



SFCR - disclosure templates 2021

Onderlinge Waarborgmaatschappij CZ groep U.A.

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OWM CZ groep U.A. (groepsrapportage)

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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OWM CZ groep U.A. (geconsolideerd)

s.02.01 Balance Sheet

	Solvency II value
Assets	
Property, plant & equipment held for own use	43.077
Investments (other than assets held for index-linked and unit-linked contracts)	3.329.094
Property (other than for own use)	235
Holdings in related undertakings, including participations	2
Equities	475.613
- Equities - listed	475.613
- Equities - unlisted	0
Bonds	2.223.188
- Government Bonds	352.971
- Corporate Bonds	1.870.217
Collective Investments Undertakings	445.644
Deposits other than cash equivalents	184.412
Loans and mortgages	2.555
Other loans and mortgages	2.555
Insurance and intermediaries receivables	116.022
Receivables (trade, not insurance)	2.595.633
Cash and cash equivalents	147.864
Any other assets, not elsewhere shown	13.389
Total assets	6.247.634
Liabilities	
Technical provisions - non-life	3.158.021
Technical provisions - health (similar to non-life)	3.158.021
- Best estimate	3.034.977
- Risk margin	123.044
Provisions other than technical provisions	50.129
Insurance & intermediaries payables	290.987
Payables (trade, not insurance)	24.779
Any other liabilities, not elsewhere shown	59.792
Total liabilities	3.583.707
Excess of assets over liabilities	2.663.927

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	10.924.522	10.924.522
Reinsurers' share	916	916
Net	10.923.606	10.923.606
Premiums earned		
Gross - Direct Business	10.775.049	10.775.049
Reinsurers' share	916	916
Net	10.774.133	10.774.133
Claims incurred		
Gross - Direct Business	10.466.008	10.466.008
Reinsurers' share		0
Net	10.466.008	10.466.008
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	452.110	452.110
Other expenses		
Total expenses		452.110

s.05.02 Premiums, claims and expenses by country

	Home Country NL	Total Top 5 and home country
Premium written		
Gross - Direct Business	10.874.828	10.874.828
Reinsurers' share	916	916
Net	10.873.912	10.873.912
Premium earned		
Gross - Direct Business	10.725.355	10.725.355
Reinsurers' share	916	916
Net	10.724.439	10.724.439
Claims incurred		
Gross - Direct Business	10.434.384	10.434.384
Reinsurers' share		0
Net	10.434.384	10.434.384
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	451.456	451.456
Other expenses		
Total expenses		451.456

s.23.01 Own funds

	Total	Tier 1 - unrestricted
Basic own funds before deduction for participations in other financial sector		
Reconciliation reserve	2.663.927	2.663.927
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	9.061	
Total deductions		
Total basic own funds after deductions	2.654.866	2.654.866
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)	2.654.866	2.654.866
Total available own funds to meet the minimum consolidated group SCR	2.654.866	2.654.866
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)	2.654.866	2.654.866
Total eligible own funds to meet the minimum consolidated group SCR	2.654.866	2.654.866
Minimum consolidated Group SCR	752.003	
Ratio of Eligible own funds to Minimum Consolidated Group SCR	353%	
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	2.654.866	2.654.866
Group SCR	1.663.095	
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	160%	
Reconciliation reserve		
Excess of assets over liabilities	2.663.927	
Reconciliation reserve before deduction for participations in other financial sector	2.663.927	
Total EPIFP		

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

	Gross solvency capital requirement
Market risk	316.284
Counterparty default risk	85.104
Health underwriting risk	1.195.457
Diversification	-259.020
Basic Solvency Capital Requirement	<hr/> 1.337.825
 Calculation of Solvency Capital Requirement	
Operational risk	325.270
Solvency capital requirement	<hr/> 1.663.095 <hr/>
Other information on SCR	
Capital requirement for duration-based equity risk sub-module	
Minimum consolidated group solvency capital requirement	752.003
Solvency capital requirement	1.663.095

