCR floor	R0530		
Notional Combined MCR	R0540		
Absolute floor of the notional MCR	R0550		
Notional MCR	R0560		



Solvency and Financial Condition Report - disclosure 2016

Monatary amounts in € thousands

OHRA Zorgverzekeringen N.V.

Inhoudsopgave



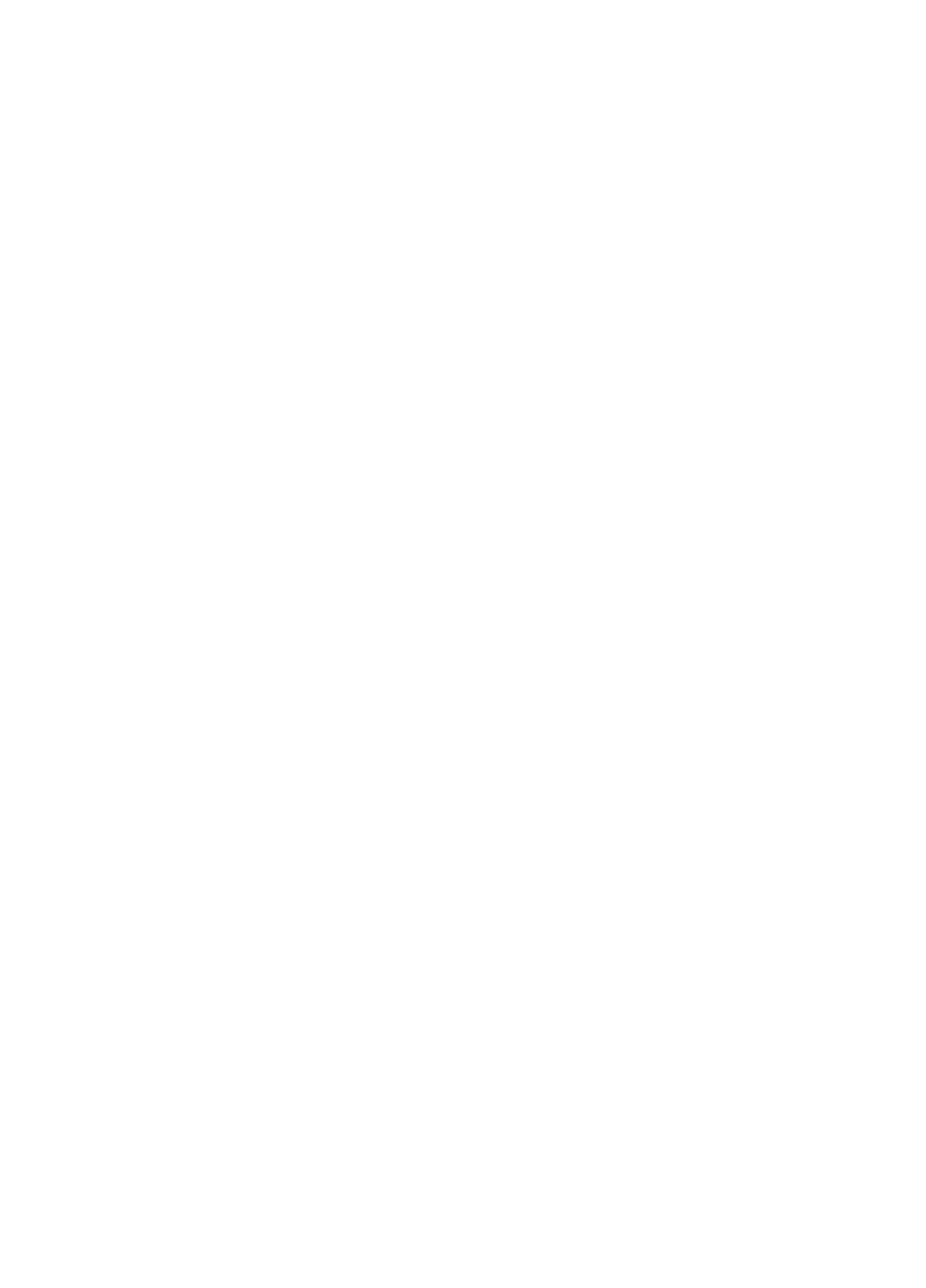
- S.02.01 Balance sheet
- S.05.01 Premiums, claims and expenses by line of business
- S.05.02 Premiums, claims and expenses by country
- S.12.01 Life and Health SLT Technical Provisions Best Estimate by country
- S.17.01 Non-life Technical Provisions
- S.19.01 Non-life Insurance Claims Information
- S.22.01 Impact of long term guarantees measures and transitionals
- S.23.01 Own funds
- S.25.01 Solvency Capital Requirement for undertakings on Standard Formula
- S.25.02 Solvency Capital Requirement for undertakings using the standard formula and partial internal model
- S.25.03 Solvency Capital Requirement for undertakings on Full Internal Models
- S.28.01 Minimum Capital Requirement Only life or only non-life insurance or reinsurance activity
- S.28.02 Minimum capital Requirement Both life and non-life insurance activity Public Disclosure

