



SFCR - disclosure templates 2019

CZ groep

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CZ Groep

Wanneer regels en kolommen niet van toepassing zijn, worden deze hier niet weergegeven. Bedragen worden in duizenden euro's weergegeven. Hierdoor kunnen de gepresenteerde getallen kleine verschillen in afronding bevatten.

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CZ groep

s.02.01 Balance Sheet

Solvency II value

Assets

Property, plant & equipment held for own use	44.872
Investments (other than assets held for index-linked and unit-linked contracts)	3.027.418
Property (other than for own use)	2.837
Holdings in related undertakings, including participations	2
Equities	455.531
- <i>Equities - listed</i>	<i>455.531</i>
- <i>Equities - unlisted</i>	<i>0</i>
Bonds	2.258.934
- <i>Government Bonds</i>	<i>319.827</i>
- <i>Corporate Bonds</i>	<i>1.939.108</i>
Collective Investments Undertakings	273.997
Deposits other than cash equivalents	36.117
Loans and mortgages	5.972
Other loans and mortgages	5.972
Insurance and intermediaries receivables	131.080
Receivables (trade, not insurance)	2.789.053
Cash and cash equivalents	160.432
Any other assets, not elsewhere shown	18.097
Total assets	6.176.923

Liabilities

Technical provisions - non-life	3.255.755
Technical provisions - health (similar to non-life)	3.255.755
- <i>Best estimate</i>	<i>3.130.262</i>
- <i>Risk margin</i>	<i>125.492</i>
Provisions other than technical provisions	60.883
Insurance & intermediaries payables	247.616
Payables (trade, not insurance)	29.008
Any other liabilities, not elsewhere shown	50.476
Total liabilities	3.643.739

Excess of assets over liabilities	2.533.184
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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)

Total

Medical expense insurance

Premiums written		
Gross - Direct Business	10.313.607	10.313.607
Reinsurers' share	1.036	1.036
Net	10.312.571	10.312.571
Premiums earned		
Gross - Direct Business	10.248.371	10.248.371
Reinsurers' share	1.036	1.036
Net	10.247.335	10.247.335
Claims incurred		
Gross - Direct Business	9.770.409	9.770.409
Reinsurers' share		0
Net	9.770.409	9.770.409
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	493.145	493.145
Other expenses		
Total expenses		493.145

s.05.02 Premiums, claims and expenses by country

Home Country Total Top 5 and home country

Premium written		
Gross - Direct Business	10.264.585	10.264.585
Reinsurers' share	1.036	1.036
Net	10.263.549	10.263.549
Premium earned		
Gross - Direct Business	10.199.349	10.199.349
Reinsurers' share	1.036	1.036
Net	10.198.313	10.198.313
Claims incurred		
Gross - Direct Business	9.734.702	9.734.702
Reinsurers' share		0
Net	9.734.702	9.734.702
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	492.561	492.561
Other expenses		
Total expenses		492.561

s.23.01 Own funds

Total **Tier 1 -
unrestricted**

Basic own funds before deduction for participations in other financial sector

Reconciliation reserve	2.533.184	2.533.184
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	7.651	
Total deductions		
Total basic own funds after deductions	2.525.533	2.525.533

Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	2.525.533	2.525.533
Total available own funds to meet the minimum consolidated group SCR	2.525.533	2.525.533
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	2.525.533	2.525.533
Total eligible own funds to meet the minimum consolidated group SCR	2.525.533	2.525.533
Minimum consolidated Group SCR	644.928	
Ratio of Eligible own funds to Minimum Consolidated Group SCR	392%	
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	2.525.533	2.525.533
Group SCR	1.642.202	
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	154%	

Reconciliation reserve

Excess of assets over liabilities	2.533.184	
Reconciliation reserve before deduction for participations in other financial sector	2.533.184	

Total EPIFP

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

Gross solvency capital
requirement

Market risk	267.152
Counterparty default risk	82.513
Health underwriting risk	1.218.336
Diversification	-231.383
Basic Solvency Capital Requirement	1.336.617

Calculation of Solvency Capital Requirement

Operational risk	305.585
Solvency capital requirement	1.642.202

Other information on SCR

Capital requirement for duration-based equity risk sub-module	
Minimum consolidated group solvency capital requirement	644.928
Solvency capital requirement	1.642.202

