



SFCR - disclosure templates 2024

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	30.078
Investments (other than assets held for index-linked and unit-linked contracts)	3.225.431
Property (other than for own use)	260
Holdings in related undertakings, including participations	2
Equities	430.469
- Equities - listed	430.469
- Equities - unlisted	0
Bonds	1.930.059
- Government Bonds	103.341
- Corporate Bonds	1.826.717
Collective Investments Undertakings	864.641
Deposits other than cash equivalents	0
Loans and mortgages	3.484
Other loans and mortgages	3.484
Insurance and intermediaries receivables	106.100
Receivables (trade, not insurance)	2.978.895
Cash and cash equivalents	127.170
Any other assets, not elsewhere shown	21.269
Total assets	6.492.426
Liabilities	
Technical provisions - non-life	2.829.709
Technical provisions - health (similar to non-life)	2.829.709
- Best estimate	2.696.864
- Risk margin	132.844
Provisions other than technical provisions	42.341
Insurance & intermediaries payables	533.616
Payables (trade, not insurance)	45.555
Any other liabilities, not elsewhere shown	42.875
Total liabilities	3.494.095
Excess of assets over liabilities	2.998.332

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	13.594.123	13.594.123
Gross - Proportional reinsurance accepted		
Gross - Non-proportional reinsurance accepted		
Reinsurers' share	1.055	1.055
Net	13.593.068	13.593.068
Premiums earned		
Gross - Direct Business	13.549.659	13.549.659
Gross - Proportional reinsurance accepted		
Gross - Non-proportional reinsurance accepted		
Reinsurers' share	1.055	1.055
Net	13.548.604	13.548.604
Claims incurred		
Gross - Direct Business	13.171.033	13.171.033
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share		0
Net	13.171.033	13.171.033
Expenses incurred	485.939	485.939
Balance - other technical expenses/income		1.246
Total technical expenses		487.185

S.05.02 Premiums, claims and expenses by country

	Home Country NL	Total Top 5 and home country
Premium written		
Gross - Direct Business	13.532.334	13.532.334
Reinsurers' share	1.055	1.055
Net	13.531.280	13.531.280
Premium earned		
Gross - Direct Business	13.488.106	13.488.106
Reinsurers' share	1.055	1.055
Net	13.487.052	13.487.052
Claims incurred		
Gross - Direct Business	13.133.334	13.133.334
Reinsurers' share		0
Net	13.133.334	13.133.334
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	483.974	483.974
Other expenses		1.246
Total expenses		485.220

s.23.01 Own funds

	Total	Tier 1 - unrestricted
Basic own funds before deduction for participations in other financial sector		
Reconciliation reserve	2.998.332	2.998.332
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	4.219	
Total deductions		
Total basic own funds after deductions	2.994.113	2.994.113
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)	2.994.113	2.994.113
Total available own funds to meet the minimum consolidated group SCR	2.994.113	2.994.113
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)	2.994.113	2.994.113
Total eligible own funds to meet the minimum consolidated group SCR	2.994.113	2.994.113
Minimum consolidated Group SCR	890.193	
Ratio of Eligible own funds to Minimum Consolidated Group SCR	336%	
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	2.994.113	2.994.113
Group SCR	2.003.725	
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	149%	
Reconciliation reserve		
Excess of assets over liabilities	2.998.332	
Reconciliation reserve before deduction for participations in other financial sector	2.998.332	
Total EPIFP	63.233	

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

	Gross solvency capital requirement
Market risk	383.973
Counterparty default risk	108.884
Health underwriting risk	1.422.519
Diversification	-317.157
Basic Solvency Capital Requirement	1.598.219
Calculation of Solvency Capital Requirement	
Operational risk	405.505
Solvency capital requirement	2.003.725
Other information on SCR	
Capital requirement for duration-based equity risk sub-module	
Minimum consolidated group solvency capital requirement	890.193
Solvency capital requirement	2.003.725