OHRA Zorgverzekeringen N.V. **S.02.01 - Balance sheet**



Solvency II value C0010

Accelo		C0010
Assets Intangible assets	R0030	Y
Deferred tax assets	R0030	
Pension benefit surplus	R0040	
Property, plant & equipment held for own use	R0060	
	KUUUU	
Investments (other than assets held for index-linked and unit-linked		
contracts)	R0070	200.878
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
Equities - listed	R0110	! ! !
Equities - unlisted	R0120	
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	200.901
Derivatives	R0190	
Deposits other than cash equivalents	R0200	-23
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	0
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	<u>i </u>
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	5.469
Reinsurance receivables	R0370	
Receivables (trade, not insurance)		101.924
	. J	1011,521
		_1
l	. 4	
· ·		308 271
Receivables (trade, not insurance) Own shares (held directly) paid in Cash and cash equivalents Any other assets, not elsewhere shown Total assets	R0380 R0390 R0400 R0410 R0420 R0500	101.92 ⁴



OHRA Zorgverzekeringen N.V. S.02.01 - Balance sheet



Solvency II value

C0010

Liabilities		C0010
Technical provisions - non-life	R0510	132.180
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	132.180
TP calculated as a whole	R0570	(
Best estimate	R0580	129.107
Risk margin	R0590	3.073
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	
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	(
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	5.206
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	(
Total liabilities	R0900	137.386
	84000	
Excess of assets over liabilities	R1000	170.885

OHRA Zorgverzekeringen N.V. S.05.01 - Premiums, claims and expenses by line of business



					Line of Bus	siness for: non-life insurance and	reinsurance obligations (direct bu	siness 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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written		<u> </u>		<u> </u>		ļ	i ! !	i 		
Gross - Direct Business	R0110	322.420								
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	26								
Net	R0200	322.394								
Premiums earned										
Gross - Direct Business	R0210	322.420					1 1 1			
Gross - Proportional reinsurance accepted	R0220			 		 		 		
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	26								
Net	R0300	322.394								
Claims incurred										
Gross - Direct Business	R0310	301.523		<u> </u>					Ţ	
Gross - Proportional reinsurance accepted	R0320								†	
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340									
	R0400	301.523								
Changes in other technical provisions										
Gross - Direct Business	R0410	-27.485								
Gross - Proportional reinsurance accepted	R0420			i !			 		<u> </u>	
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440									
Net	R0500	-27.485								
Expenses incurred	R0550	11.621								
Other expenses	R1200									
Total expenses	R1300									

OHRA Zorgverzekeringen N.V. S.05.01 - Premiums, claims and expenses by line of business



						Line of Business for: acce	epted non-proportional reinsurance		
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written				<u> </u>		<u> </u>			
Gross - Direct Business	R0110								322.42
Gross - Proportional reinsurance accepted	R0120								
Gross - Non-proportional reinsurance accepted	R0130								
Reinsurers' share	R0140								2
Net	R0200								322.39
Premiums earned									
Gross - Direct Business	R0210								322.42
Gross - Proportional reinsurance accepted	R0220								
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240								2
Net	R0300								322.39
Claims incurred									
Gross - Direct Business	R0310	i		i i					301.52
Gross - Proportional reinsurance accepted	R0320								
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340								
Net	R0400								301.52
Changes in other technical provisions									
Gross - Direct Business	R0410								-27.48
Gross - Proportional reinsurance accepted	R0420								
Gross - Non-proportional reinsurance accepted	R0430								
Reinsurers' share	R0440								
Net	R0500								-27.48
Expenses incurred	R0550								11.62
Other expenses	R1200								
Total expenses	R1300								11.62

OHRA Zorgverzekeringen N.V. S.05.01 - Premiums, claims and expenses by line of business



				Line of Business for: lif	fe insurance obligations			Life reinsurar	nce obligations	
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written			<u> </u>	ļ	 	<u> </u>	<u> </u>		<u> </u>	
Gross	R1410		į	i 	ļ	i 				
Reinsurers' share	R1420									
Net	R1500									
Premiums earned			<u> </u>	<u> </u>	<u> </u>	<u> </u>				
Gross	R1510		ļ							
Reinsurers' share	R1520									
Net	R1600									
Claims incurred				1						
Gross	R1610									
Reinsurers' share	R1620									
Net	R1700									
Changes in other technical provisions										
Gross	R1710		[
Reinsurers' share	R1720				 					
Net	R1800									
xpenses incurred	R1900									
Other expenses	R2500									
	R2600									