s.32.01 Undertakings in the scope of the group

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)	Supervisory Authority	Total Balance Sheet (for (re)insurance undertakings)	Total Balance Sheet (non-regulated undertakings)	Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings	Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies	Underwriting performance	Investment performance	Total performance
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		0	6.981		1.429	0	0	-338
NL	W1906NL00007	2 - Specific code	Stichting CZ Fund Management BV	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap (B.V.)	2 - Non-mutual		0	189		29	0	0	24
NL	724500IJSJJ47805N64	2 - Specific code	Stichting CZ Fund Depository	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	2 - Non-mutual		0	0		0	0	0	0
NL	724500HQ7QKT9D9VMN62	1 - LEI	OWM CZ Groep AV Zorgverz. U.A.	2 - Non life insurance undertaking	Onderlinge Waarborgmaatschappij	1 - Mutual	De Nederlandsche Bank	794.433	0	692.972	0	-16.048	75.577	59.529
NL	724500ZLNED1UA66CA54	1 - LEI	Centrale Ziekttekostenverzekering NZV N.V.	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual	De Nederlandsche Bank	687.213	0	681.425	0	1.586	60.339	61.925
NL	7245009MEI2VOLUORY12	1 - LEI	OHRA Ziekttekosten verzekeringen NV	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual	De Nederlandsche Bank	664.764	0	1.303.396	0	16.628	15.488	32.116
NL	7245008CKXW5GKRGMG75	1 - LEI	CZ Zorgverzekeringen NV	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual	De Nederlandsche Bank	227.411	0	315.256	0	22.053	4.619	26.672
NL	72450051YQLIROHV2228	1 - LEI	OWM CZ Groep Zorgverzekeraar U.A.	2 - Non life insurance undertaking	Onderlinge Waarborgmaatschappij	1 - Mutual	De Nederlandsche Bank	4.698.102	0	7.281.827	0	-39.526	98.879	59.353
NL	W1906NL00002	2 - Specific code	CZ Zorgkantoor BV	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap (B.V.)	2 - Non-mutual		0	44.340		37.694	0	0	866
NL	VEKTIS	2 - Specific code	VEKTIS	99 - Other	Commanditaire Vennootschap	2 - Non-mutual		0	2		0	0	0	0

Identification code of the undertaking	Accounting standard	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
W0000NL00005	2 - Local GAAP	0,00%	100,00%	0,00%	- personele unie - aansturing en uitvoering van activiteiten vanuit één organisatorisch verband	1 - Dominant	100,00%		1 - Method 1: Full consolidation
W1906NL00007	2 - Local GAAP	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%		1 - Method 1: Full consolidation
724500IJSCCJ478OSN64	2 - Local GAAP	0,00%	100,00%	0,00%	- personele unie - aansturing en uitvoering van activiteiten vanuit één organisatorisch verband	1 - Dominant	100,00%		1 - Method 1: Full consolidation
724500HQ7QKT9D9VMN62	2 - Local GAAP	0,00%	100,00%	0,00%	- personele unie - aansturing en uitvoering van activiteiten vanuit één organisatorisch verband	1 - Dominant	100,00%		1 - Method 1: Full consolidation
724500ZLNED1UA66CA54	2 - Local GAAP	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%		1 - Method 1: Full consolidation
7245009MEI2VOLUORY12	2 - Local GAAP	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%		1 - Method 1: Full consolidation
7245008CKXW5GKRGMG75	2 - Local GAAP	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%		1 - Method 1: Full consolidation
72450051YQLIROHV2228	2 - Local GAAP	0,00%	100,00%	0,00%	- personele unie - aansturing en uitvoering van activiteiten vanuit één organisatorisch verband		100,00%		1 - Method 1: Full consolidation
W1906NL00002	2 - Local GAAP	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%		1 - Method 1: Full consolidation
VEKTIS	2 - Local GAAP	0,00%	0,00%	0,00%	- zetel RvC	2 - Significant	0,00%		9 - No inclusion in the scope of group supervision as defined in Art. 214 Directive 2009/138/EC

OWM CZ groep Zorgverzekeraar U.A.

Wanneer regels en kolommen niet van toepassing zijn, worden deze hier niet weergegeven. Bedragen worden in duizenden euro's weergegeven.

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

OWM CZ groep Zorgverzekeraar U.A.

s.02.01 Balance Sheet

Solvency II value

Assets

Property, plant & equipment held for own use	15.816
Investments (other than assets held for index-linked and unit-linked contracts)	2.156.084
Holdings in related undertakings, including participations	7.786
Collective Investments Undertakings	2.148.298
Loans and mortgages	5.901
Other loans and mortgages	5.901
Insurance and intermediaries receivables	83.765
Receivables (trade, not insurance)	2.291.699
Cash and cash equivalents	126.631
Any other assets, not elsewhere shown	18.097
Total assets	4.697.993

Liabilities

Technical provisions - non-life	2.468.746
Technical provisions - health (similar to non-life)	2.468.746
Best estimate	2.380.885
Risk margin	87.862
Provisions other than technical provisions	59.706
Insurance & intermediaries payables	223.121
Payables (trade, not insurance)	68.901
Any other liabilities, not elsewhere shown	49.621
Total liabilities	2.870.096

Excess of assets over liabilities	1.827.897
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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)

Total

Medical expense insurance

Premiums written		
Gross - Direct Business	7.282.636	7.282.636
Reinsurers' share	809	809
Net	7.281.827	7.281.827
Premiums earned		
Gross - Direct Business	7.184.769	7.184.769
Reinsurers' share	809	809
Net	7.183.960	7.183.960
Claims incurred		
Gross - Direct Business	7.024.799	7.024.799
Reinsurers' share		0
Net	7.024.799	7.024.799
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	199.953	199.953
Administrative expenses		
Gross - Direct Business	29.671	29.671
Net	29.671	29.671
Investment management expenses		
Gross - Direct Business	476	476
Net	476	476
Claims management expenses		
Gross - Direct Business	16.807	16.807
Net	16.807	16.807
Acquisition expenses		
Gross - Direct Business	21.496	21.496
Net	21.496	21.496
Overhead expenses		
Gross - Direct Business	131.503	131.503
Net	131.503	131.503
Other expenses		
Total expenses		199.953

