



## SFCR - disclosure templates 2023

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
<b>Assets</b>	
Property, plant & equipment held for own use	40.936
Investments (other than assets held for index-linked and unit-linked contracts)	3.295.803
Property (other than for own use)	250
Holdings in related undertakings, including participations	2
Equities	410.729
- Equities - listed	410.729
- Equities - unlisted	0
Bonds	2.166.848
- Government Bonds	70.901
- Corporate Bonds	2.095.947
Collective Investments Undertakings	689.964
Deposits other than cash equivalents	28.009
Loans and mortgages	3.161
Other loans and mortgages	3.161
Insurance and intermediaries receivables	119.495
Receivables (trade, not insurance)	2.639.346
Cash and cash equivalents	187.903
Any other assets, not elsewhere shown	16.089
Total assets	<b>6.302.733</b>
<b>Liabilities</b>	
Technical provisions - non-life	2.801.487
Technical provisions - health (similar to non-life)	2.801.487
- Best estimate	2.671.720
- Risk margin	129.767
Provisions other than technical provisions	44.455
Insurance & intermediaries payables	538.241
Payables (trade, not insurance)	27.499
Any other liabilities, not elsewhere shown	27.537
Total liabilities	<b>3.439.219</b>
<b>Excess of assets over liabilities</b>	<b>2.863.514</b>

## 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
	<b>Medical expense insurance</b>	
<b>Premiums written</b>		
Gross - Direct Business	12.533.968	12.533.968
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	-15	-15
Net	<b>12.533.983</b>	<b>12.533.983</b>
<b>Premiums earned</b>		
Gross - Direct Business	12.596.518	12.596.518
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	-15	-15
Net	<b>12.596.533</b>	<b>12.596.533</b>
<b>Claims incurred</b>		
Gross - Direct Business	12.154.510	12.154.510
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share		0
Net	<b>12.154.510</b>	<b>12.154.510</b>
<b>Expenses incurred</b>	<b>529.778</b>	<b>529.778</b>
Balance - other technical expenses/income		-2.989
<b>Total technical expenses</b>		<b>526.789</b>

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

	Home Country NL	Total Top 5 and home country
<b>Premium written</b>		
Gross - Direct Business	12.477.257	12.477.257
Reinsurers' share	-15	-15
Net	<b>12.477.272</b>	<b>12.477.272</b>
<b>Premium earned</b>		
Gross - Direct Business	12.539.498	12.539.498
Reinsurers' share	-15	-15
Net	<b>12.539.514</b>	<b>12.539.514</b>
<b>Claims incurred</b>		
Gross - Direct Business	12.101.978	12.101.978
Reinsurers' share		0
Net	<b>12.101.978</b>	<b>12.101.978</b>
<b>Changes in other technical provisions</b>		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	<b>527.604</b>	<b>527.604</b>
<b>Other expenses</b>		-2.989
Total expenses		<b>524.615</b>

## s.23.01 Own funds

	Total	Tier 1 - unrestricted
<b>Basic own funds before deduction for participations in other financial sector</b>		
Reconciliation reserve	2.863.514	2.863.514
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	2.943	
<b>Total deductions</b>		
Total basic own funds after deductions	<b>2.860.571</b>	<b>2.860.571</b>
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 )	2.860.571	2.860.571
Total available own funds to meet the minimum consolidated group SCR	2.860.571	2.860.571
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 )	2.860.571	2.860.571
Total eligible own funds to meet the minimum consolidated group SCR	2.860.571	2.860.571
Minimum consolidated Group SCR	837.986	
Ratio of Eligible own funds to Minimum Consolidated Group SCR	341%	
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A )	2.860.571	2.860.571
Group SCR	1.940.732	
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	147%	
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	2.863.514	
Reconciliation reserve before deduction for participations in other financial sector	2.863.514	
<b>Total EPIFP</b>	<b>31.251</b>	



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

	<b>Gross solvency capital requirement</b>
Market risk	332.721
Counterparty default risk	118.278
Health underwriting risk	1.411.503
Diversification	-295.657
Basic Solvency Capital Requirement	<hr/> 1.566.845

### **Calculation of Solvency Capital Requirement**

Operational risk	373.886
Solvency capital requirement	<hr/> <b>1.940.732</b> <hr/>