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 (for other regulated 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
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	0	6.545		1.001	0
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	0	239		30	0
NL	W1906NL00008	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
NL	724500HQ7QKT9D9VMN62	1 - LEI	OWM CZ Groep U.A.	2 - Non life insurance undertaking	Onderlinge Waarborgmaatschappij	1 - Mutual	De Nederlandsche Bank	3.130.161	0	0	933.229	0	77.440
NL	7245008CKXW5GKRGMG75	1 - LEI	CZ Zorgverzekeringen N.V.	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual	De Nederlandsche Bank	4.183.102	0	0	7.758.885	0	-241.235
NL	VEKTIS	2 - Specific code	VEKTIS	99 - Other	Commanditaire Vennootschap	2 - Non-mutual		0	0	2		0	0
NL	724500ZLNED1UA66CA54	1 - LEI	Centrale Zorgverzekeringen NZV N.V.	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual	De Nederlandsche Bank	321.142	0	0	620.016	0	1.667
NL	7245009MEI2V0LUORY12	1 - LEI	OHRA Zorgverzekeringen N.V.	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual	De Nederlandsche Bank	789.705	0	0	1.566.745	0	14.645
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	0	19.859		44.731	0

Identification code of the undertaking	Investment performance	Total performance	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	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
W0000NL00005	0	198	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 - Included in the scope		1 - Method 1: Full consolidation
W1906NL00007	0	25	2 - Local GAAP	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
W1906NL00008	0	0	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 - Included in the scope		1 - Method 1: Full consolidation
724500HQ7QKT9D9VMN62	-99.166	-21.726	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 - Included in the scope		1 - Method 1: Full consolidation
7245008CKXW5GKRGMG75	92.177	-149.058	2 - Local GAAP	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
VEKTIS	0	0	2 - Local GAAP	0,00%	0,00%	0,00%	- zetel RvC	2 - Significant	0,00%	4 - Not included in the scope (art. 214 c)		9 - No inclusion in the scope of group supervision as defined in Art. 214 Directive 2009/138/EC
724500ZLNED1UA66CA54	4.260	5.927	2 - Local GAAP	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
7245009MEI2V0LUORY12	22.819	37.464	2 - Local GAAP	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
W1906NL00002	0	585	2 - Local GAAP	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation

OWM CZ groep U.A.

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Inhoud

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	
Property, plant & equipment held for own use	36.611
Investments (other than assets held for index-linked and unit-linked contracts)	2.462.169
Property (other than for own use)	235
Holdings in related undertakings, including participations	1.999.734
Collective Investments Undertakings	462.200
Loans and mortgages	12.929
Other loans and mortgages	12.929
Insurance and intermediaries receivables	7.349
Receivables (trade, not insurance)	454.801
Cash and cash equivalents	142.912
Any other assets, not elsewhere shown	13.389
Total assets	3.130.161
Liabilities	
Technical provisions - non-life	42.493
Technical provisions - health (similar to non-life)	42.493
Best estimate	31.734
Risk margin	10.759
Provisions other than technical provisions	50.129
Insurance & intermediaries payables	283.274
Payables (trade, not insurance)	25.236
Any other liabilities, not elsewhere shown	58.695
Total liabilities	459.827
Excess of assets over liabilities	2.670.334

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
Premiums written		
Gross - Direct Business	933.229	933.229
Reinsurers' share	0	0
Net	933.229	933.229
Premiums earned		
Gross - Direct Business	933.229	933.229
Reinsurers' share	0	0
Net	933.229	933.229
Claims incurred		
Gross - Direct Business	732.971	732.971
Reinsurers' share	0	0
Net	732.971	732.971
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	119.888	119.888
Administrative expenses		
Gross - Direct Business	7.695	7.695
Reinsurers' share	0	0
Net	7.695	7.695
Investment management expenses		
Gross - Direct Business	134	134
Reinsurers' share	0	0
Net	134	134
Claims management expenses		
Gross - Direct Business	15.057	15.057
Reinsurers' share	0	0
Net	15.057	15.057
Acquisition expenses		
Gross - Direct Business	77.281	77.281
Reinsurers' share	0	0
Net	77.281	77.281
Overhead expenses		
Gross - Direct Business	19.719	19.719
Reinsurers' share	0	0
Net	19.719	19.719
Other expenses		
Total expenses		119.888