s.05.02 Premiums, claims and expenses by country

	Home Country	Total Top 5 and home country
Premium written		
Gross - Direct Business	7.242.282	7.242.282
Reinsurers' share	809	809
Net	7.241.473	7.241.473
Premium earned		
Gross - Direct Business	7.144.415	7.144.415
Reinsurers' share	809	809
Net	7.143.606	7.143.606
Claims incurred		
Gross - Direct Business	6.995.170	6.995.170
Reinsurers' share		0
Net	6.995.170	6.995.170
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	199.833	199.833
Other expenses		
Total expenses		199.833

s.17.01 Non - life Technical Provisions

	Direct business and accepted proportional reinsurance Medical expense insurance	Total Non-Life obligations
Technical Provisions calculated as a sum of BE and RM		
Best estimate		
Premium provisions		
Gross - Total	223.889	223.889
Gross - direct business	223.889	223.889
Net Best Estimate of Premium Provisions	223.889	223.889
Claims provisions		
Gross - Total	2.156.996	2.156.996
Gross - direct business	2.156.996	2.156.996
Net Best Estimate of Claims Provisions	2.156.996	2.156.996
Total Best estimate - gross	2.380.885	2.380.885
Total Best estimate - net	2.380.885	2.380.885
Risk margin	87.862	87.862
Technical provisions - total		
Technical provisions - total	2.468.746	2.468.746
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		0
Technical provisions minus recoverables from reinsurance/ SPV and Finite Re- total	2.468.746	2.468.746
Cash-flows of the Best estimate of Premium Provisions (Gross)		
Future benefits and claims	7.671.009	7.671.009
Future expenses and other cash-out flows	145.072	145.072
Future premiums	3.128.646	3.128.646
Other cash-in flows (incl. Recoverable from salvages and subrogations)	4.463.547	4.463.547
Cash-flows of the Best estimate of Claims Provisions (Gross)		
Future benefits and claims	2.130.929	2.130.929
Future expenses and other cash-out flows	26.068	26.068
Best estimate subject to transitional of the interest rate		0
Technical provisions without transitional on interest rate	2.380.885	2.380.885
Best estimate subject to volatility adjustment		0
Technical provisions without volatility adjustment and without others transitional measures	2.380.885	2.380.885

s.19.01 Non-life Insurance Claims Information

	Development year (absolute amount)															In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14			15 & +	
Gross Claims Paid (non-cumulative)																			
Prior																			
2005																			
2006																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012	2.538.334	2.324.750	158.089	21.298	4.254													5.046.724	
2013	2.726.117	2.291.680	171.526	3.135	474													5.192.932	
2014	3.120.245	2.187.826	124.910	3.530	11.614													5.448.126	
2015	3.615.802	2.274.612	56.777	-408	-3.611												-3.611	5.943.172	
2016	4.571.064	1.674.771	36.787	-595													-595	6.282.027	
2017	4.520.531	1.973.695	56.606														56.606	6.550.832	
2018	4.908.228	1.909.658															1.909.658	6.817.887	
2019	5.050.527																5.050.527	5.050.527	
Total																	7.012.584	46.332.226	

Development year (absolute amount)

0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 & +

**Year end
(discounted data)**

Gross undiscounted Best
Estimate Claims Provisions

	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	Year end (discounted data)
Prior																	
2005																	
2006																	
2007																	
2008																	
2009																	
2010																	
2011																	
2012		0	0														
2013		0	0														
2014		0	0														
2015		0	56.136														
2016		1.870.775	78.135														
2017		2.233.404	53.382														
2018		2.109.137	-19.748														-19.904
2019		2.167.800															2.176.900
Total																	2.156.996

s.23.01 Own funds

Total **Tier 1-** **Tier 1-** **Tier** **Tier**
unrestricted **restricted** **2** **3**

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35					
Reconciliation reserve	1.827.897	1.827.897			
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	7.651				
Deductions					
Deductions for participations in financial and credit institutions					
Total basic own funds after deductions	1.820.247	1.820.247			

Available and eligible own funds

Total available own funds to meet the SCR	1.820.247	1.820.247			
Total available own funds to meet the MCR	1.820.247	1.820.247			
Total eligible own funds to meet the SCR	1.820.247	1.820.247			
Total eligible own funds to meet the MCR	1.820.247	1.820.247			
SCR	1.149.005				
MCR	454.147				
Ratio of Eligible own funds to SCR	158%				
Ratio of Eligible own funds to MCR	401%				

Reconciliation reserve

Excess of assets over liabilities	1.827.897	
Reconciliation reserve	1.827.897	

Total Expected profits included in future premiums (EPIFP)	
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s.25.01 Solvency Capital Requirement - for undertakings on Standard Formula

	Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
Market risk	195.346	195.346	
Counterparty default risk	76.172	76.172	
Health underwriting risk	837.153	837.153	
Diversification	-178.145	-178.145	
Basic Solvency Capital Requirement	930.526	930.526	

Calculation of Solvency Capital Requirement

Total capital requirement for operational risk	218.479
Solvency capital requirement	1.149.005

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

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life

	Non-life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	2.380.885	7.281.827

	Non-life activities	Life activities
MCRNL Result	454.147	

Overall MCR calculation

Linear MCR	454.147
SCR	1.149.005
MCR cap	517.052
MCR floor	287.251
Combined MCR	454.147
Absolute floor of the MCR	2.500

Minimum Capital Requirement	454.147
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OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.