### **Other information on SCR**

Capital requirement for duration-based equity risk sub-module	
Minimum consolidated group solvency capital requirement	837.986
Solvency capital requirement	1.940.732

## s.32.01 Undertakings in the scope of the group

### 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	Type of undertaking	Legal form	Yes/No	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking	Method used and under method 1, treatment of the undertaking
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	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	W1906NL00007	2 - Specific code	CZ Fund Management BV	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap (B.V.)	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
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	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	724500HQ7QKT9D9VMN62	1 - LEI	OWM CZ Groep U.A.	2 - Non life insurance undertaking	2 - Non life insurance undertaking	Onderlinge Waarborgmaatschappij	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	7245008CKXW5GKRGMG75	1 - LEI	CZ Zorgverzekeringen N.V.	2 - Non life insurance undertaking	2 - Non life insurance undertaking	Naamloze Vennootschap	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	724500ZLNED1UA66CA54	1 - LEI	Centrale Zorgverzekeringen NZV N.V.	2 - Non life insurance undertaking	2 - Non life insurance undertaking	Naamloze Vennootschap	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	7245009MEI2V0LUORY12	1 - LEI	OHRA Zorgverzekeringen N.V.	2 - Non life insurance undertaking	2 - Non life insurance undertaking	Naamloze Vennootschap	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	W1906NL00002	2 - Specific code	CZ Zorgkantoor BV	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap (B.V.)	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	VEKTIS	2 - Specific code	VEKTIS	99 - Other	99 - Other	Commanditaire Vennootschap	4 - Not included in the scope (art. 214 c)	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	9 - No inclusion in the scope of group supervision as defined in Art. 214 Directive 2009/138/EC

# OWM CZ groep U.A.

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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

	Solvency II value
<b>Assets</b>	
Property, plant & equipment held for own use	34.512
Investments (other than assets held for index-linked and unit-linked contracts)	2.560.825
Property (other than for own use)	250
Holdings in related undertakings, including participations	2.457.321
Collective Investments Undertakings	103.254
Loans and mortgages	11.140
Other loans and mortgages	11.140
Insurance and intermediaries receivables	15.020
Receivables (trade, not insurance)	759.770
Cash and cash equivalents	173.548
Any other assets, not elsewhere shown	12.735
Total assets	<b>3.567.549</b>
<b>Liabilities</b>	
Technical provisions - non-life	72.632
Technical provisions - health (similar to non-life)	72.632
Best estimate	61.303
Risk margin	11.329
Provisions other than technical provisions	44.455
Insurance & intermediaries payables	530.799
Payables (trade, not insurance)	27.094
Any other liabilities, not elsewhere shown	24.404
Total liabilities	<b>699.386</b>
<b>Excess of assets over liabilities</b>	<b>2.868.163</b>

#### S.04.05 'Home country: Non-life insurance and reinsurance obligations

	<b>Home country Netherlands (NL)</b>
Premiums written (gross)	
Gross Written Premium (direct)	945.692
Gross Written Premium (proportional reinsurance)	
Gross Written Premium (non-proportional reinsurance)	
Premiums earned (gross)	
Gross Earned Premium (direct)	945.692
Gross Earned Premium (proportional reinsurance)	
Gross Earned Premium (non-proportional reinsurance)	
Claims incurred (gross)	
Claims incurred (direct)	830.387
Claims incurred (proportional reinsurance)	
Claims incurred (non-proportional reinsurance)	
Expenses incurred (gross)	
Gross Expenses Incurred (direct)	131.095
Gross Expenses Incurred (proportional reinsurance)	
Gross Expenses Incurred (non-proportional reinsurance)	

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
<b>Medical expense insurance</b>		
<b>Premiums written</b>		
Gross - Direct Business	950.171	950.171
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	0	0
Net	<b>950.171</b>	<b>950.171</b>
<b>Premiums earned</b>		
Gross - Direct Business	950.171	950.171
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	0	0
Net	<b>950.171</b>	<b>950.171</b>
<b>Claims incurred</b>		
Gross - Direct Business	833.623	833.623
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share		0
Net	<b>833.623</b>	<b>833.623</b>
<b>Expenses incurred</b>		
Balance - other technical expenses/income		-3.342
<b>Total technical expenses</b>		<b>128.373</b>