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	Legal form	Yes/No	Yes/No	Date of decision if art. 214 is applied	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	Stichting	1 - Included in the scope	1 - Included in the scope		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	Besloten Vennootschap (B.V.)	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation
NL	W1906NL00008	2 - Specific code	Stichting CZ Fund Depositary	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
NL	724500HQ7QKT9D9VMN62	1 - LEI	OWM CZ Groep U.A.	2 - Non life insurance undertaking	Onderlinge Waarborgmaatschappij	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245008CKXW5GKRGMG75	1 - LEI	CZ Zorgverzekeringen N.V.	2 - Non life insurance undertaking	Naamloze Vennootschap	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500ZLNED1UA66CA54	1 - LEI	Centrale Zorgverzekeringen NZV N.V.	2 - Non life insurance undertaking	Naamloze Vennootschap	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245009MEI2V0LJORY12	1 - LEI	OHRA Zorgverzekeringen N.V.	2 - Non life insurance undertaking	Naamloze Vennootschap	1 - Included in the scope	1 - Included in the scope		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	Besloten Vennootschap (B.V.)	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation
NL	VEKTIS	2 - Specific code	VEKTIS	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

OWM CZ groep U.A.

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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

	Solvency II value
Assets	
Property, plant & equipment held for own use	22.959
Investments (other than assets held for index-linked and unit-linked contracts)	2.732.695
Property (other than for own use)	260
Holdings in related undertakings, including participations	2.525.774
Collective Investments Undertakings	206.661
Loans and mortgages	10.253
Other loans and mortgages	10.253
Insurance and intermediaries receivables	9.221
Receivables (trade, not insurance)	774.578
Cash and cash equivalents	118.387
Any other assets, not elsewhere shown	14.608
Total assets	3.682.702
Liabilities	
Technical provisions - non-life	48.858
Technical provisions - health (similar to non-life)	48.858
Best estimate	37.336
Risk margin	11.522
Provisions other than technical provisions	42.341
Insurance & intermediaries payables	525.870
Payables (trade, not insurance)	27.327
Any other liabilities, not elsewhere shown	36.896
Total liabilities	681.293
Excess of assets over liabilities	3.001.410

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

	Home country Netherlands (NL)
Premiums written (gross)	
Gross Written Premium (direct)	1.021.411
Gross Written Premium (proportional reinsurance)	
Gross Written Premium (non-proportional reinsurance)	
Premiums earned (gross)	
Gross Earned Premium (direct)	1.021.411
Gross Earned Premium (proportional reinsurance)	
Gross Earned Premium (non-proportional reinsurance)	
Claims incurred (gross)	
Claims incurred (direct)	878.956
Claims incurred (proportional reinsurance)	
Claims incurred (non-proportional reinsurance)	
Expenses incurred (gross)	
Gross Expenses Incurred (direct)	126.599
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
Medical expense insurance		
Premiums written		
Gross - Direct Business	1.026.158	1.026.158
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	0	0
Net	1.026.158	1.026.158
Premiums earned		
Gross - Direct Business	1.026.158	1.026.158
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	0	0
Net	1.026.158	1.026.158
Claims incurred		
Gross - Direct Business	882.142	882.142
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share		0
Net	882.142	882.142
Expenses incurred		
Balance - other technical expenses/income		433
Total technical expenses		127.621

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 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
Technical Provisions calculated as a sum of BE and RM		
Best estimate		
Premium provisions		
Gross	-4.812	-4.812
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	-4.812	-4.812
Claims provisions		
Gross	42.149	42.149
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	42.149	42.149
Total Best estimate - gross	37.336	37.336
Total Best estimate - net	37.336	37.336
Risk margin		
Technical provisions - total		
Technical provisions - total	48.858	48.858
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	48.858	48.858