OHRA Zorgverzekeringen N.V. S.05.02 - Premiums, claims and expenses by country



		Home Country	To	op 5 countries (by amoun	t of gross premiums writ	ten) - non-life obligations	;	Total Top 5 and home country	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	
	R0010		DE	ВЕ	ES	GB	PT		
		C0080	C0090	C0100	C0110	C0120	C0130	C0140	
Premium written									
Gross - Direct Business	R0110	321.743	268	141	68	58	45	322.323	
Gross - Proportional reinsurance accepted	R0120				İ			0	
Gross - Non-proportional reinsurance accepted	R0130							0	
Reinsurers' share	R0140	26			ļ			26	
Net	R0200	321.717	268	141	68	58	45	322.297	
Premium earned									
Gross - Direct Business	R0210	321.743	268	141	68	58	45	322.323	
Gross - Proportional reinsurance accepted	R0220							0	
Gross - Non-proportional reinsurance accepted	R0230							0	
Reinsurers' share	R0240	26						26	
Net	R0300	321.717	268	141	68	58	45	322.297	
Claims incurred									
Gross - Direct Business	R0310	301.327	71	103	15	0	0	301.515	
Gross - Proportional reinsurance accepted	R0320							0	
Gross - Non-proportional reinsurance accepted	R0330							0	
Reinsurers' share	R0340							0	
Net	R0400	301.327	71	103	15	0		301.515	
Changes in other technical provisions		 							
Gross - Direct Business	R0410	-27.485		l				-27.485	
Gross - Proportional reinsurance accepted	R0420							0	
Gross - Non-proportional reinsurance accepted	R0430							0	
Reinsurers' share	R0440							0	
Net	R0500	-27.485						-27.485	
Expenses incurred	R0550	11.598	10	5	2	2	2	11.618	
Other expenses	R1200								
Total expenses	R1300							11.618	

		Home Country		Top 5 countries (by amo	ount of gross premiums w	ritten) - life obligations		Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R01400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premium written		<u> </u>						
Gross	R1410							(
Reinsurers' share	R1420							
Net	R1500							
Premium earned	į	İ						
Gross	R1510							İ
Reinsurers' share	R1520							(
Net	R1600							
Claims paid								
Gross	R1610							
Reinsurers' share	R1620							(
Net	R1700							
Changes in other technical provisions								
Gross	R1710							
Reinsurers' share	R1720							(
Net	R1800							
Expenses incurred	R1900					! !		(
Other expenses	R2500							
Total expenses	R2600							

OHRA Zorgverzekeringen N.V. S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		Incurance with profit	Index-linked and unit-linked insurance			Other life insurance		
		Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
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 as a whole	R0020							
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	R0030			j				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080							
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090							
Risk Margin	R0100							
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	R0110							
Best estimate	R0120						 	
Risk margin	R0130							
Technical provisions - total	R0200							

OHRA Zorgverzekeringen N.V. S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		Annuities stemming from non- life insurance contracts and		Total (Life other than health insurance, incl. Unit-Linked)		Health insurance (direct bu	ısiness)	Annuities stemming from non-		Total (Health similar to
		relating to insurance obligation other than health insurance obligations	Accepted reinsurance			Contracts without options and guarantees	Contracts with options or guarantees	life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	life insurance)
		C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010			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						0
Technical provisions calculated as a sum of BE and RM										
Best Estimate										
Gross Best Estimate	R0030			0						0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			0			i 			0
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090			0						0
Risk Margin	R0100			0						0
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0110			0						0
Best estimate	R0120			0						0
Risk margin	R0130			0						0
Technical provisions - total	R0200			0						0

OHRA Zorgverzekeringen N.V. S.17.01 - Non - life Technical Provisions



			Direct busines	ss and accepted proportion	nal reinsurance		
		Medical expense insurance	Income protection insurance	Workers' compensation insurance		Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
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 as a whole	R0050						
Technical Provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross - Total	R0060	8.160					
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	8.160		-			
Claims provisions							
Gross - Total	R0160	120.947					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250	120.947		-			
Total Best estimate - gross	R0260	129.107					
Total Best estimate - net	R0270	129.107					
Risk margin	R0280	3.073					
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300					i	
Risk margin	R0310					i	
Technical provisions - total							
Technical provisions - total	R0320	132.180					
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	132.180					