### s.17.01 Non - life Technical Provisions

	Direct business and accepted proportional reinsurance	Total Non- Life obligations
	Medical expense insurance	
<b>Technical provisions calculated as a whole</b>		<b>0</b>
<b>Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole</b>		<b>0</b>
<b>Technical Provisions calculated as a sum of BE and RM</b>		
<b>Best estimate</b>		
<b>Premium provisions</b>		
Gross	21.333	21.333
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0
Net Best Estimate of Premium Provisions	<b>21.333</b>	<b>21.333</b>
<b>Claims provisions</b>		
Gross	39.971	39.971
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0
Net Best Estimate of Claims Provisions	<b>39.971</b>	<b>39.971</b>
Total Best estimate - gross	61.303	61.303
Total Best estimate - net	<b>61.303</b>	<b>61.303</b>
Risk margin	<b>11.329</b>	<b>11.329</b>
Technical provisions - total		
Technical provisions - total	72.632	72.632
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		0
<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total</b>	<b>72.632</b>	<b>72.632</b>

**S.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 & +			
<b>Gross Claims Paid (non-cumulative)</b>														
Prior														1.459.905
2014	674.917	61.032	460	269	-62									736.616
2015	699.276	59.272	1.014	191	0									759.754
2016	700.427	60.728	422	208	-4									761.781
2017	731.804	53.327	551	271	-161									785.792
2018	745.121	50.970	765	77	-70									796.863
2019	734.645	51.967	237	-59	-57								-57	786.733
2020	730.512	39.701	710	-3									-3	770.920
2021	696.100	40.534	871										871	737.506
2022	687.524	43.372											43.372	730.895
2023	801.670												801.670	801.670
<b>Total</b>													<b>845.852</b>	<b>9.128.434</b>



	Development year											Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9	10 & +		
<b>Gross undiscounted Best Estimate Claims Provisions</b>													
Prior													
2014													
2015		538											
2016	64.668	1.005											
2017	65.977	474											
2018	52.007	572											
2019	53.001	407											
2020	44.610	288											
2021	41.746	2.590											
2022	50.968	833											790
2023	40.496												39.181
<b>Total</b>													<b>39.971</b>

### s.23.01 Own funds - Solo

	Total	Tier 1- unrestricted	Tier 1- restricted	Tier 2	Tier 3
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>					
Reconciliation reserve	2.868.163	2.868.163			
<b>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
<b>Deductions</b>					
Deductions for participations in financial and credit institutions	2.943				
Total basic own funds after deductions	<b>2.865.220</b>	<b>2.865.220</b>			
<b>Available and eligible own funds</b>					
Total available own funds to meet the SCR	2.865.220	2.865.220			
Total available own funds to meet the MCR	2.865.220	2.865.220			
Total eligible own funds to meet the SCR	2.865.220	2.865.220			
Total eligible own funds to meet the MCR	2.865.220	2.865.220			
SCR	692.563				
MCR	173.141				
Ratio of Eligible own funds to SCR	414%				
Ratio of Eligible own funds to MCR	1655%				
<b>Reconciliation reserve</b>					
Excess of assets over liabilities	2.868.163				
Reconciliation reserve	2.868.163				
Total Expected profits included in future premiums (EPIFP)	16.137				

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

	<b>Net solvency capital requirement</b>	<b>Gross solvency capital requirement</b>	<b>Allocation from adjustments due to RFF and Matching adjustments portfolios</b>
Market risk	559.143	559.143	
Counterparty default risk	125.334	125.334	
Health underwriting risk	157.154	157.154	
Diversification	-176.897	-176.897	
<b>Basic Solvency Capital Requirement</b>	<b>664.734</b>	<b>664.734</b>	
<b>Calculation of Solvency Capital Requirement</b>			
Total capital requirement for operational risk		27.830	
<b>Solvency capital requirement</b>		<b>692.563</b>	

## 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	61.303	927.656
	<b>Non-life activities</b>	<b>Life activities</b>
MCRNL Result	46.481	
<b>Overall MCR calculation</b>		
Linear MCR		46.481
SCR		692.563
MCR cap		311.653
MCR floor		173.141
Combined MCR		173.141
Absolute floor of the MCR		2.700
Minimum Capital Requirement		173.141