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

Assets

Investments (other than assets held for index-linked and unit-linked contracts)	772.546
Property (other than for own use)	25.073
Holdings in related undertakings, including participations	459.288
Collective Investments Undertakings	288.185
Loans and mortgages	14.073
Other loans and mortgages	14.073
Insurance and intermediaries receivables	6.265
Receivables (trade, not insurance)	1.546
Cash and cash equivalents	4
Total assets	794.433

Liabilities

Technical provisions - non-life	54.350
Technical provisions - health (similar to non-life)	54.350
Best estimate	45.582
Risk margin	8.767
Provisions other than technical provisions	1.178
Insurance & intermediaries payables	2.889
Payables (trade, not insurance)	23.603
Any other liabilities, not elsewhere shown	39
Total liabilities	82.058

Excess of assets over liabilities	712.375
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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)

Total

Medical expense insurance

Medical expense insurance		
Premiums written		
Gross - Direct Business	692.972	692.972
Reinsurers' share	0	0
Net	692.972	692.972
Premiums earned		
Gross - Direct Business	692.972	692.972
Reinsurers' share	0	0
Net	692.972	692.972
Claims incurred		
Gross - Direct Business	632.667	632.667
Reinsurers' share		0
Net	632.667	632.667
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	77.137	77.137
Administrative expenses		
Gross - Direct Business	6.182	6.182
Reinsurers' share		0
Net	6.182	6.182
Investment management expenses		
Gross - Direct Business	99	99
Reinsurers' share		0
Net	99	99
Claims management expenses		
Gross - Direct Business	15.677	15.677
Reinsurers' share		0
Net	15.677	15.677
Acquisition expenses		
Gross - Direct Business	25.461	25.461
Reinsurers' share		0
Net	25.461	25.461
Overhead expenses		
Gross - Direct Business	29.716	29.716
Reinsurers' share		0
Net	29.716	29.716
Other expenses		
Total expenses		77.137

s.05.02 Premiums, claims and expenses by country

	Home Country	Total Top 5 and home country
Premium written		
Gross - Direct Business	689.214	689.214
Reinsurers' share	0	0
Net	689.214	689.214
Premium earned		
Gross - Direct Business	689.214	689.214
Reinsurers' share	0	0
Net	689.214	689.214
Claims incurred		
Gross - Direct Business	629.956	629.956
Reinsurers' share		0
Net	629.956	629.956
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	76.998	76.998
Other expenses		
Total expenses		76.998

s.17.01 Non - life Technical Provisions

	Direct business and accepted proportional reinsurance Medical expense insurance	Total Non-Life obligations
Technical Provisions calculated as a sum of BE and RM		
Best estimate		
Premium provisions		
Gross - Total	4.029	4.029
Gross - direct business	4.029	4.029
Net Best Estimate of Premium Provisions	4.029	4.029
Claims provisions		
Gross - Total	41.553	41.553
Gross - direct business	41.553	41.553
Net Best Estimate of Claims Provisions	41.553	41.553
Total Best estimate - gross	45.582	45.582
Total Best estimate - net	45.582	45.582
Risk margin	8.767	8.767
Technical provisions - total		
Technical provisions - total	54.350	54.350
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		0
Technical provisions minus recoverables from reinsurance/ SPV and Finite Re- total	54.350	54.350
Cash-flows of the Best estimate of Premium Provisions (Gross)		
Future benefits and claims	692.464	692.464
Future expenses and other cash-out flows	45.772	45.772
Future premiums	734.206	734.206
Other cash-in flows (incl. Recoverable from salvages and subrogations)		0
Cash-flows of the Best estimate of Claims Provisions (Gross)		
Future benefits and claims	39.464	39.464
Future expenses and other cash-out flows	2.089	2.089
Best estimate subject to transitional of the interest rate		0
Technical provisions without transitional on interest rate	45.582	45.582
Best estimate subject to volatility adjustment		0
Technical provisions without volatility adjustment and without others transitional measures	45.582	45.582

Gross undiscounted Best Estimate Claims Provisions	Development year (absolute amount)															Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14		15 & +	
Prior																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012	0	0																
2013	0	0																
2014	0	0																
2015	0	391																
2016	48.532	742																
2017	48.701	367																
2018	40.235	442																445
2019	40.935																	41.108
Total																		41.553

Total **Tier 1 -**
 unrestricted **Tier 1 -**
 restricted **Tier 2** **Tier 3**

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35					
Reconciliation reserve	712.375	712.375			
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Deductions					
Deductions for participations in financial and credit institutions					
Total basic own funds after deductions	712.375	712.375			

Available and eligible own funds

Total available own funds to meet the SCR	712.375	712.375			
Total available own funds to meet the MCR	712.375	712.375			
Total eligible own funds to meet the SCR	712.375	712.375			
Total eligible own funds to meet the MCR	712.375	712.375			
SCR	215.264				
MCR	53.816				
Ratio of Eligible own funds to SCR	331%				
Ratio of Eligible own funds to MCR	1324%				

Reconciliation reserve

Excess of assets over liabilities	712.375	
Reconciliation reserve	712.375	

Total Expected profits included in future premiums (EPIFP)	
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s.25.01 Solvency Capital Requirement - for undertakings on Standard Formula

	Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
Market risk	128.443	128.443	
Counterparty default risk	2.218	2.218	
Health underwriting risk	116.474	116.474	
Diversification	-52.660	-52.660	
Basic Solvency Capital Requirement	194.475	194.475	

Calculation of Solvency Capital Requirement

Total capital requirement for operational risk	20.789
Solvency capital requirement	215.264

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life	Non-life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	45.582	692.972

	Non-life activities	Life activities
MCRNL Result	34.712	

Overall MCR calculation

Linear MCR	34.712
SCR	215.264
MCR cap	96.869
MCR floor	53.816
Combined MCR	53.816
Absolute floor of the MCR	2.500
Minimum Capital Requirement	53.816

Centrale Ziektelostenverzekering NZV

N.V.