OHRA Zorgverzekeringen N.V. S.17.01 - Non - life Technical Provisions



			Direct busines	s and accepted proportion	nal reinsurance		
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
	D0040	C0080	C0090	C0100	C0110	C0120	C0130
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 as a whole	R0050						
Technical Provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross - Total	R0060						
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						
Claims provisions							
Gross - Total	R0160						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250				! 	 	
Total Best estimate - gross	R0260	-					
Total Best estimate - net	R0270						
Risk margin	R0280						
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300				 	 	
Risk margin	R0310] 	
Technical provisions - total							
Technical provisions - total	R0320						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340						

OHRA Zorgverzekeringen N.V. S.17.01 - Non - life Technical Provisions



			Accepted non-proporti	onal reinsurance:		
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligations
		C0140	C0150	C0160	C0170	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					8.160
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			<u> </u>		8.160
Claims provisions						
Gross - Total	R0160					120.947
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	-				120.947
Total Best estimate - gross	R0260					129.107
Total Best estimate - net	R0270					129.107
Risk margin	R0280					3.073
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					132.180
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					132.180

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											
-9	R0160										İ	
-8	R0170											
-7	R0180											
-6	R0190											
-5	R0200											
-4	R0210	156.205	182.273	12.075	-381	-2.155						
-3	R0220	156.372	159.730	18.266	1.049							
-2	R0230	182.061	126.624	6.017								
-1	R0240	207.818	120 777		_							

236.677

		C0170	C0180
	R0100		
	R0160		
	R0170		
	R0180		
	R0190		
	R0200		
	R0210	-2.155	348.0
	R0220	1.049	335.4
	R0230	6.017	314.7
	R0240	128.777	336.5
	R0250	236.677	236.6
Total	R0260	370.363	1.571.40

	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											
-9	R0160											
-8	R0170											
-7	R0180											
-6	R0190	<u> </u>	<u> </u>		<u> </u>	<u> </u>]			
-5	R0200				<u> </u>	İ						
-4	R0210	0	0									
-3	R0220	0	0									
-2	R0230	0	0			_						
-1	R0240	0	2.903		_							
0	R0250	117.733		-								

		C0360
	R0100	
	R0160	
	R0170	
	R0180	
	R0190	
	R0200	
	R0210	
	R0220	
	R0230	
	R0240	2.91
	R0250	118.02
al	R0260	120.94

S.22.01 - Impact of long term guarantees 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
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	0	0			
Basic own funds	R0020	0	0			
Eligible own funds to meet Solvency Capital Requirement	R0050	0	0			
Solvency Capital Requirement	R0090	0	0			
Eligible own funds to meet Minimum Capital Requirement	R0100	0	0			
Minimum Capital Requirement	R0110	0	0			

OHRA Zorgverzekeringen N.V. S.23.01 - Own funds



		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					The same of the sa	************
Delegated Regulation (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010	50	50			
Share premium account related to ordinary share capital	R0030	51.000	51.000			
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	119.835	119.835			
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	170.885	170.885			
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 Supplementary members calls - other than 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	170.885	170.885			
Total available own funds to meet the MCR	R0510	170.885	170.885			
Total eligible own funds to meet the SCR	R0540	170.885	170.885			
Total eligible own funds to meet the MCR	R0550	170.885	170.885			
SCR	R0580	54.625				
MCR	R0600	21.221				
Ratio of Eligible own funds to SCR	R0620	312,83%				
Ratio of Eligible own funds to MCR	R0640	805,28%				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	170 885				

		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	170.885	
Own shares (held directly and indirectly)	R0710		
Foreseeable dividends, distributions and charges	R0720		
Other basic own fund items	R0730	51.050	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		
Reconciliation reserve	R0760	119.835	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life Business	R0770		
Expected profits included in future premiums (EPIFP) - Non- life business	R0780		
Total Expected profits included in future premiums (EPIFP)	R0790		

OHRA Zorgverzekeringen N.V. S.25.01 - Solvency Capital Requirement - for undertakings on Standard Formula



Gross solvency capital requirement

Market risk	R0010	12.041
Counterparty default risk	R0020	1.459
Life underwriting risk	R0030	
Health underwriting risk	R0040	39.940
Non-life underwriting risk	R0050	
Diversification	R0060	-8.488
Intangible asset risk	R0070	
Basic Solvency Capital Requirement	R0100	44.952

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	9.673
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	54.625
Capital add-on already set	R0210	
Solvency capital requirement	R0220	54.625
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	

OHRA Zorgverzekeringen N.V. S.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model



Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	* ! !
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	i I
Capital add-on already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	R0310	
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 (other than those		
related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	i I I
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	*

S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models



Unique number of component	components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios Diversification effects due to RFF nSCR aggregation for article 304	R0430 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

		Non-life a	activities
MCR calculation Non Life		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	129.107	322.394
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

		Life ac	tivities
MCR calculation Life		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	21.221	
MCRL Result	R0200		

Overall MCR calculation	
Linear MCR	R0300
SCR	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350
Minimum Capital Requirement	R0400

C0070	
	21.221
	54.625
	24.581
	13.656
	21.221
	2.500
C0070	
	21.221

S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010	!	