# Centrale Zorgverzekeringen NZV N.V.

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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

	Solvency II value
<b>Assets</b>	
Investments (other than assets held for index-linked and unit-linked contracts)	252.345
Collective Investments Undertakings	252.345
Insurance and intermediaries receivables	7.839
Receivables (trade, not insurance)	124.564
Cash and cash equivalents	18
Any other assets, not elsewhere shown	475
<b>Total assets</b>	<b>385.242</b>
<b>Liabilities</b>	
Technical provisions - non-life	164.890
Technical provisions - health (similar to non-life)	164.890
Best estimate	157.590
Risk margin	7.300
Payables (trade, not insurance)	33.951
Any other liabilities, not elsewhere shown	2
<b>Total liabilities</b>	<b>198.843</b>
<b>Excess of assets over liabilities</b>	<b>186.399</b>

#### S.04.05 'Home country: Non-life insurance and reinsurance obligations

	<b>Home country Netherlands (NL)</b>
Premiums written (gross)	
Gross Written Premium (direct)	706.666
Gross Written Premium (proportional reinsurance)	
Gross Written Premium (non-proportional reinsurance)	
Premiums earned (gross)	
Gross Earned Premium (direct)	713.623
Gross Earned Premium (proportional reinsurance)	
Gross Earned Premium (non-proportional reinsurance)	
Claims incurred (gross)	
Claims incurred (direct)	684.253
Claims incurred (proportional reinsurance)	
Claims incurred (non-proportional reinsurance)	
Expenses incurred (gross)	
Gross Expenses Incurred (direct)	23.345
Gross Expenses Incurred (proportional reinsurance)	
Gross Expenses Incurred (non-proportional reinsurance)	

### 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
	<b>Medical expense insurance</b>	
<b>Premiums written</b>		
Gross - Direct Business	708.052	708.052
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	-1	-1
<b>Net</b>	<b>708.053</b>	<b>708.053</b>
<b>Premiums earned</b>		
Gross - Direct Business	715.022	715.022
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	-1	-1
<b>Net</b>	<b>715.023</b>	<b>715.023</b>
<b>Claims incurred</b>		
Gross - Direct Business	685.291	685.291
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share		0
<b>Net</b>	<b>685.291</b>	<b>685.291</b>
Expenses incurred	23.391	23.391
Balance - other technical expenses/income		0
<b>Total technical expenses</b>		<b>23.391</b>

### S.17.01 Non - life Technical Provisions

	Direct business and accepted proportional reinsurance  Medical expense insurance	Total Non-Life obligations
<b>Technical provisions calculated as a whole</b>		0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole		0
Technical Provisions calculated as a sum of BE and RM		
<b>Best estimate</b>		
<b>Premium provisions</b>		
Gross	12.802	12.802
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0
Net Best Estimate of Premium Provisions	12.802	12.802
<b>Claims provisions</b>		
Gross	144.788	144.788
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0
Net Best Estimate of Claims Provisions	<b>144.788</b>	<b>144.788</b>
Total Best estimate - gross	157.590	157.590
Total Best estimate - net	<b>157.590</b>	<b>157.590</b>
Risk margin	<b>7.300</b>	<b>7.300</b>
Technical provisions - total		
Technical provisions - total	164.890	164.890
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		0
<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total</b>	<b>164.890</b>	<b>164.890</b>



**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 & +
<b>Gross Claims Paid (non-cumulative)</b>													
Prior													735.521
2014	212.679	157.884	3.978	-100	810								375.251
2015	304.338	203.049	1.844	-1.398	-111								507.721
2016	416.546	157.716	2.411	926	557								578.157
2017	428.429	187.641	3.437	1.032	-575								619.965
2018	432.426	161.202	4.616	-407	914								598.751
2019	415.851	164.824	2.027	286	-29						-29	-29	582.958
2020	458.783	179.041	12.163	-4.328							-4.328	-4.328	645.659
2021	426.984	156.728	8.481								8.481	8.481	592.192
2022	422.524	145.889									145.889	145.889	568.412
2023	557.311										557.311	557.311	557.311
<b>Total</b>												<b>707.323</b>	<b>6.361.900</b>