s.05.02 Premiums, claims and expenses by country

	Home Country NL	Total Top 5 and home country
Premium written		
Gross - Direct Business	928.398	928.398
Reinsurers' share	0	
Net	928.398	928.398
Premium earned		
Gross - Direct Business	928.398	928.398
Reinsurers' share	0	
Net	928.398	928.398
Claims incurred		
Gross - Direct Business	729.893	729.893
Reinsurers' share		
Net	729.893	729.893
Changes in other technical provisions		
Gross - Direct Business		
Reinsurers' share		
Net		
Expenses incurred	119.487	119.487
Other expenses		
Total expenses		119.487

s.17.01 Non - life Technical Provisions

	Direct business and accepted proportional reinsurance	Total Non- Life obligations
	Medical expense insurance	
Technical Provisions calculated as a sum of BE and RM		
Best estimate		
Premium provisions		
Gross - Total	-10.548	-10.548
Gross - direct business	-10.548	-10.548
Net Best Estimate of Premium Provisions	-10.548	-10.548
Claims provisions		
Gross - Total	42.281	42.281
Gross - direct business	42.281	42.281
Net Best Estimate of Claims Provisions	42.281	42.281
Total Best estimate - gross	31.734	31.734
Total Best estimate - net	31.734	31.734
Risk margin	10.759	10.759
Technical provisions - total		
Technical provisions - total	42.493	42.493
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	42.493	42.493
Cash-flows of the Best estimate of Premium Provisions (Gross)		
Future benefits and claims	790.501	790.501
Future expenses and other cash-out flows	77.866	77.866
Future premiums	878.914	878.914
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	40.752	40.752
Future expenses and other cash-out flows	1.529	1.529
Best estimate subject to transitional of the interest rate		0
Technical provisions without transitional on interest rate	31.734	31.734
Best estimate subject to volatility adjustment		0
Technical provisions without volatility adjustment and without others transitional measures	31.734	31.734

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																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012	671.357	74.202	1.412	-183	-183														
2013	648.312	64.074	1.088	-155	-18														
2014	674.917	61.032	460	269	-62														
2015	699.276	59.272	1.014	191	0														
2016	700.427	60.728	422	208	-4														
2017	731.804	53.327	551	271	-161												-161		
2018	745.121	50.970	765	77													77		
2019	734.645	51.967	237														237		
2020	730.512	39.701															39.701		
2021	696.100																696.100		
Total																	735.954	7.553.943	

	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																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
2015																538		
2016																64.668	1.005	
2017																65.977	474	
2018																52.007	572	
2019																53.001	407	
2020																44.610	288	290
2021																41.746		41.991
Total																		42.281

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					
Reconciliation reserve	2.670.334	2.670.334			
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		9.061			
Total basic own funds after deductions	2.661.273	2.661.273			
Available and eligible own funds					
Total available own funds to meet the SCR	2.661.273	2.661.273			
Total available own funds to meet the MCR	2.661.273	2.661.273			
Total eligible own funds to meet the SCR	2.661.273	2.661.273			
Total eligible own funds to meet the MCR	2.661.273	2.661.273			
SCR	576.649				
MCR	144.162				
Ratio of Eligible own funds to SCR	462%				
Ratio of Eligible own funds to MCR	1846%				
Reconciliation reserve					
Excess of assets over liabilities	2.670.334				
Reconciliation reserve	2.670.334				
Total Expected profits included in future premiums (EPIFP)	40.733				

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	468.028	468.028	
Counterparty default risk	78.470	78.470	
Health underwriting risk	140.536	140.536	
Diversification	-137.741	-137.741	
Basic Solvency Capital Requirement	549.293	549.293	
Calculation of Solvency Capital Requirement			
Total capital requirement for operational risk		27.356	
Solvency capital requirement		576.649	

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	
	Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
MCR calculation Non Life		
Medical expense insurance and proportional reinsurance	31.734	911.876
	Non-life activities	Life activities
MCRNL Result	44.350	
Overall MCR calculation		
Linear MCR		44.350
SCR		576.649
MCR cap		259.492
MCR floor		144.162
Combined MCR		144.162
Absolute floor of the MCR		2.500
Minimum Capital Requirement		144.162

Centrale Zorgverzekeringen NZV N.V.