**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 & +			
Gross Claims Paid (non-cumulative)														
Prior													2.196.521	
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								786.733	
2020	730.512	39.701	710	-3	74							74	770.995	
2021	696.100	40.534	871	66								66	737.572	
2022	687.524	43.372	949									949	731.844	
2023	801.670	41.495										41.495	843.164	
2024	838.592											838.592	838.592	
Total												881.176	10.009.609	

	Development year											Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9	10 & +		
Gross undiscounted Best Estimate Claims Provisions													
Prior													
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											
2023	40.496	-677										-668	
2024	42.972											42.817	
												Total	42.149

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	3.001.410	3.001.410			
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	4.219				
Total basic own funds after deductions	2.997.191	2.997.191			
Available and eligible own funds					
Total available own funds to meet the SCR	2.997.191	2.997.191			
Total available own funds to meet the MCR	2.997.191	2.997.191			
Total eligible own funds to meet the SCR	2.997.191	2.997.191			
Total eligible own funds to meet the MCR	2.997.191	2.997.191			
SCR	708.497				
MCR	177.124				
Ratio of Eligible own funds to SCR	423%				
Ratio of Eligible own funds to MCR	1692%				
Reconciliation reserve					
Excess of assets over liabilities	3.001.410				
Reconciliation reserve	3.001.410				
Total Expected profits included in future premiums (EPIFP)	37.915				

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	573.966	573.966	
Counterparty default risk	123.869	123.869	
Health underwriting risk	157.681	157.681	
Diversification	-177.128	-177.128	
Basic Solvency Capital Requirement	678.388	678.388	
Calculation of Solvency Capital Requirement			
Total capital requirement for operational risk		30.109	
Solvency capital requirement		708.497	

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	37.336	1.003.643
	Non-life activities	Life activities
MCRNL Result	48.926	
<hr/>		
Overall MCR calculation		
Linear MCR		48.926
SCR		708.497
MCR cap		318.824
MCR floor		177.124
Combined MCR		177.124
Absolute floor of the MCR		2.700
Minimum Capital Requirement		177.124

Centrale Zorgverzekeringen NZV 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.

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s.02.01 Balance Sheet

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s.19.01 Non-life Insurance Claims Information

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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
Assets	
Investments (other than assets held for index-linked and unit-linked contracts)	205.773
Collective Investments Undertakings	205.773
Insurance and intermediaries receivables	6.109
Receivables (trade, not insurance)	133.858
Cash and cash equivalents	6
Any other assets, not elsewhere shown	347
Total assets	346.093
Liabilities	
Technical provisions - non-life	158.570
Technical provisions - health (similar to non-life)	158.570
Best estimate	151.835
Risk margin	6.735
Payables (trade, not insurance)	12.049
Any other liabilities, not elsewhere shown	2
Total liabilities	170.621
Excess of assets over liabilities	175.472

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

	Home country Netherlands (NL)
Premiums written (gross)	
Gross Written Premium (direct)	711.800
Gross Written Premium (proportional reinsurance)	
Gross Written Premium (non-proportional reinsurance)	
Premiums earned (gross)	
Gross Earned Premium (direct)	711.800
Gross Earned Premium (proportional reinsurance)	
Gross Earned Premium (non-proportional reinsurance)	
Claims incurred (gross)	
Claims incurred (direct)	708.558
Claims incurred (proportional reinsurance)	
Claims incurred (non-proportional reinsurance)	
Expenses incurred (gross)	
Gross Expenses Incurred (direct)	20.332
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
	Medical expense insurance	
Premiums written		
Gross - Direct Business	713.185	713.185
Gross - Proportional reinsurance accepted		
Gross - Non-proportional reinsurance accepted		
Reinsurers' share	71	71
Net	713.113	713.113
Premiums earned		
Gross - Direct Business	713.185	713.185
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	71	71
Net	713.113	713.113
Claims incurred		
Gross - Direct Business	709.541	709.541
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share		0
Net	709.541	709.541
Expenses incurred	20.372	20.372
Balance - other technical expenses/income		30
Total technical expenses		20.402

