



SFCR - disclosure templates 2022

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 | 40.996 |
| Investments (other than assets held for index-linked and unit-linked contracts) | 3.411.134 |
| Property (other than for own use) | 250 |
| Holdings in related undertakings, including participations | 2 |
| Equities | 405.757 |
| - Equities - listed | 405.757 |
| - Equities - unlisted | 0 |
| Bonds | 2.470.400 |
| - Government Bonds | 8.962 |
| - Corporate Bonds | 2.461.438 |
| Collective Investments Undertakings | 465.718 |
| Deposits other than cash equivalents | 69.007 |
| Loans and mortgages | 3.020 |
| Other loans and mortgages | 3.020 |
| Insurance and intermediaries receivables | 196.563 |
| Receivables (trade, not insurance) | 2.621.043 |
| Cash and cash equivalents | 156.006 |
| Any other assets, not elsewhere shown | 17.645 |
| Total assets | 6.446.407 |
| Liabilities | |
| Technical provisions - non-life | 3.440.521 |
| Technical provisions - health (similar to non-life) | 3.440.521 |
| - Best estimate | 3.312.622 |
| - Risk margin | 127.899 |
| Provisions other than technical provisions | 34.423 |
| Insurance & intermediaries payables | 198.224 |
| Payables (trade, not insurance) | 29.791 |
| Any other liabilities, not elsewhere shown | 21.546 |
| Total liabilities | 3.724.504 |
| Excess of assets over liabilities | 2.721.903 |

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 | 11.088.159 | 11.088.159 |
| Reinsurers' share | 1.705 | 1.705 |
| Net | 11.086.453 | 11.086.453 |
| Premiums earned | | |
| Gross - Direct Business | 11.187.809 | 11.187.809 |
| Reinsurers' share | 1.705 | 1.705 |
| Net | 11.186.103 | 11.186.103 |
| Claims incurred | | |
| Gross - Direct Business | 10.607.808 | 10.607.808 |
| Reinsurers' share | | 0 |
| Net | 10.607.808 | 10.607.808 |
| Changes in other technical provisions | | |
| Gross - Direct Business | | 0 |
| Reinsurers' share | | 0 |
| Net | | 0 |
| Expenses incurred | 474.403 | 474.403 |
| Other expenses | | |
| Total expenses | | 474.403 |

s.05.02 Premiums, claims and expenses by country

| | Home Country NL | Total Top 5 and home country |
|--|--------------------|------------------------------|
| Premium written | | |
| Gross - Direct Business | 11.036.531 | 11.036.531 |
| Reinsurers' share | 1.705 | 1.705 |
| Net | 11.034.826 | 11.034.826 |
| Premium earned | | |
| Gross - Direct Business | 11.136.181 | 11.136.181 |
| Reinsurers' share | 1.705 | 1.705 |
| Net | 11.134.476 | 11.134.476 |
| Claims incurred | | |
| Gross - Direct Business | 10.541.658 | 10.541.658 |
| Reinsurers' share | | 0 |
| Net | 10.541.658 | 10.541.658 |
| Changes in other technical provisions | | |
| Gross - Direct Business | | 0 |
| Reinsurers' share | | 0 |
| Net | | 0 |
| Expenses incurred | 473.668 | 473.668 |
| Other expenses | | |
| Total expenses | | 473.668 |

s.23.01 Own funds

| | Total | Tier 1 - unrestricted |
|---|------------------|--------------------------|
| Basic own funds before deduction for participations in other financial sector | | |
| Reconciliation reserve | 2.721.903 | 2.721.903 |
| 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 | 8.830 | |
| Total deductions | | |
| Total basic own funds after deductions | 2.713.073 | 2.713.073 |
| 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) | 2.713.073 | 2.713.073 |
| Total available own funds to meet the minimum consolidated group SCR | 2.713.073 | 2.713.073 |
| 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) | 2.713.073 | 2.713.073 |
| Total eligible own funds to meet the minimum consolidated group SCR | 2.713.073 | 2.713.073 |
| Minimum consolidated Group SCR | 782.428 | |
| Ratio of Eligible own funds to Minimum Consolidated Group SCR | 347% | |
| Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) | 2.713.073 | 2.713.073 |
| Group SCR | 1.871.178 | |
| Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A | 145% | |
| Reconciliation reserve | | |
| Excess of assets over liabilities | 2.721.903 | |
| Reconciliation reserve before deduction for participations in other financial sector | 2.721.903 | |
| Total EPIFP | | |