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

s.02.01 Balance Sheet

Assets

	Solvency II value
Investments (other than assets held for index-linked and unit-linked contracts)	175.103
Collective Investments Undertakings	175.103
Insurance and intermediaries receivables	5.519
Receivables (trade, not insurance)	140.503
Cash and cash equivalents	17
Total assets	321.142

Liabilities

Technical provisions - non-life	168.554
Technical provisions - health (similar to non-life)	168.554
Best estimate	162.055
Risk margin	6.499
Payables (trade, not insurance)	9.663
Any other liabilities, not elsewhere shown	50
Total liabilities	178.267

Excess of assets over liabilities

142.875

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	620.072	620.072
Reinsurers' share	56	56
Net	620.016	620.016
Premiums earned		
Gross - Direct Business	622.789	622.789
Reinsurers' share	56	56
Net	622.733	622.733
Claims incurred		
Gross - Direct Business	595.694	595.694
Reinsurers' share		0
Net	595.694	595.694
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	24.852	24.852
Administrative expenses		
Gross - Direct Business	2.078	2.078
Reinsurers' share		0
Net	2.078	2.078
Investment management expenses		
Gross - Direct Business	36	36
Reinsurers' share		0
Net	36	36
Claims management expenses		
Gross - Direct Business	1.317	1.317
Reinsurers' share		0
Net	1.317	1.317
Acquisition expenses		
Gross - Direct Business	15.479	15.479
Reinsurers' share		0
Net	15.479	15.479
Overhead expenses		
Gross - Direct Business	5.942	5.942
Reinsurers' share		0
Net	5.942	5.942
Other expenses		
Total expenses		24.852

S.05.02 Premiums, claims and expenses by country

	Home Country	Total Top 5 and home country
Premium written		
Gross - Direct Business	618.793	618.793
Reinsurers' share	56	56
Net	618.737	618.737
Premium earned		
Gross - Direct Business	621.510	621.510
Reinsurers' share	56	56
Net	621.454	621.454
Claims incurred		
Gross - Direct Business	595.025	595.025
Reinsurers' share		0
Net	595.025	595.025
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	24.820	24.820
Other expenses		
Total expenses		24.820

5.17.01 Non - life Technical Provisions

	Direct business and accepted proportional reinsurance Medical expense insurance	Total Non-Life obligations
Technical provisions calculated as a whole		0,00
Best estimate		
Premium provisions		
Gross - Total	23.138	23.138
Gross - direct business	23.138	23.138
Net Best Estimate of Premium Provisions	23.138	23.138
Claims provisions		
Gross - Total	138.917	138.917
Gross - direct business	138.917	138.917
Net Best Estimate of Claims Provisions	138.917	138.917
Total Best estimate - gross	162.055	162.055
Total Best estimate - net	162.055	162.055
Risk margin	6.499	6.499
Technical provisions - total		
Technical provisions - total	168.554	168.554
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	168.554	168.554
Cash-flows of the Best estimate of Premium Provisions (Gross)		
Future benefits and claims	539.931	539.931
Future expenses and other cash-out flows	11.031	11.031
Future premiums	219.613	219.613
Other cash-in flows (incl. Recoverable from salvages and subrogations)	308.211	308.211
Cash-flows of the Best estimate of Claims Provisions (Gross)		
Future benefits and claims	179.261	179.261
Future expenses and other cash-out flows	978	978
Future premiums		0
Other cash-in flows (incl. Recoverable from salvages and subrogations)	41.322	41.322
Best estimate subject to transitional of the interest rate		0
Technical provisions without transitional on interest rate	162.055	162.055
Best estimate subject to volatility adjustment		0
Technical provisions without volatility adjustment and without others transitional measures	162.055	162.055