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 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
Technical Provisions calculated as a sum of BE and RM		
Best estimate		
Premium provisions		
Gross	13.058	13.058
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	13.058	13.058
Claims provisions		
Gross	138.777	138.777
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	138.777	138.777
Total Best estimate - gross	151.835	151.835
Total Best estimate - net	151.835	151.835
Risk margin	6.735	6.735
Technical provisions - total		
Technical provisions - total	158.570	158.570
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	158.570	158.570

**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 +		
Gross Claims Paid (non-cumulative)												
Prior												1.110.773
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							582.958
2020	458.783	179.041	12.163	-4.328	-958						-958	644.702
2021	426.984	156.728	8.481	-2.655							-2.655	589.538
2022	422.524	145.889	10.366								10.366	578.779
2023	557.311	136.239									136.239	693.550
2024	572.875										572.875	572.875
Total											715.868	7.077.768

	Development year											Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10 & +			
Gross undiscounted Best Estimate Claims Provisions														
Prior														
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												
2023	154.693	-129											-125	
2024	139.397												138.902	
													Total	138.777

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	172.143	172.143			
Reconciliation reserve	-29.636	-29.636			
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	175.472	175.472			
Available and eligible own funds					
Total available own funds to meet the SCR	175.472	175.472			
Total available own funds to meet the MCR	175.472	175.472			
Total eligible own funds to meet the SCR	175.472	175.472			
Total eligible own funds to meet the MCR	175.472	175.472			
SCR	97.428				
MCR	40.653				
Ratio of Eligible own funds to SCR	180,1%				
Ratio of Eligible own funds to MCR	431,6%				
Reconciliation reserve					
Excess of assets over liabilities	175.472				
Other basic own fund items	205.108				
Reconciliation reserve	-29.636				
Total Expected profits included in future premiums (EPIFP)	3.668				

**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	13.842	13.842	
Counterparty default risk	1.041	1.041	
Health underwriting risk	71.079	71.079	
Diversification	-9.928	-9.928	
Basic Solvency Capital Requirement	76.033	76.033	
Calculation of Solvency Capital Requirement			
Total capital requirement for operational risk	21.396		
Solvency capital requirement	97.428		

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	151.835	713.113
MCRNL Result	40.653	
Linear MCR		40.653
SCR		97.428
MCR cap		43.843
MCR floor		24.357
Combined MCR		40.653
Absolute floor of the MCR		2.700
Minimum Capital Requirement		40.653

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
Assets	
Investments (other than assets held for index-linked and unit-linked contracts)	521.638
Collective Investments Undertakings	521.638
Insurance and intermediaries receivables	9.303
Receivables (trade, not insurance)	323.216
Cash and cash equivalents	5
Any other assets, not elsewhere shown	722
Total assets	854.883
Liabilities	
Technical provisions - non-life	383.459
Technical provisions - health (similar to non-life)	383.459
Best estimate	366.605
Risk margin	16.854
Payables (trade, not insurance)	8.893
Any other liabilities, not elsewhere shown	1
Total liabilities	392.353
Excess of assets over liabilities	462.531

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

	Home country Netherlands (NL)
Premiums written (gross)	
Gross Written Premium (direct)	1.753.659
Gross Written Premium (proportional reinsurance)	
Gross Written Premium (non-proportional reinsurance)	
Premiums earned (gross)	
Gross Earned Premium (direct)	1.753.659
Gross Earned Premium (proportional reinsurance)	
Gross Earned Premium (non-proportional reinsurance)	
Claims incurred (gross)	
Claims incurred (direct)	1.706.822
Claims incurred (proportional reinsurance)	
Claims incurred (non-proportional reinsurance)	
Expenses incurred (gross)	
Gross Expenses Incurred (direct)	43.282
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
Medical expense insurance		
Premiums written		
Gross - Direct Business	1.756.008	1.756.008
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	148	148
Net	1.755.859	1.755.859
Premiums earned		
Gross - Direct Business	1.756.008	1.756.008
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	148	148
Net	1.755.859	1.755.859
Claims incurred		
Gross - Direct Business	1.708.935	1.708.935
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share		0
Net	1.708.935	1.708.935
Expenses incurred	43.340	43.340
Balance - other technical expenses/income		36
Total technical expenses		43.377