Wanneer regels en kolommen niet van toepassing zijn, worden deze hier niet weergegeven. Bedragen worden in duizenden euro's weergegeven.

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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.17.01 Non - life Technical Provisions

s.19.01 Non-life Insurance Claims Information

s.23.01 Own funds

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

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

Assets

Investments (other than assets held for index-linked and unit-linked contracts)	509.007
Holdings in related undertakings, including participations	382.686
Collective Investments Undertakings	126.321
Insurance and intermediaries receivables	7.916
Receivables (trade, not insurance)	170.328
Cash and cash equivalents	3
Total assets	687.254

Liabilities

Technical provisions - non-life	226.659
Technical provisions - health (similar to non-life)	226.659
Best estimate	218.547
Risk margin	8.112
Insurance & intermediaries payables	0
Payables (trade, not insurance)	1.362
Any other liabilities, not elsewhere shown	41
Total liabilities	228.062

Excess of assets over liabilities	459.192
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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)	Total
Medical expense insurance		
Premiums written		
Gross - Direct Business	681.488	681.488
Reinsurers' share	63	63
Net	681.425	681.425
Premiums earned		
Gross - Direct Business	692.226	692.226
Reinsurers' share	63	63
Net	692.163	692.163
Claims incurred		
Gross - Direct Business	629.105	629.105
Reinsurers' share		0
Net	629.105	629.105
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	61.092	61.092
Administrative expenses		
Gross - Direct Business	2.669	2.669
Reinsurers' share		0
Net	2.669	2.669
Investment management expenses		
Gross - Direct Business	43	43
Reinsurers' share		0
Net	43	43
Claims management expenses		
Gross - Direct Business	2.427	2.427
Reinsurers' share		0
Net	2.427	2.427
Acquisition expenses		
Gross - Direct Business	50.146	50.146
Reinsurers' share		0
Net	50.146	50.146
Overhead expenses		
Gross - Direct Business	5.808	5.808
Reinsurers' share		0
Net	5.808	5.808
Other expenses		
Total expenses		61.092

s.05.02 Premiums, claims and expenses by country

	Home Country	Total Top 5 and home country
Premium written		
Gross - Direct Business	679.469	679.469
Reinsurers' share	63	63
Net	679.406	679.406
Premium earned		
Gross - Direct Business	690.207	690.207
Reinsurers' share	63	63
Net	690.144	690.144
Claims incurred		
Gross - Direct Business	627.920	627.920
Reinsurers' share		0
Net	627.920	627.920
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	60.943	60.943
Other expenses		
Total expenses		60.943

s.17.01 Non - life Technical Provisions

	Direct business and accepted proportional reinsurance Medical expense insurance	Total Non-Life obligations
Technical Provisions calculated as a sum of BE and RM		
Best estimate		
Premium provisions		
Gross - Total	42.132	42.132
Gross - direct business	42.132	42.132
Net Best Estimate of Premium Provisions	42.132	42.132
Claims provisions		
Gross - Total	176.415	176.415
Gross - direct business	176.415	176.415
Net Best Estimate of Claims Provisions	176.415	176.415
Total Best estimate - gross	218.547	218.547
Total Best estimate - net	218.547	218.547
Risk margin	8.112	8.112
Technical provisions - total		
Technical provisions - total	226.659	226.659
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		0
Technical provisions minus recoverables from reinsurance/ SPV and Finite Re- total	226.659	226.659
Cash-flows of the Best estimate of Premium Provisions (Gross)		
Future benefits and claims	718.673	718.673
Future expenses and other cash-out flows	24.217	24.217
Future premiums	307.836	307.836
Other cash-in flows (incl. Recoverable from salvages and subrogations)	392.921	392.921
Cash-flows of the Best estimate of Claims Provisions (Gross)		
Future benefits and claims	172.973	172.973
Future expenses and other cash-out flows	3.442	3.442
Best estimate subject to transitional of the interest rate		0
Technical provisions without transitional on interest rate	218.547	218.547
Best estimate subject to volatility adjustment		0
Technical provisions without volatility adjustment and without others transitional measures	218.547	218.547

s.19.01 Non-life Insurance
Claims Information

	Development year (absolute amount)															In Current year	Sum of years (cumulative)				
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14			15 & +			
Gross Claims Paid (non-cumulative)																					
Prior																					
2005																					
2006																					
2007																					
2008																					
2009																					
2010																					
2011																					
2012	209.135	203.235	8.556	411	356															421.692	
2013	219.920	190.864	8.580	558	325															420.248	
2014	256.961	163.471	4.072	-92	795															425.206	
2015	357.428	208.928	1.929	-1.413	-112															566.761	
2016	471.097	163.978	2.297	949																638.320	
2017	486.059	193.132	3.536																	682.727	
2018	486.828	166.079																		652.907	
2019	466.887																			466.887	
Total																				637.339	4.274.748