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life	activities	Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020				
Income protection insurance and proportional reinsurance	R0030				
Workers' compensation insurance and proportional reinsurance	R0040			<u> </u>	
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			ļ	
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			İ	
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

	Non-life	activities	Life activities		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	reinsurance/SPV) total	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
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				

S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200		
Overall MCR calculation			C0130
Linear MCR	R0300		
SCR	R0310		
MCR cap	R0320		
MCR floor	R0330		
Combined MCR	R0340		
Absolute floor of the MCR	R0350		
	•	•	C0130
Minimum Capital Requirement	R0400		

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		
Notional MCR floor	R0530		
Notional Combined MCR	R0540		
Absolute floor of the notional MCR	R0550		
Notional MCR	R0560		



Solvency and Financial Condition Report - disclosure 2016

Monatary amounts in € thousands

OHRA Ziektekostenverzekeringen N.V.

OHRA Ziektekostenverzekeringen N.V.

Inhoudsopgave



- S.02.01 Balance sheet
- S.05.01 Premiums, claims and expenses by line of business
- S.05.02 Premiums, claims and expenses by country
- S.12.01 Life and Health SLT Technical Provisions Best Estimate by country
- S.17.01 Non-life Technical Provisions
- S.19.01 Non-life Insurance Claims Information
- S.22.01 Impact of long term guarantees measures and transitionals
- S.23.01 Own funds
- S.25.01 Solvency Capital Requirement for undertakings on Standard Formula
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- S.25.03 Solvency Capital Requirement for undertakings on Full Internal Models
- S.28.01 Minimum Capital Requirement Only life or only non-life insurance or reinsurance activity
- S.28.02 Minimum capital Requirement Both life and non-life insurance activity Public Disclosure

OHRA Ziektekostenverzekeringen N.V. S.02.01 - Balance sheet



Solvency II value
C0010

linked	R0310	
Health similar to non-life	R0300	
Non-life excluding health	R0290	
Non-life and health similar to non-life	R0280	
Reinsurance recoverables from:	R0270	
Other loans and mortgages	R0260	0
Loans and mortgages to individuals	R0250	
Loans on policies	R0240	
Loans and mortgages		0
l	R0220	
Assets held for index-linked and unit-linked contracts	R0210	
Deposits other than cash equivalents Other investments	R0200	-32
2 0.11 0.01 0.0	R0200	22
Derivatives	R0190	434./03
Collective Investments Undertakings	R0180	434.763
Collateralised securities	R0170	
Structured notes	R0160	
Corporate Bonds	R0150	
Government Bonds	R0140	
Bonds	R0130	
Equities - unlisted	R0120	
Equities - listed		
Equities	R0100	
Holdings in related undertakings, including participations	R0090	
Property (other than for own use)	R0080	757.751
contracts)	R0070	434.731
Investments (other than assets held for index-linked and unit-linked		
Property, plant & equipment held for own use	R0060	
Pension benefit surplus	R0050	
Deferred tax assets	R0040	
Intangible assets	R0030	

OHRA Ziektekostenverzekeringen N.V. S.02.01 - Balance sheet



Solvency II value
C0010

Liabilities

Technical provisions - non-life	R0510	410.252
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	410.252
TP calculated as a whole	R0570	O
Best estimate	R0580	400.456
Risk margin	R0590	9.796
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	
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	0
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	6.638
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	0
Total liabilities	R0900	416.890
Evenes of accets over liabilities	D1000	DH4 504
Excess of assets over liabilities	R1000	271.394



OHRA Ziektekostenverzekeringen N.V. S.05.01 - Premiums, claims and expenses by line of business