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
Gross Claims Paid (non-cumulative)																	
Prior																	
2007																	
2008																	
2009																	
2010																	
2011																	
2012	161.162	195.765	8.359	225	422												
2013	175.336	184.918	8.392	598	343												
2014	212.679	157.884	3.978	-100	810												
2015	304.338	203.049	1.844	-1.398	-111												
2016	416.546	157.716	2.411	926	557												
2017	428.429	187.641	3.437	1.032	-575										-575	619.965	
2018	432.426	161.202	4.616	-407											-407	597.837	
2019	415.851	164.824	2.027												2.027	582.702	
2020	458.783	179.041													179.041	637.824	
2021	426.984														426.984	426.984	
Total															607.071	5.061.963	

	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																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014	0	0																
2015		5.221																
2016	172.472	6.924																
2017	176.776	4.455																
2018	172.510	-1.559																
2019	172.446	-2.388																
2020	169.166	1.030																1.038
2021	136.830																	137.879
Total																		138.917

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)	32.965	32.965			
Share premium account related to ordinary share capital	152.143	152.143			
Reconciliation reserve	-42.233	-42.233			
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	142.875	142.875			
Available and eligible own funds					
Total available own funds to meet the SCR	142.875	142.875			
Total available own funds to meet the MCR	142.875	142.875			
Total eligible own funds to meet the SCR	142.875	142.875			
Total eligible own funds to meet the MCR	142.875	142.875			
SCR	85.517				
MCR	36.354				
Ratio of Eligible own funds to SCR	167,07%				
Ratio of Eligible own funds to MCR	393,01%				
Reconciliation reserve					
Excess of assets over liabilities	142.875				
Other basic own fund items	185.108				
Reconciliation reserve	-42.233				
Total Expected profits included in future premiums (EPIFP)	0				

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	11.040	11.040	
Counterparty default risk	1.809	1.809	
Health underwriting risk	63.024	63.024	
Diversification	-8.701	-8.701	
Basic Solvency Capital Requirement	67.172	67.172	

Calculation of Solvency Capital Requirement

Total capital requirement for operational risk	18.344
Solvency capital requirement	85.517

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	162.055	611.427
	Non-life activities	Life activities
MCRNL Result	36.354	
Linear MCR		36.354
SCR		85.517
MCR cap		38.482
MCR floor		21.379
Combined MCR		36.354
Absolute floor of the MCR		2.500
Minimum Capital Requirement		36.354

OHRA Zorgverzekeringen 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.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

Assets

	Solvency II value
Investments (other than assets held for index-linked and unit-linked contracts)	425.809
Collective Investments Undertakings	425.809
Insurance and intermediaries receivables	15.887
Receivables (trade, not insurance)	347.993
Cash and cash equivalents	15
Total assets	789.705

Liabilities

Technical provisions - non-life	428.549
Technical provisions - health (similar to non-life)	428.549
Best estimate	412.825
Risk margin	15.724
Payables (trade, not insurance)	29.995
Any other liabilities, not elsewhere shown	33
Total liabilities	458.577

Excess of assets over liabilities

331.128

5.05.01 Premiums, claims and expenses by line of business

	Line of Business for: non-life insurance and reinsurance obligations Medical expense insurance	Total
Premiums written		
Gross - Direct Business	1.566.892	1.566.892
Reinsurers' share	147	147
Net	1.566.745	1.566.745
Premiums earned		
Gross - Direct Business	1.556.092	1.556.092
Reinsurers' share	147	147
Net	1.555.945	1.555.945
Claims incurred		
Gross - Direct Business	1.479.556	1.479.556
Net	1.479.556	1.479.556
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	61.589	61.589
Administrative expenses		
Gross - Direct Business	5.509	5.509
Reinsurers' share		0
Net	5.509	5.509
Investment management expenses		
Gross - Direct Business	96	96
Reinsurers' share		0
Net	96	96
Claims management expenses		
Gross - Direct Business	3.494	3.494
Reinsurers' share		0
Net	3.494	3.494
Acquisition expenses		
Gross - Direct Business	36.418	36.418
Reinsurers' share		0
Net	36.418	36.418
Overhead expenses		
Gross - Direct Business	16.072	16.072
Reinsurers' share		0
Net	16.072	16.072
Other expenses		
Total expenses		61.589