	Development year (absolute amount)															Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14		15 & +	
Gross undiscounted Best Estimate Claims Provisions																		
Prior																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012	0	0																
2013	0	0																
2014	0	0																
2015	0	5.280																
2016	179.143	7.037																
2017	184.197	4.496																
2018	176.933	-1.508																-1.520
2019	177.196																	177.935
Total																		176.415

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
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Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35					
Ordinary share capital (gross of own shares)	32.965	32.965			
Share premium account related to ordinary share capital	534.143	534.143			
Reconciliation reserve	-107.915	-107.915			
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Deductions					
Deductions for participations in financial and credit institutions					
Total basic own funds after deductions	459.192	459.192			

Available and eligible own funds

Total available own funds to meet the SCR	459.192	459.192			
Total available own funds to meet the MCR	459.192	459.192			
Total eligible own funds to meet the SCR	459.192	459.192			
Total eligible own funds to meet the MCR	459.192	459.192			
SCR	153.859				
MCR	40.778				
Ratio of Eligible own funds to SCR	298%				
Ratio of Eligible own funds to MCR	1126%				

Reconciliation reserve

Excess of assets over liabilities	459.192	
Other basic own fund items	567.108	
Reconciliation reserve	-107.915	

Total Expected profits included in future premiums (EPIFP)

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

	Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
Market risk	88.409	88.409	
Counterparty default risk	3.707	3.707	
Health underwriting risk	79.907	79.907	
Diversification	-37.638	-37.638	
Basic Solvency Capital Requirement	134.385	134.385	

Calculation of Solvency Capital Requirement

Total capital requirement for operational risk	19.474
Solvency capital requirement	153.859

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life	Non-life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	218.547	649.065

	Non-life activities	Life activities
MCRNL Result	40.778	

Linear MCR	40.778
SCR	153.859
MCR cap	69.236
MCR floor	38.465
Combined MCR	40.778
Absolute floor of the MCR	2.500

Minimum Capital Requirement	40.778
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OHRA Ziektekostenverzekeringen N.V.

Wanneer regels en kolommen niet van toepassing zijn, worden deze hier niet weergegeven. Bedragen worden in duizenden euro's weergegeven.

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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.17.01 Non - life Technical Provisions

s.19.01 Non-life Insurance Claims Information

s.23.01 Own funds

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

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

s.02.01 Balance Sheet

Solvency II value

Assets

Investments (other than assets held for index-linked and unit-linked contracts)	340.760
Collective Investments Undertakings	340.760
Insurance and intermediaries receivables	16.939
Receivables (trade, not insurance)	307.092
Cash and cash equivalents	4
Total assets	664.795

Liabilities

Technical provisions - non-life	402.967
Technical provisions - health (similar to non-life)	402.967
Best estimate	384.904
Risk margin	18.063
Payables (trade, not insurance)	2.792
Any other liabilities, not elsewhere shown	31
Total liabilities	405.789

Excess of assets over liabilities	259.005
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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)	Total
Medical expense insurance		
Premiums written		
Gross - Direct Business	1.303.537	1.303.537
Reinsurers' share	141	141
Net	1.303.396	1.303.396
Premiums earned		
Gross - Direct Business	1.307.890	1.307.890
Reinsurers' share	141	141
Net	1.307.749	1.307.749
Claims incurred		
Gross - Direct Business	1.183.603	1.183.603
Reinsurers' share		0
Net	1.183.603	1.183.603
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	107.780	107.780
Administrative expenses		
Gross - Direct Business	6.238	6.238
Reinsurers' share		0
Net	6.238	6.238
Investment management expenses		
Gross - Direct Business	100	100
Reinsurers' share		0
Net	100	100
Claims management expenses		
Gross - Direct Business	5.268	5.268
Reinsurers' share		0
Net	5.268	5.268
Acquisition expenses		
Gross - Direct Business	83.443	83.443
Reinsurers' share		0
Net	83.443	83.443
Overhead expenses		
Gross - Direct Business	12.732	12.732
Reinsurers' share		0
Net	12.732	12.732
Other expenses		
Total expenses		107.780

s.05.02 Premiums, claims and expenses by country

	Home Country	Total Top 5 and home country
Premium written		
Gross - Direct Business	1.300.837	1.300.837
Reinsurers' share	141	141
Net	1.300.696	1.300.696
Premium earned		
Gross - Direct Business	1.305.190	1.305.190
Reinsurers' share	141	141
Net	1.305.049	1.305.049
Claims incurred		
Gross - Direct Business	1.181.595	1.181.595
Reinsurers' share		0
Net	1.181.595	1.181.595
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	107.608	107.608
Other expenses		
Total expenses		107.608

s.17.01 Non - life Technical Provisions

	Direct business and accepted proportional reinsurance Medical expense insurance	Total Non-Life obligations
Technical Provisions calculated as a sum of BE and RM		
Best estimate		
Premium provisions		
Gross - Total	53.260	53.260
Gross - direct business	53.260	53.260
Net Best Estimate of Premium Provisions	53.260	53.260
Claims provisions		
Gross - Total	331.644	331.644
Gross - direct business	331.644	331.644
Net Best Estimate of Claims Provisions	331.644	331.644
Total Best estimate - gross	384.904	384.904
Total Best estimate - net	384.904	384.904
Risk margin	18.063	18.063
Technical provisions - total		
Technical provisions - total	402.967	402.967
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		0
Technical provisions minus recoverables from reinsurance/ SPV and Finite Re- total	402.967	402.967
Cash-flows of the Best estimate of Premium Provisions (Gross)		
Future benefits and claims	1.674.670	1.674.670
Future expenses and other cash-out flows	51.977	51.977
Future premiums	761.352	761.352
Other cash-in flows (incl. Recoverable from salvages and subrogations)	912.035	912.035
Cash-flows of the Best estimate of Claims Provisions (Gross)		
Future benefits and claims	340.404	340.404
Future expenses and other cash-out flows	2.219	2.219
Future premiums		0
Other cash-in flows (incl. Recoverable from salvages and subrogations)	10.980	10.980
Best estimate subject to transitional of the interest rate		0
Technical provisions without transitional on interest rate	384.904	384.904
Best estimate subject to volatility adjustment		0
Technical provisions without volatility adjustment and without others transitional measures	384.904	384.904