					Line of Busi	ness for: non-life insurance and r	einsurance obligations (direct l	business and accepted proportiona	al reinsurance)	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	;	General liability insurance	Credit and suretyship insurance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written				1	1	1				
Gross - Direct Business	R0110	1.056.887		<u> </u>	 	<u> </u>	† ! !	<u> </u>	†	
Gross - Proportional reinsurance accepted	R0120				†		†		+	
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	117				145557				
Net	R0200	1.056.770			İ	İ		İ		
Premiums earned							I I			
Gross - Direct Business		1.056.887		- 	R0210	- 	i	·	 	
Gross - Proportional reinsurance accepted	R0220				 !		{ !	·	+	
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	117								
Net	R0300	1.056.770				İ		İ		
Claims incurred										
Gross - Direct Business	R0310	990.284		·	 	- 		·	+i	
Gross - Proportional reinsurance accepted	R0320				‡		 !		+	
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340									
Net	R0400	990.284			i	İ				
Changes in other technical provisions							I I			
Gross - Direct Business	R0410	11.921			 	- 	i i		÷	
Gross - Proportional reinsurance accepted	R0420				 		 !		<u> </u>	
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440									
Net	R0500	11.921		i e	İ	i		i		
Expenses incurred	R0550	95.467								
Other expenses	R1200									
Total expenses	R1300									

OHRA Ziektekostenverzekeringen N.V. S.05.01 - Premiums, claims and expenses by line of



		Line of Business for: non-life insurance a	and reinsurance obligations (direct business	and accepted proportional reinsurance)		Line of Business for: accep	ted non-proportional reinsurance		
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written				<u> </u>					
Gross - Direct Business	R0110								1.056.88
Gross - Proportional reinsurance accepted	R0120	<u> </u>		<u> </u>					
Gross - Non-proportional reinsurance accepted	R0130				 				
Reinsurers' share	R0140								11
Net	R0200								1.056.77
Premiums earned									
Gross - Direct Business									1.056.88
Gross - Proportional reinsurance accepted	R0220								
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240								11
Net	R0300								1.056.77
Claims incurred									
Gross - Direct Business	R0310			!					990.28
Gross - Proportional reinsurance accepted	R0320								
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340								
Net	R0400			İ	i		i		990.28
Changes in other technical provisions									
Gross - Direct Business	R0410	 		- 					11.92
Gross - Proportional reinsurance accepted	R0420								
Gross - Non-proportional reinsurance accepted	R0430								
Reinsurers' share	R0440								
Net	R0500			İ	i		i		11.92
Expenses incurred	R0550								95.46
Other expenses	R1200								
Total expenses	R1300					755555			95.46

OHRA Ziektekostenverzekeringen N.V. S.05.01 - Premiums, claims and expenses by line of business



				Line of Business for: lif	e insurance obligations			Life reinsurance obligations		
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written		<u> </u>	<u> </u>	<u> </u>	i 		<u> </u>		<u> </u>	
Gross	R1410			<u> </u>	 				[
Reinsurers' share	R1420									
Net	R1500									
Premiums earned					 					
Gross	R1510									
Reinsurers' share	R1520									
Net	R1600									
Claims incurred			i	İ						
Gross	R1610			1						
Reinsurers' share	R1620									
Net	R1700									
Changes in other technical provisions					 					
Gross	R1710	l			 					
Reinsurers' share	R1720			<u> </u>	Y	<u> </u>				
Net	R1800									
Expenses incurred	R1900									
Other expenses	R2500									
Total expenses	R2600									

OHRA Ziektekostenverzekeringen N.V. S.05.02 - Premiums, claims and expenses by country



		Home Country	Тор	5 countries (by amoun	t of gross premiums w	ritten) - non-life obligations		Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010		DE	BE	NL	FR	GB	
	,	C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premium written								
Gross - Direct Business	R0110	1.055.238	621	528	211	81	49	1.056.728
Gross - Proportional reinsurance accepted	R0120							0
Gross - Non-proportional reinsurance accepted	R0130							0
Reinsurers' share	R0140	117	l	İ				117
Net	R0200	1.055.121	621	528	211	81	49	1.056.611
Premium earned								
Gross - Direct Business	R0210	1.055.238	621	528	211	81	49	1.056.728
Gross - Proportional reinsurance accepted	R0220			i i				0
Gross - Non-proportional reinsurance accepted	R0230							0
Reinsurers' share	R0240	117						117
Net	R0300	1.055.121	621	528	211	81	49	1.056.611
Claims incurred								
Gross - Direct Business	R0310	988.514	540	671	64	65	148	990.002
Gross - Proportional reinsurance accepted	R0320							0
Gross - Non-proportional reinsurance accepted	R0330							0
Reinsurers' share	R0340							0
Net	R0400	988.514	540	671	64	65	148	990.002
Changes in other technical provisions		<u> </u>						
Gross - Direct Business	R0410	11.921						11.921
Gross - Proportional reinsurance accepted	R0420							0
Gross - Non-proportional reinsurance accepted	R0430							0
Reinsurers' share	R0440							0
Net	R0500	11.921						11.921
Expenses incurred	R0550	95.328	56	48	19	7	4	95.463
Other expenses	R1200							
Total expenses	R1300							95.463