S.05.02 Premiums, claims and expenses by country

Home Country Total Top 5 and home country

Premiums written

Gross - Direct Business	1.564.793	1.564.793
Reinsurers' share	147	147
Net	1.564.646	1.564.646

Premiums earned

Gross - Direct Business	1.553.993	1.553.993
Reinsurers' share	147	147
Net	1.553.846	1.553.846

Claims incurred

Gross - Direct Business	1.477.734	1.477.734
Reinsurers' share		0
Net	1.477.734	1.477.734

Changes in other technical provisions

Gross - Direct Business		0
Reinsurers' share		0
Net		0

Expenses incurred	61.540	61.540
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Other expenses

Total expenses		61.540
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S.17.01 Non - life Technical Provisions

	Direct business and accepted proportional reinsurance	Total Non- Life obligations
		Medical expense insurance
Technical Provisions calculated as a sum of BE and RM		
Best estimate		
Premium provisions		
Gross	48.921	48.921
Gross - direct business	48.921	48.921
Net Best Estimate of Premium Provisions	48.921	48.921
Claims provisions		
Gross	363.904	363.904
Gross - direct business	363.904	363.904
Net Best Estimate of Claims Provisions	363.904	363.904
Total Best estimate - gross	412.825	412.825
Total Best estimate - net	412.825	412.825
Risk margin	15.724	15.724
Technical provisions - total		
Technical provisions - total	428.549	428.549
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	428.549	428.549
Cash-flows of the Best estimate of Premium Provisions (Gross)		
Future benefits and claims	1.094.922	1.094.922
Future expenses and other cash-out flows	24.223	24.223
Future premiums	599.933	599.933
Other cash-in flows (incl. Recoverable from salvages and subrogations)	470.291	470.291
Cash-flows of the Best estimate of Claims Provisions (Gross)		
Future benefits and claims	453.725	453.725
Future expenses and other cash-out flows	2.661	2.661
Future premiums		0
Other cash-in flows (incl. Recoverable from salvages and subrogations)	92.482	92.482
Best estimate subject to transitional of the interest rate		0
Technical provisions without transitional on interest rate	412.825	412.825
Best estimate subject to volatility adjustment		0
Technical provisions without volatility adjustment and without others transitional measures	412.825	412.825

5.19.01 Non-life Insurance Claims Information

	Development year															In Current year	Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14		
Gross Claims Paid (non-cumulative)																	
Prior																	
2007																	
2008																	
2009																	
2010																	
2011																	
2012	454.017	546.472	30.743	145	-702												
2013	482.973	532.695	35.514	1.778	936												
2014	598.678	462.010	18.638	-104	-177												
2015	694.385	480.486	4.452	-2.045	109												
2016	852.368	356.066	6.666	2.551	860												
2017	884.903	404.546	10.061	1.621	1.356								1.356				
2018	980.338	386.663	10.111	-1.717									-1.717				
2019	995.262	413.206	1.021										1.021				
2020	1.090.706	441.120											441.120				
2021	1.046.908												1.046.908				
Total													1.488.689				12.225.620

	Development year															Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14		15 & +
Prior																	
2007																	
2008																	
2009																	
2010																	
2011																	
2012																	
2013	0	0															
2014	0	0															
2015		12.010															
2016	413.521	15.516															
2017	444.853	10.797															
2018	415.032	-3.886															
2019	426.687	-5.973															
2020	417.050	2.609															2.629
2021	358.620																361.274
Total																	363.904