	Development year											Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9	10 & +		
<b>Gross undiscounted Best Estimate Claims Provisions</b>													
Prior													
2014													
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											
2021	136.830	-453											
2022	159.040	-5.468											-5.185
2023	154.693												149.973
												<b>Total</b>	<b>144.788</b>

### S.23.01 Own funds - Solo

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>					
Ordinary share capital (gross of own shares)	32.965	32.965			
Share premium account related to ordinary share capital	172.143	172.143			
Reconciliation reserve	-18.709	-18.709			
<b>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
<b>Deductions</b>					
Deductions for participations in financial and credit institutions					
<b>Total basic own funds after deductions</b>	<b>186.399</b>	<b>186.399</b>			
<b>Available and eligible own funds</b>					
Total available own funds to meet the SCR	186.399	186.399			
Total available own funds to meet the MCR	186.399	186.399			
Total eligible own funds to meet the SCR	186.399	186.399			
Total eligible own funds to meet the MCR	186.399	186.399			
SCR	104.286				
MCR	40.691				
Ratio of Eligible own funds to SCR	178,7%				
Ratio of Eligible own funds to MCR	458,1%				
<b>Reconciliation reserve</b>					
Excess of assets over liabilities	186.399				
Other basic own fund items	205.108				
Reconciliation reserve	-18.709				
Total Expected profits included in future premiums (EPIFP)	5.611				

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

	<b>Net solvency capital requirement</b>	<b>Gross solvency capital requirement</b>	<b>Allocation from adjustments due to RFF and Matching adjustments portfolios</b>
Market risk	14.698	14.698	
Counterparty default risk	1.919	1.919	
Health underwriting risk	77.572	77.572	
Diversification	-11.148	-11.148	
Basic Solvency Capital Requirement	83.041	<b>83.041</b>	

**Calculation of Solvency Capital Requirement**

Total capital requirement for operational risk	21.245
Solvency capital requirement	<b>104.286</b>

## 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	157.590	708.173
	<b>Non-life activities</b>	<b>Life activities</b>
MCRNL Result	40.691	
Linear MCR		40.691
SCR		104.286
MCR cap		46.929
MCR floor		26.071
Combined MCR		40.691
Absolute floor of the MCR		2.700
Minimum Capital Requirement		40.691

# OHRA Zorgverzekeringen N.V.

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.

## Inhoud

s.02.01 Balance Sheet

s.04.05 Premiums, claims and expenses by country

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

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
<b>Assets</b>	
Investments (other than assets held for index-linked and unit-linked contracts)	493.404
Collective Investments Undertakings	493.404
Insurance and intermediaries receivables	12.117
Receivables (trade, not insurance)	296.529
Cash and cash equivalents	18
Any other assets, not elsewhere shown	231
<b>Total assets</b>	<b>802.299</b>
<b>Liabilities</b>	
Technical provisions - non-life	374.173
Technical provisions - health (similar to non-life)	374.173
Best estimate	357.188
Risk margin	16.985
Payables (trade, not insurance)	3.070
Any other liabilities, not elsewhere shown	1
<b>Total liabilities</b>	<b>377.244</b>
<b>Excess of assets over liabilities</b>	<b>425.055</b>

#### S.04.05 'Home country: Non-life insurance and reinsurance obligations

	<b>Home country Netherlands (NL)</b>
Premiums written (gross)	
Gross Written Premium (direct)	1.646.189
Gross Written Premium (proportional reinsurance)	
Gross Written Premium (non-proportional reinsurance)	
Premiums earned (gross)	
Gross Earned Premium (direct)	1.646.189
Gross Earned Premium (proportional reinsurance)	
Gross Earned Premium (non-proportional reinsurance)	
Claims incurred (gross)	
Claims incurred (direct)	1.581.930
Claims incurred (proportional reinsurance)	
Claims incurred (non-proportional reinsurance)	
Expenses incurred (gross)	
Gross Expenses Incurred (direct)	45.021
Gross Expenses Incurred (proportional reinsurance)	
Gross Expenses Incurred (non-proportional reinsurance)	