		Home Country			ount of gross premiums w	ritten) - life obligations		Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R01400							
	•	C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premium written								
Gross	R1410							
Reinsurers' share	R1420							
Net	R1500							0
Premium earned								
Gross	R1510							(
Reinsurers' share	R1520							(
Net	R1600							0
Claims paid								
Gross	R1610							
Reinsurers' share	R1620							
Net	R1700							0
Changes in other technical provisions								
Gross	R1710	i i						(
Reinsurers' share	R1720							(
Net	R1800							0
Expenses incurred	R1900							(
Other expenses	R2500							
Total expenses	R2600							

OHRA Ziektekostenverzekeringen N.V. S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		In account to which must be	Inde	ex-linked and unit-linked insurand	ce		Other life insurance	
		Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
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 as a whole				R0020				
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	R0030							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080							
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090							
Risk Margin	R0100							
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	R0110							
Best estimate	R0120							
Risk margin	R0130							
Technical provisions - total	R0200							

OHRA Ziektekostenverzekeringen N.V. S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		Annuities stemming from non- life insurance contracts and	insurance contracts and relating to insurance Accepted reinsurance he gation other than health	Total (Life other than health insurance, incl.		Health insurance (direct business)		Annuities stemming from non- life insurance contracts and	Health reinsurance	Total (Health similar to
		relating to insurance obligation other than health insurance obligations		Unit-Linked)		Contracts without options and guarantees	S Contracts with options or guarantees	relating to health insurance obligations	(reinsurance accepted)	life insurance)
		C0090	C0100	C0150	C0160	C0170 C0180		C0190	C0200	C0210
Technical provisions calculated as a whole	R0010			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				0						0
Technical provisions calculated as a sum of BE and RM										
Best Estimate										
Gross Best Estimate	R0030			#VERW!						0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			0						0
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090			0						0
Risk Margin	R0100			0						0
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0110			0						0
Best estimate	R0120			0						0
Risk margin	R0130			0						0
Technical provisions - total	R0200			0						0

OHRA Ziektekostenverzekeringen N.V. S.17.01 - Non - life Technical Provisions



			D	Pirect business and accepto	ed proportional reinsuran	ce	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
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 as a whole	R0050						
Technical Provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross - Total	R0060	85.008					
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	85.008		<u> </u>			
Claims provisions							
Gross - Total	R0160	315.448					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250	315.448					
Total Best estimate - gross	R0260	400.456					
Total Best estimate - net	R0270	400.456					
Risk margin	R0280	9.796					
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300			 		 	
Risk margin	R0310			 		 	
Technical provisions - total							
Technical provisions - total	R0320	410.252					
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	410.252					

OHRA Ziektekostenverzekeringen N.V. S.17.01 - Non - life Technical Provisions



			D	Direct business and accept	ed proportional reinsuran	ice	
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
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 as a whole	R0050						
Technical Provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross - Total	R0060						
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						
Claims provisions							
Gross - Total	R0160						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250						1
Total Best estimate - gross	R0260						
Total Best estimate - net	R0270						
Risk margin	R0280	i					
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300				 		<u> </u>
Risk margin	R0310			 	 	 	1
Technical provisions - total							
Technical provisions - total	R0320						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340						

OHRA Ziektekostenverzekeringen N.V. S.17.01 - Non - life Technical Provisions



			Accepted non-proporti	onal reinsurance:		
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligations
		C0140	C0150	C0160	C0170	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					85.008
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					85.008
Claims provisions						
Gross - Total	R0160					315.448
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					315.448
Total Best estimate - gross	R0260					400.456
Total Best estimate - net	R0270					400.456
Risk margin	R0280					9.796
Amount of the transitional on Technical Provisions						
TP as a whole	R0290					0
Best estimate	R0300			<u> </u>	 	0
Risk margin	R0310					0
Technical provisions - total						
Technical provisions - total	R0320					410.252
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					410.252

S.19.01 - Non-life Insurance Claims Information



Development year (absolute amount) 0 1 2 3 4 5 6 7 8 9 10 & +										
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											
-9	R0160											
-8	R0170											
-7	R0180											
-6	R0190											
-5				R0200								
-4	R0210	408.054	379.561	18.906	450	1.440						
-3	R0220	424.519	384.966	17.483	567	,						
-2	R0230	514.504	346.111	12.539		_						
-1	R0240	584.829	361.445		_							
	7	Ţ		-								

		C0170	C0180
	R0100		
	R0160		
	R0170		
	R0180		
	R0190		
	R0200		
	R0210	1.440	808.411
	R0220	567	827.536
	R0230	12.539	873.153
	R0240	361.445	946.274
	R0250	708.264	708.264
tal	R0260	1.084.255	4.163.637