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	237.381	237.381			
Reconciliation reserve	89.209	89.209			
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	331.128	331.128			
Available and eligible own funds					
Total available own funds to meet the SCR	331.128	331.128			
Total available own funds to meet the MCR	331.128	331.128			
Total eligible own funds to meet the SCR	331.128	331.128			
Total eligible own funds to meet the MCR	331.128	331.128			
SCR	224.462				
MCR	92.005				
Ratio of Eligible own funds to SCR	147,52%				
Ratio of Eligible own funds to MCR	359,90%				
Reconciliation reserve					
Excess of assets over liabilities	331.128				
Other basic own fund items	241.919				
Reconciliation reserve	89.209				
Total Expected profits included in future premiums (EPIFP)	0				

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	43.809	43.809	
Counterparty default risk	4.196	4.196	
Health underwriting risk	160.744	160.744	
Diversification	-30.632	-30.632	
Basic Solvency Capital Requirement	178.117	178.117	
Calculation of Solvency Capital Requirement			
Total capital requirement for operational risk	46.346		
Solvency capital requirement	224.462		

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	412.825	1.544.719
	Non-life activities	Life activities
MCRNL Result	92.005	
Overall MCR calculation		
Linear MCR		92.005
SCR		224.462
MCR cap		101.008
MCR floor		56.116
Combined MCR		92.005
Absolute floor of the MCR		2.500
Minimum Capital Requirement		92.005

CZ Zorgverzekeringen N.V.

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

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

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s.17.01 Non - life Technical Provisions

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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

Assets

Investments (other than assets held for index-linked and unit-linked contracts)	2.267.977
Collective Investments Undertakings	2.267.977
Other loans and mortgages	2.500
Insurance and intermediaries receivables	78.183
Receivables (trade, not insurance)	1.834.424
Cash and cash equivalents	18
Total assets	4.183.102

Liabilities

Technical provisions - non-life	2.518.425
Technical provisions - health (similar to non-life)	2.518.425
Best estimate	2.428.363
Risk margin	90.062
Payables (trade, not insurance)	148.186
Any other liabilities, not elsewhere shown	102
Total liabilities	2.666.712

Excess of assets over liabilities

1.516.390

Solvency II value

5.05.01 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	7.759.599	7.759.599
Reinsurers' share	713	713
Net	7.758.885	7.758.885
Premiums earned		
Gross - Direct Business	7.618.209	7.618.209
Reinsurers' share	713	713
Net	7.617.495	7.617.495
Claims incurred		
Gross - Direct Business	7.657.786	7.657.786
Net	7.657.786	7.657.786
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	201.691	201.691
Administrative expenses		
Gross - Direct Business	29.985	29.985
Reinsurers' share		0
Net	29.985	29.985
Investment management expenses		
Gross - Direct Business	524	524
Reinsurers' share		0
Net	524	524
Claims management expenses		
Gross - Direct Business	19.036	19.036
Reinsurers' share		0
Net	19.036	19.036
Acquisition expenses		
Gross - Direct Business	32.371	32.371
Reinsurers' share		0
Net	32.371	32.371
Overhead expenses		
Gross - Direct Business	119.775	119.775
Reinsurers' share		0
Net	119.775	119.775
Other expenses		
Total expenses		201.691

S.05.02 Premiums, claims and expenses by country

Home Country Total Top 5 and home country

Premiums written

Gross - Direct Business	7.718.113	7.718.113
Reinsurers' share	713	713
Net	7.717.399	7.717.399

Premiums earned

Gross - Direct Business	7.576.723	7.576.723
Reinsurers' share	713	713
Net	7.576.009	7.576.009

Claims incurred

Gross - Direct Business	7.631.733	7.631.733
Reinsurers' share		0
Net	7.631.733	7.631.733

Changes in other technical provisions

Gross - Direct Business		0
Reinsurers' share		0
Net	201.518	201.518

Expenses incurred	0	0
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Other expenses

Total expenses		201.518
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5.17.01 Non - life Technical Provisions