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


	<b>Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b>	<b>Total</b>
<b>Medical expense insurance</b>		
<b>Premiums written</b>		
Gross - Direct Business	1.648.351	1.648.351
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	-2	-2
<b>Net</b>	<b>1.648.353</b>	<b>1.648.353</b>
<b>Premiums earned</b>		
Gross - Direct Business	1.648.351	1.648.351
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	-2	-2
<b>Net</b>	<b>1.648.353</b>	<b>1.648.353</b>
<b>Claims incurred</b>		
Gross - Direct Business	1.584.307	1.584.307
Gross - Proportional reinsurance accepted		<b>0</b>
<b>Gross - Non-proportional reinsurance accepted</b>		0
Reinsurers' share		0
<b>Net</b>	<b>1.584.307</b>	<b>1.584.307</b>
Expenses incurred	<b>45.080</b>	<b>45.080</b>
<b>Balance - other technical expenses/income</b>		0
<b>Total technical expenses</b>		<b>45.080</b>



### S.17.01 Non - life Technical Provisions

	Direct business and accepted proportional reinsurance	Total Non- Life obligations
Technical provisions calculated as a whole		0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole		0
<b>Technical Provisions calculated as a sum of BE and RM</b>		
<b>Best estimate</b>		
<b>Premium provisions</b>		
Gross	16.308	16.308
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0
Net Best Estimate of Premium Provisions	<b>16.308</b>	<b>16.308</b>
<b>Claims provisions</b>		
Gross	340.880	340.880
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0
Net Best Estimate of Claims Provisions	<b>340.880</b>	<b>340.880</b>
Total Best estimate - gross	357.188	357.188
Total Best estimate - net	<b>357.188</b>	<b>357.188</b>
Risk margin	<b>16.985</b>	<b>16.985</b>
Technical provisions - total		
Technical provisions - total	<b>374.173</b>	<b>374.173</b>
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	374.173	374.173

### S.19.01 Non-life Insurance Claims Information

												In Current year	Sum of years (cumulative)	
		0	1	2	3	4	5	6	7	8	9	10 & +		
<b>Gross Claims Paid (non-cumulative)</b>														
Prior	R0100													2.084.572
2014	R0160	598.678	462.010	18.638	-104	-177								1.079.045
2015	R0170	694.385	480.486	4.452	-2.045	109								1.177.386
2016	R0180	852.368	356.066	6.666	2.551	860								1.218.511
2017	R0190	884.903	404.546	10.061	1.621	1.356								1.302.486
2018	R0200	980.338	386.663	10.111	-1.717	1.303								1.376.698
2019	R0210	995.262	413.206	1.021	218	-500							-500	1.409.208
2020	R0220	1.090.706	441.120	31.139	-9.070								-9.070	1.553.895
2021	R0230	1.046.908	395.696	27.972									27.972	1.470.576
2022	R0240	1.046.177	366.586										366.586	1.412.763
2023	R0250	1.293.417											1.293.417	1.293.417
<b>Total</b>												<b>1.678.405</b>	<b>15.378.558</b>	

		Development year											Year end (discounted data)	
		0	1	2	3	4	5	6	7	8	9	10 & +		
Gross undiscounted Best Estimate Claims Provisions														
Prior	R0100													
2014	R0160													
2015	R0170				12.010									
2016	R0180	413.521	15.516											
2017	R0190	444.853	10.797											
2018	R0200	415.032	-3.886											
2019	R0210	426.687	-5.973											
2020	R0220	417.050	2.609											
2021	R0230	358.620	-1.209											
2022	R0240	426.248	-13.167											-12.486
2023	R0250	364.732												353.366
														<b>Total</b>
														<b>340.880</b>

### S.23.01 Own funds - Solo

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>					
Ordinary share capital (gross of own shares)	4.538	4.538			
Share premium account related to ordinary share capital	257.381	257.381			
Reconciliation reserve	163.136	163.136			
<b>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
<b>Deductions</b>					
Deductions for participations in financial and credit institutions					
<b>Total basic own funds after deductions</b>	<b>425.055</b>	<b>425.055</b>			
Available and eligible own funds					
Total available own funds to meet the SCR	425.055	425.055			
Total available own funds to meet the MCR	425.055	425.055			
Total eligible own funds to meet the SCR	425.055	425.055			
Total eligible own funds to meet the MCR	425.055	425.055			
SCR	248.148				
MCR	94.271				
Ratio of Eligible own funds to SCR	171,29%				
Ratio of Eligible own funds to MCR	450,88%				
<b>Reconciliation reserve</b>					
Excess of assets over liabilities	425.055				
Other basic own fund items	261.919				
Reconciliation reserve	163.136				
Total Expected profits included in future premiums (EPIFP)	27.556				