s.19.01 Non-life Insurance
Claims Information

	Development year (absolute amount)															In Current year	Sum of years (cumulative)									
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14			15 & +								
Gross Claims Paid (non-cumulative)																										
Prior																										
2005																										
2006																										
2007																										
2008																										
2009																										
2010																										
2011																										
2012	408.054	379.561	18.906	450	1.440																			808.411		
2013	424.519	384.966	17.483	567	774																			828.310		
2014	514.504	346.111	12.539	477	686																			874.315		
2015	584.829	361.445	2.534	-1.946	-19																			946.843		
2016	708.264	277.190	5.400	1.514																				992.367		
2017	754.502	324.745	7.542																					1.086.789		
2018	839.868	315.376																						1.155.244		
2019	859.553																							859.553		
Total																									1.183.965	7.551.832

	Development year (absolute amount)															Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14		15 & +	
Gross undiscounted Best Estimate Claims Provisions																		
Prior																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012		0	0															
2013		0	0															
2014		0	0															
2015		0	9.193															
2016		305.254	12.005															
2017		338.842	8.479															
2018		325.947	-3.012															-3.036
2019		333.224																334.680
Total																		331.644

s.23.01 Own funds - Solo

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35					
Ordinary share capital (gross of own shares)	4.538	4.538			
Share premium account related to ordinary share capital	114.422	114.422			
Reconciliation reserve	140.045	140.045			
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Deductions					
Deductions for participations in financial and credit institutions					
Total basic own funds after deductions	259.005	259.005			

Available and eligible own funds

Total available own funds to meet the SCR	259.005	259.005			
Total available own funds to meet the MCR	259.005	259.005			
Total eligible own funds to meet the SCR	259.005	259.005			
Total eligible own funds to meet the MCR	259.005	259.005			
SCR	228.545				
MCR	76.818				
Ratio of Eligible own funds to SCR	113%				
Ratio of Eligible own funds to MCR	337%				

Reconciliation reserve

Excess of assets over liabilities	259.005	
Other basic own fund items	118.960	
Reconciliation reserve	140.045	

Total Expected profits included in future premiums (EPIFP)	
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s.25.01 Solvency Capital Requirement - for undertakings on Standard Formula

	Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
Market risk	31.029	31.029	
Counterparty default risk	7.870	7.870	
Health underwriting risk	178.557	178.557	
Diversification	-26.401	-26.401	
Basic Solvency Capital Requirement	191.056	191.056	

Calculation of Solvency Capital Requirement

Total capital requirement for operational risk	37.490
Solvency capital requirement	228.545

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life

	Non-life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	384.904	1.249.516

	Non-life activities	Life activities
MCRNL Result	76.818	

Overall MCR calculation

Linear MCR	76.818
SCR	228.545
MCR cap	102.845
MCR floor	57.136
Combined MCR	76.818
Absolute floor of the MCR	2.500
Minimum Capital Requirement	76.818

CZ Zorgverzekeringen N.V.

Wanneer regels en kolommen niet van toepassing zijn, worden deze hier niet weergegeven. Bedragen worden x 1.000 euro weergegeven

Inhoud

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

s.05.02 Premiums, claims and expenses by country

s.17.01 Non - life Technical Provisions

s.19.01 Non-life Insurance Claims Information

s.23.01 Own funds

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

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

s.02.01 Balance Sheet

Solvency II value

Assets

Investments (other than assets held for index-linked and unit-linked contracts)	122.792
Collective Investments Undertakings	122.792
Insurance and intermediaries receivables	5.520
Receivables (trade, not insurance)	96.574
Cash and cash equivalents	2.550
Total assets	227.436

Liabilities

Technical provisions - non-life	103.033
Technical provisions - health (similar to non-life)	103.033
Best estimate	100.344
Risk margin	2.689
Payables (trade, not insurance)	697
Any other liabilities, not elsewhere shown	25
Total liabilities	103.755