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
Technical Provisions calculated as a sum of BE and RM		
Best estimate		
Premium provisions		
Gross	5.027	5.027
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	5.027	5.027
Claims provisions		
Gross	361.578	361.578
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	361.578	361.578
Total Best estimate - gross	366.605	366.605
Total Best estimate - net	366.605	366.605
Risk margin	16.854	16.854
Technical provisions - total		
Technical provisions - total	383.459	383.459
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	383.459	383.459

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

		0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	Sum of years (cumulative)
Gross Claims Paid (non- cumulative)														
Prior	R0100													3.163.617
2015	R0160	694.385	480.486	4.452	-2.045	109								1.177.386
2016	R0170	852.368	356.066	6.666	2.551	860								1.218.511
2017	R0180	884.903	404.546	10.061	1.621	1.356								1.302.486
2018	R0190	980.338	386.663	10.111	-1.717	1.303								1.376.698
2019	R0200	995.262	413.206	1.021	218	-500								1.409.208
2020	R0210	1.090.706	441.120	31.139	-9.070	-2.703							-2.703	1.551.192
2021	R0220	1.046.908	395.696	27.972	-6.645								-6.645	1.463.931
2022	R0230	1.046.177	366.586	29.959									29.959	1.442.722
2023	R0240	1.293.417	311.078										311.078	1.604.496
2024	R0250	1.388.824											1.388.824	1.388.824
	Total												1.720.512	17.099.071

	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											
2015	R0160	12.010										
2016	R0170	413.521	15.516									
2017	R0180	444.853	10.797									
2018	R0190	415.032	-3.886									
2019	R0200	426.687	-5.973									
2020	R0210	417.050	2.609									
2021	R0220	358.620	-1.209									
2022	R0230	426.248	-13.167									
2023	R0240	364.732	-312									-303
2024	R0250	363.077										361.881
	Total											361.578

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	257.381	257.381			
Reconciliation reserve	200.612	200.612			
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	462.531	462.531			
Available and eligible own funds					
Total available own funds to meet the SCR	462.531	462.531			
Total available own funds to meet the MCR	462.531	462.531			
Total eligible own funds to meet the SCR	462.531	462.531			
Total eligible own funds to meet the MCR	462.531	462.531			
SCR	251.913				
MCR	99.756				
Ratio of Eligible own funds to SCR	183,61%				
Ratio of Eligible own funds to MCR	463,66%				
Reconciliation reserve					
Excess of assets over liabilities	462.531				
Other basic own fund items	261.919				
Reconciliation reserve	200.612				
Total Expected profits included in future premiums (EPIFP)	38.321				

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	54.813	54.813	
Counterparty default risk	2.532	2.532	
Health underwriting risk	177.547	177.547	
Diversification	-35.659	-35.659	
Basic Solvency Capital Requirement	199.233	199.233	
Calculation of Solvency Capital Requirement			
Total capital requirement for operational risk	52.680		
Solvency capital requirement	251.913		

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	366.605	1.755.859
	Non-life activities	Life activities
MCRNL Result	99.756	
<hr/>		
Overall MCR calculation		
Linear MCR		99.756
SCR		251.913
MCR cap		113.361
MCR floor		62.978
Combined MCR		99.756
Absolute floor of the MCR		2.700
Minimum Capital Requirement		99.756

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)	2.288.890
Collective Investments Undertakings	2.288.890
Other loans and mortgages	3.452
Insurance and intermediaries receivables	74.196
Receivables (trade, not insurance)	2.030.389
Cash and cash equivalents	5
Any other assets, not elsewhere shown	3.202
Total assets	4.400.134