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

	<b>Net solvency capital requirement</b>	<b>Gross solvency capital requirement</b>	<b>Allocation from adjustments due to RFF and Matching adjustments portfolios</b>
Market risk	46.934	46.934	
Counterparty default risk	2.510	2.510	
Health underwriting risk	180.934	180.934	
Diversification	-31.687	-31.687	
Basic Solvency Capital Requirement	198.691	<b>198.691</b>	
Calculation of Solvency Capital Requirement			
Total capital requirement for operational risk	49.457		
Solvency capital requirement	<b>248.148</b>		

## 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	357.188	1.648.585
	Non-life activities	Life activities
MCRNL Result	94.271	
Overall MCR calculation		
Linear MCR		94.271
SCR		248.148
MCR cap		111.667
MCR floor		62.037
Combined MCR		94.271
Absolute floor of the MCR		2.700
Minimum Capital Requirement		94.271

# CZ Zorgverzekeringen N.V.

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.

## Inhoud

s.02.01 Balance Sheet

s.04.05 Home country: Non-life insurance and reinsurance obligations.

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

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)	2.447.798
Collective Investments Undertakings	2.447.798
Other loans and mortgages	3.122
Insurance and intermediaries receivables	76.621
Receivables (trade, not insurance)	1.684.382
Cash and cash equivalents	18
Any other assets, not elsewhere shown	624
<b>Total assets</b>	<b>4.212.564</b>

#### Liabilities

Technical provisions - non-life	2.189.792
Technical provisions - health (similar to non-life)	2.189.792
Best estimate	2.095.638
Risk margin	94.154
Payables (trade, not insurance)	179.960
Any other liabilities, not elsewhere shown	1
<b>Total liabilities</b>	<b>2.369.753</b>

#### Excess of assets over liabilities

**1.842.811**



#### S.04.05 'Home country: Non-life insurance and reinsurance obligations

---

	<b>Home country</b>
	<b>Netherlands (NL)</b>
Premiums written (gross)	
Gross Written Premium (direct)	9.128.370
Gross Written Premium (proportional reinsurance)	
Gross Written Premium (non-proportional reinsurance)	
Premiums earned (gross)	
Gross Earned Premium (direct)	9.183.655
Gross Earned Premium (proportional reinsurance)	
Gross Earned Premium (non-proportional reinsurance)	
Claims incurred (gross)	
Claims incurred (direct)	9.005.408
Claims incurred (proportional reinsurance)	
Claims incurred (non-proportional reinsurance)	
Expenses incurred (gross)	
Gross Expenses Incurred (direct)	271.490
Gross Expenses Incurred (proportional reinsurance)	
Gross Expenses Incurred (non-proportional reinsurance)	

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

	<b>Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b>	<b>Total</b>
<b>Medical expense insurance</b>		
Premiums written		
Gross - Direct Business	9.177.053	9.177.053
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	-12	-12
Net	<b>9.177.065</b>	<b>9.177.065</b>
Premiums earned		
Gross - Direct Business	9.232.633	9.232.633
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	-12	-12
Net	<b>9.232.645</b>	<b>9.232.645</b>
Claims incurred		
Gross - Direct Business	9.051.289	9.051.289
Gross - Proportional reinsurance accepted		<b>0</b>
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share		0
Net	9.051.289	9.051.289
Expenses incurred	<b>272.937</b>	<b>272.937</b>
Balance - other technical expenses/income		353
Total technical expenses		<b>273.291</b>