	Direct business and accepted proportional reinsurance Medical expense insurance	Total Non- Life obligations
Technical provisions calculated as a whole		
Best estimate		
Premium provisions		
Gross	361.235	361.235
Gross - direct business		0
Net Best Estimate of Premium Provisions	361.235	361.235
Claims provisions		
Gross	2.067.128	2.067.128
Gross - direct business		0
Net Best Estimate of Claims Provisions	2.067.128	2.067.128
Total Best estimate - gross	2.428.363	2.428.363
Total Best estimate - net	2.428.363	2.428.363
Risk margin	90.062	90.062
Technical provisions - total		
Technical provisions - total	2.518.425	2.518.425
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	2.518.425	2.518.425
Cash-flows of the Best estimate of Premium Provisions (Gross)		
Future benefits and claims	8.208.127	8.208.127
Future expenses and other cash-out flows	156.792	156.792
Future premiums	3.496.156	3.496.156
Other cash-in flows (incl. Recoverable from salvages and subrogations)	4.507.528	4.507.528
Cash-flows of the Best estimate of Claims Provisions (Gross)		
Future benefits and claims	2.436.757	2.436.757
Future expenses and other cash-out flows	15.373	15.373
Future premiums		0
Other cash-in flows (incl. Recoverable from salvages and subrogations)	385.001	385.001
Best estimate subject to transitional of the interest rate		0
Technical provisions without transitional on interest rate	2.428.363	2.428.363
Best estimate subject to volatility adjustment		0
Technical provisions without volatility adjustment and without others transitional measures	2.428.363	2.428.363

5.19.01 Non-life Insurance Claims Information

	Development year															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																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012	2.538.334	2.324.750	158.089	21.298	4.254														
2013	2.726.117	2.291.680	171.526	3.135	474														
2014	3.120.245	2.187.826	124.910	3.530	11.614														
2015	3.615.802	2.274.612	56.777	-408	-3.611														
2016	4.571.064	1.674.771	36.787	-595	2.272														
2017	4.520.531	1.973.695	56.606	1.029	2.631												2.631		
2018	4.908.228	1.909.658	77.836	-3.340													-3.340		
2019	5.050.527	1.991.660	17.607														17.607		
2020	5.359.851	2.081.585															2.081.585		
2021	5.467.432																5.467.432		
Total																	7.565.917	61.330.791	

	0	Development year														Year end (discounted data)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	14		15 & +	
Gross undiscounted Best Estimate Claims Provisions																		
Prior																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
2015																		
2016																		
2017																		
2018																		
2019																		
2020																	14.127	
2021																	2.053.001	
																	Total	2.067.128

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)	50	50			
Share premium account related to ordinary share capital	1.774.500	1.774.500			
Reconciliation reserve	-258.160	-258.160			
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	1.516.390	1.516.390			
Available and eligible own funds					
Total available own funds to meet the SCR	1.516.390	1.516.390			
Total available own funds to meet the MCR	1.516.390	1.516.390			
Total eligible own funds to meet the SCR	1.516.390	1.516.390			
Total eligible own funds to meet the MCR	1.516.390	1.516.390			
SCR	1.187.135				
MCR	479.483				
Ratio of Eligible own funds to SCR	127,74%				
Ratio of Eligible own funds to MCR	316,26%				
Reconciliation reserve					
Excess of assets over liabilities	1.516.390				
Other basic own fund items	1.774.550				
Reconciliation reserve	-258.160				
Total Expected profits included in future premiums (EPIFP)	0				

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	233.623	233.623	
Counterparty default risk	28.644	28.644	
Health underwriting risk	859.366	859.366	
Diversification	-167.721	-167.721	
Basic Solvency Capital Requirement	953.911	953.911	
Calculation of Solvency Capital Requirement			
Total capital requirement for operational risk	233.223		
Solvency capital requirement	1.187.135		

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	
	Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
MCR calculation Non Life		
Medical expense insurance and proportional reinsurance	2.428.363	7.773.394
	Non-life activities	Life activities
MCRNL Result	479.483	
Overall MCR calculation		
Linear MCR		479.483
SCR		1.187.135
MCR cap		534.211
MCR floor		296.784
Combined MCR		479.483
Absolute floor of the MCR		2.500
Minimum Capital Requirement		479.483