Liabilities

Technical provisions - non-life	2.238.822
Technical provisions - health (similar to non-life)	2.238.822
Best estimate	2.141.088
Risk margin	97.734
Payables (trade, not insurance)	277.901
Any other liabilities, not elsewhere shown	1
Total liabilities	2.516.724

Excess of assets over liabilities

1.883.410

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

	Home country Netherlands (NL)
Premiums written (gross)	
Gross Written Premium (direct)	9.990.694
Gross Written Premium (proportional reinsurance)	
Gross Written Premium (non-proportional reinsurance)	
Premiums earned (gross)	
Gross Earned Premium (direct)	9.946.466
Gross Earned Premium (proportional reinsurance)	
Gross Earned Premium (non-proportional reinsurance)	
Claims incurred (gross)	
Claims incurred (direct)	9.838.999
Claims incurred (proportional reinsurance)	
Claims incurred (non-proportional reinsurance)	
Expenses incurred (gross)	
Gross Expenses Incurred (direct)	239.726
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
Medical expense insurance		
Premiums written		
Gross - Direct Business	10.044.002	10.044.002
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	835	835
Net	10.043.167	10.043.167
Premiums earned		
Gross - Direct Business	9.999.538	9.999.538
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	835	835
Net	9.998.703	9.998.703
Claims incurred		
Gross - Direct Business	9.870.414	9.870.414
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share		0
Net	9.870.414	9.870.414
Expenses incurred	241.005	241.005
Balance - other technical expenses/income		746
Total technical expenses		241.751

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 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
Technical Provisions calculated as a sum of BE and RM		
Best estimate		
Premium provisions		
Gross	180.703	180.703
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	180.703	180.703
Claims provisions		
Gross	1.960.386	1.960.386
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	1.960.386	1.960.386
Total Best estimate - gross	2.141.088	2.141.088
Total Best estimate - net	2.141.088	2.141.088
Risk margin	97.734	97.734
Technical provisions - total		
Technical provisions - total	2.238.822	2.238.822
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	2.238.822	2.238.822

**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 +		
Gross Claims Paid (non- cumulative)												
Prior												15.687.782
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							7.078.265
2020	5.359.851	2.081.585	108.893	34.564	-4.306						-4.306	7.580.588
2021	5.467.432	1.973.081	146.180	-25.977							-25.977	7.560.716
2022	5.758.709	2.079.414	188.617								188.617	8.026.741
2023	7.128.655	1.760.779									1.760.779	8.889.434
2024	7.916.908										7.916.908	7.916.908
Total											9.836.021	88.427.359

	Development year											Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10 & +			
Gross undiscounted Best Estimate Claims Provisions														
Prior														
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												
2023	2.068.493	-2.019										-1.959		
2024	1.970.075											1.962.345		
													Total	<u>1.960.386</u>

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	2.004.500	2.004.500			
Reconciliation reserve	-121.140	-121.140			
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	1.883.410	1.883.410			
Available and eligible own funds					
Total available own funds to meet the SCR	1.883.410	1.883.410			
Total available own funds to meet the MCR	1.883.410	1.883.410			
Total eligible own funds to meet the SCR	1.883.410	1.883.410			
Total eligible own funds to meet the MCR	1.883.410	1.883.410			
SCR	1.442.817				
MCR	572.660				
Ratio of Eligible own funds to SCR	130,54%				
Ratio of Eligible own funds to MCR	328,89%				
Reconciliation reserve					
Excess of assets over liabilities	1.883.410				
Other basic own fund items	2.004.550				
Reconciliation reserve	-121.140				
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	298.310	298.310	
Counterparty default risk	24.667	24.667	
Health underwriting risk	1.022.097	1.022.097	
Diversification	-203.577	-203.577	
Basic Solvency Capital Requirement	1.141.497	1.141.497	

Calculation of Solvency Capital Requirement

Total capital requirement for operational risk	301.320
Solvency capital requirement	1.442.817