### S.17.01 Non - life Technical Provisions

	Direct business and accepted proportional reinsurance	Total Non- Life obligations
Technical provisions calculated as a whole		0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole		0
<b>Technical Provisions calculated as a sum of BE and RM</b>		
<b>Best estimate</b>		
<b>Premium provisions</b>		
Gross	174.623	174.623
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0
Net Best Estimate of Premium Provisions	<b>174.623</b>	<b>174.623</b>
<b>Claims provisions</b>		
Gross	1.921.016	1.921.016
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		0
Net Best Estimate of Claims Provisions	<b>1.921.016</b>	<b>1.921.016</b>
Total Best estimate - gross	2.095.638	2.095.638
Total Best estimate - net	<b>2.095.638</b>	<b>2.095.638</b>
Risk margin	<b>94.154</b>	<b>94.154</b>
Technical provisions - total		
Technical provisions - total	<b>2.189.792</b>	<b>2.189.792</b>
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	<b>2.189.792</b>	<b>2.189.792</b>

### S.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 & +
<b>Gross Claims Paid (non-cumulative)</b>													
Prior													10.239.656
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								5.943.172
2016	4.571.064	1.674.771	36.787	-595	2.272								6.284.299
2017	4.520.531	1.973.695	56.606	1.029	2.631								6.554.492
2018	4.908.228	1.909.658	77.836	-3.340	12.579								6.904.962
2019	5.050.527	1.991.660	17.607	16.114	2.357					2.357			7.078.265
2020	5.359.851	2.081.585	108.893	34.564						34.564			7.584.894
2021	5.467.432	1.973.081	146.180							146.180			7.586.694
2022	5.758.709	2.079.414								2.079.414			7.838.124
2023	7.128.655									7.128.655			7.128.655
<b>Total</b>										<b>9.391.169</b>			<b>78.591.338</b>

	Development year											Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9	10 & +		
<b>Gross undiscounted Best Estimate Claims Provisions</b>													
Prior													
2014													
2015		56.136											
2016	1.870.775	78.135											
2017	2.233.404	53.382											
2018	2.109.137	-19.748											
2019	2.167.800	-29.821											
2020	2.133.307	14.016											
2021	2.038.739	-6.784											
2022	2.472.467	-81.410											-77.201
2023	2.068.493												1.998.217
<b>Total</b>													<b>1.921.016</b>

### S.23.01 Own funds - Solo

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>					
Ordinary share capital (gross of own shares)	50	50			
Share premium account related to ordinary share capital	2.004.500	2.004.500			
Reconciliation reserve	-161.739	-161.739			
<b>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
<b>Deductions</b>					
Deductions for participations in financial and credit institutions					
Total basic own funds after deductions	<b>1.842.811</b>	<b>1.842.811</b>			
<b>Available and eligible own funds</b>					
Total available own funds to meet the SCR	1.842.811	1.842.811			
Total available own funds to meet the MCR	1.842.811	1.842.811			
Total eligible own funds to meet the SCR	1.842.811	1.842.811			
Total eligible own funds to meet the MCR	1.842.811	1.842.811			
SCR	1.374.144				
MCR	529.883				
Ratio of Eligible own funds to SCR	134,11%				
Ratio of Eligible own funds to MCR	347,78%				
<b>Reconciliation reserve</b>					
Excess of assets over liabilities	1.842.811				
Other basic own fund items	2.004.550				
Reconciliation reserve	-161.739				
Total Expected profits included in future premiums (EPIFP)	0				

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

	<b>Net solvency capital requirement</b>	<b>Gross solvency capital requirement</b>	<b>Allocation from adjustments due to RFF and Matching adjustments portfolios</b>
Market risk	256.527	256.527	
Counterparty default risk	23.170	23.170	
Health underwriting risk	999.147	999.147	
Diversification	-180.055	-180.055	
Basic Solvency Capital Requirement	1.098.790	<b>1.098.790</b>	
Calculation of Solvency Capital Requirement			
Total capital requirement for operational risk		275.354	
Solvency capital requirement		<b>1.374.144</b>	

## 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
<b>MCR calculation Non Life</b>		
<b>Medical expense insurance and proportional reinsurance</b>	2.095.638	9.178.476
	<b>Non-life activities</b>	<b>Life activities</b>
MCRNL Result	529.883	
Overall MCR calculation		
Linear MCR		529.883
SCR		1.374.144
MCR cap		618.365
MCR floor		343.536
Combined MCR		529.883
Absolute floor of the MCR		2.700
Minimum Capital Requirement		529.883