Excess of assets over liabilities	123.681
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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)	Total
Medical expense insurance		
Premiums written		
Gross - Direct Business	315.280	315.280
Reinsurers' share	23	23
Net	315.256	315.256
Premiums earned		
Gross - Direct Business	332.820	332.820
Reinsurers' share	23	23
Net	332.796	332.796
Claims incurred		
Gross - Direct Business	300.235	300.235
Reinsurers' share		0
Net	300.235	300.235
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	10.425	10.425
Administrative expenses		
Gross - Direct Business	802	802
Reinsurers' share		0
Net	802	802
Investment management expenses		
Gross - Direct Business	13	13
Reinsurers' share		0
Net	13	13
Claims management expenses		
Gross - Direct Business	455	455
Reinsurers' share		0
Net	455	455
Acquisition expenses		
Gross - Direct Business	8.936	8.936
Reinsurers' share		0
Net	8.936	8.936
Overhead expenses		
Gross - Direct Business	220	220
Reinsurers' share		0
Net	220	220
Other expenses		
Total expenses		10.425

s.05.02 Premiums, claims and expenses by country

	Home Country	Total Top 5 and home country
Premium written		
Gross - Direct Business	315.089	315.089
Reinsurers' share	23	23
Net	315.066	315.066
Premium earned		
Gross - Direct Business	332.629	332.629
Reinsurers' share	23	23
Net	332.606	332.606
Claims incurred		
Gross - Direct Business	300.060	300.060
Reinsurers' share		0
Net	300.060	300.060
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	10.420	10.420
Other expenses		
Total expenses		10.420

s.17.01 Non - life Technical Provisions

	Direct business and accepted proportional reinsurance Medical expense insurance	Total Non-Life obligations
Technical Provisions calculated as a sum of BE and RM		
Best estimate		
Premium provisions		
Gross - Total		0
Gross - direct business		0
Net Best Estimate of Premium Provisions		0
Claims provisions		
Gross - Total	100.344	100.344
Gross - direct business	100.344	100.344
Net Best Estimate of Claims Provisions	100.344	100.344
Total Best estimate - gross	100.344	100.344
Total Best estimate - net	100.344	100.344
Risk margin	2.689	2.689
Technical provisions - total		
Technical provisions - total	103.033	103.033
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		0
Technical provisions minus recoverables from reinsurance/ SPV and Finite Re- total	103.033	103.033
Cash-flows of the Best estimate of Premium Provisions (Gross)		
Future benefits and claims		0
Future expenses and other cash-out flows		0
Future premiums		0
Other cash-in flows (incl. Recoverable from salvages and subrogations)		0
Cash-flows of the Best estimate of Claims Provisions (Gross)		
Future benefits and claims	85.928	85.928
Future expenses and other cash-out flows	14.416	14.416
Future premiums		0
Other cash-in flows (incl. Recoverable from salvages and subrogations)		0
Best estimate subject to transitional of the interest rate		0
Technical provisions without transitional on interest rate	100.344	100.344
Best estimate subject to volatility adjustment		0
Technical provisions without volatility adjustment and without others transitional measures	100.344	100.344

s.19.01 Non-life Insurance
Claims Information

	Development year (absolute amount)															In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14			15 & +	
Gross Claims Paid (non-cumulative)																			
Prior																			
2005																			
2006																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012	156.205	182.273	12.075	-381	-2.155														348.017
2013	156.372	159.730	18.266	1.049	160														335.577
2014	182.061	126.624	6.017	-487	-867														313.348
2015	207.818	128.777	1.932	-53	161													161	338.635
2016	236.677	88.180	1.247	1.048														1.048	327.151
2017	227.677	88.411	2.530															2.530	318.618
2018	237.890	78.810																78.810	316.699
2019	226.581																	226.581	226.581
Total																		309.130	2.524.626

Development year (absolute amount)

0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 & +

Year end
(discounted data)

Gross undiscounted Best
Estimate Claims Provisions

	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	Year end (discounted data)
Prior																	
2005																	
2006																	
2007																	
2008																	
2009																	
2010																	
2011																	
2012		0	0														
2013		0	0														
2014		0	0														
2015		0	2.903														
2016		117.733	3.661														
2017		115.865	2.385														
2018		96.434	-795														-801
2019		100.779															101.145
Total																	100.344

Total **Tier 1 -**
 unrestricted **Tier 1 -**
 restricted **Tier 2** **Tier 3**

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35					
Ordinary share capital (gross of own shares)	50	50			
Share premium account related to ordinary share capital	48.788	48.788			
Reconciliation reserve	74.844	74.844			
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Deductions					
Deductions for participations in financial and credit institutions					
Total basic own funds after deductions	123.681	123.681			

Available and eligible own funds

Total available own funds to meet the SCR	123.681	123.681			
Total available own funds to meet the MCR	123.681	123.681			
Total eligible own funds to meet the SCR	123.681	123.681			
Total eligible own funds to meet the MCR	123.681	123.681			
SCR	48.240				
MCR	19.369				
Ratio of Eligible own funds to SCR	256%				
Ratio of Eligible own funds to MCR	639%				

Reconciliation reserve

Excess of assets over liabilities	123.681	
Other basic own fund items	48.838	
Reconciliation reserve	74.844	

Total Expected profits included in future premiums (EPIFP)	
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s.25.01 Solvency Capital Requirement - for undertakings on Standard Formula

	Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
Market risk	8.923	8.923	
Counterparty default risk	1.319	1.319	
Health underwriting risk	35.275	35.275	
Diversification	-6.630	-6.630	
Basic Solvency Capital Requirement	38.887	38.887	

Calculation of Solvency Capital Requirement

Total capital requirement for operational risk	9.353
Solvency capital requirement	48.240

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

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life	Non-life activities Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
Medical expense insurance and proportional reinsurance	100.344	311.755

	Non-life activities	Life activities
MCRNL Result	19.369	

Linear MCR	19.369
SCR	48.240
MCR cap	21.708
MCR floor	12.060
Combined MCR	19.369
Absolute floor of the MCR	2.500

Minimum Capital Requirement	19.369
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