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											
-9	R0160											
-8	R0170			<u> </u>	<u> </u>	<u> </u>						
-7	R0180				<u> </u>	i i i						
-6	R0190			!	!							
-5	R0200											
-4	R0210	0	0									
-3	R0220	0	0	L								
-2	R0230	0	0									
-1	R0240	0	9.193		_							
0	R0250	305.254										

		C0360
	R0100	
	R0160	
	R0170	
	R0180	
	R0190	
	R0200	
	R0210	
	R0220	
	R0230	
	R0240	9.24
	R0250	306.20
al	R0260	315.44

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



		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
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	0	0			
Basic own funds	R0020	0	0			
Eligible own funds to meet Solvency Capital Requirement	R0050		0		0	
Solvency Capital Requirement	R0090	0	0			
Eligible own funds to meet Minimum Capital Requirement	R0100	0	0			
Minimum Capital Requirement	R0110	0			0	

OHRA Ziektekostenverzekeringen N.V. S.23.01 - Own funds



		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 (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010		4.538		4.538	
Share premium account related to ordinary share capital	R0030	74.422	74.422			
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		192.434	192.434		R0130	
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	271.394	271.394			
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	110500					
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					
	R0350					
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	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0300					
Other ancillary own funds	R0390					i
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	271.394	271.394			
· ·	R0510	271.394	271.394			
Total available own funds to meet the MCR	110510		274 204			
Total available own funds to meet the MCR Total eligible own funds to meet the SCR	R0540	271.394	271.394			
		271.394 271.394	2/1.394 271.394			
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR	R0540					
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR	R0540 R0550	271.394				
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR MCR	R0540 R0550 R0580	271.394 169.046 68.490				
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR MCR Ratio of Eligible own funds to SCR	R0540 R0550 R0580 R0600 R0620	271.394 169.046 68.490 160,54%				
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR MCR	R0540 R0550 R0580 R0600	271.394 169.046 68.490				

		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	271.394	
Own shares (held directly and indirectly)	R0710		
Foreseeable dividends, distributions and charges	R0720		
Other basic own fund items	R0730	78.960	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		
Reconciliation reserve	R0760	192.434	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life Business	R0770		
Expected profits included in future premiums (EPIFP) - Non- life business	R0780		
Total Expected profits included in future premiums (EPIFP)	R0790		

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



Gross solvency capital requirement

Market risk	R0010	28.529
Counterparty default risk	R0020	3.080
Life underwriting risk	R0030	
Health underwriting risk	R0040	126.475
Non-life underwriting risk	R0050	
Diversification	R0060	-20.744
Intangible asset risk	R0070	
Basic Solvency Capital Requirement	R0100	137.339

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	31.707
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	169.046
Capital add-on already set	R0210	
Solvency capital requirement	R0220	169.046
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	

OHRA Ziektekostenverzekeringen N.V. S.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model



Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	
Capital add-on already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	R0310	
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 (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models



Unique number of component	umber of component components description Calculation of the Solvency Capital	
C0010	C0020	C0030

R0110	
	1
R0060	
R0160	
R0200	
R0210	
R0220	
R0300	<u> </u>
R0310	
R0410	
R0420	
R0430	
	R0160 R0200 R0210 R0220 R0300 R0310 R0410

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

	Non-life a	activities	
MCR calculation Non Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
			C0030
Medical expense insurance and proportional reinsurance	R0020	400.456	1.056.770
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			
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

MCK Calculation Life		Life ac	tivities
		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		

			Life activities
		C0010	C0040
MCRNL Result	R0010	68.490	
MCRL Result	R0200		

Overall MCR calculation

Minimum Capital Requirement	R0400
Absolute floor of the MCR	R0350
Combined MCR	R0340
MCR floor	R0330
MCR cap	R0320
SCR	R0310
Linear MCR	R0300

C0070	
	68.490
	169.046
	76.071
	42.261
	68.490
	2.500
C0070	
	68.490

S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010		

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life ac	tivities	Life ac	tivities
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020				
Income protection insurance and proportional reinsurance	R0030	<u> </u>			
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	l			
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		Non-life	activities	Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
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				

OHRA Ziektekostenverzekeringen N.V. S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200		
Overall MCR calculation			C0130
Linear MCR	R0300		
SCR	R0310		
MCR cap	R0320		
MCR floor	R0330		
Combined MCR	R0340		
Absolute floor of the MCR	R0350		
	-	•	C0130
Minimum Capital Requirement	R0400		

Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		
Notional MCR floor	R0530		
Notional Combined MCR	R0540		
Absolute floor of the notional MCR	R0550		
Notional MCR	R0560		