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

| | Gross solvency capital requirement |
|------------------------------------|---|
| Market risk | 264.952 |
| Counterparty default risk | 143.616 |
| Health underwriting risk | 1.406.086 |
| Diversification | -273.820 |
| Basic Solvency Capital Requirement | <hr/> 1.540.834 |

Calculation of Solvency Capital Requirement

| | |
|------------------------------|------------------------------|
| Operational risk | 330.345 |
| Solvency capital requirement | <hr/> 1.871.178 <hr/> |

Other information on SCR

| | |
|---|-----------|
| Capital requirement for duration-based equity risk sub-module | |
| Minimum consolidated group solvency capital requirement | 782.428 |
| Solvency capital requirement | 1.871.178 |

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 | 6.492 | | 1.025 | 0 |
| 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.) | 2 - Non-mutual | | 0 | 0 | 44 | | 31 | 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 | 3.076.777 | 0 | 0 | 915.864 | 0 | 43.657 |
| NL | 7245008CKXW5GKRGMG75 | 1 - LEI | CZ Zorgverzekeringen N.V. | 2 - Non life insurance undertaking | Naamloze Vennootschap | 2 - Non-mutual | De Nederlandsche Bank | 4.504.372 | 0 | 0 | 8.004.401 | 0 | 17.397 |
| NL | 724500ZLNED1UA66CA54 | 1 - LEI | Centrale Zorgverzekeringen NZV N.V. | 2 - Non life insurance undertaking | Naamloze Vennootschap | 2 - Non-mutual | De Nederlandsche Bank | 357.240 | 0 | 0 | 602.270 | 0 | 1.413 |
| NL | 7245009MEI2V0LUORY12 | 1 - LEI | OHRA Zorgverzekeringen N.V. | 2 - Non life insurance undertaking | Naamloze Vennootschap | 2 - Non-mutual | De Nederlandsche Bank | 831.702 | 0 | 0 | 1.514.706 | 0 | 9.862 |
| 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 | 18.337 | | 49.212 | 0 |
| NL | VEKTIS | 2 - Specific code | VEKTIS | 99 - Other | Commanditaire Vennootschap | 2 - Non-mutual | | | | 2 | | | |

| 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 | 445 | 2 - Local GAAP | 0,00% | 100,00% | 0,00% | 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 | 26 | 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% | aansturing en uitvoering van activiteiten vanuit één organisatorisch verband | 1 - Dominant | 100,00% | 1 - Included in the scope | | 1 - Method 1: Full consolidation |
| 724500HQ7QKT9D9VMN62 | -121.644 | -77.987 | 2 - Local GAAP | 0,00% | 100,00% | 0,00% | Onderlinge Waarborgmaatschappij CZ groep U.A. wordt als hoofd aangemerkt, aangezien vanuit hier de volledige beleidsvorming en organisatorische aansturing plaatsvindt | 1 - Dominant | 100,00% | 1 - Included in the scope | | 1 - Method 1: Full consolidation |
| 7245008CKXW5GKRGMG75 | -108.993 | -91.596 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | 0 | 1 - Dominant | 100,00% | 1 - Included in the scope | | 1 - Method 1: Full consolidation |
| 724500ZLNED1UA66CA54 | -5.307 | -3.894 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | 0 | 1 - Dominant | 100,00% | 1 - Included in the scope | | 1 - Method 1: Full consolidation |
| 7245009MEI2VOLUORY12 | -21.478 | -11.616 | 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 | -230 | 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 | | | 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 |

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 | 34.532 |
| Investments (other than assets held for index-linked and unit-linked contracts) | 2.493.339 |
| Property (other than for own use) | 250 |
| Holdings in related undertakings, including participations | 2.241.980 |
| Collective Investments Undertakings | 251.109 |
| Loans and mortgages | 12.351 |
| - Other loans and mortgages | 12.351 |
| Insurance and intermediaries receivables | 15.089 |
| Receivables (trade, not insurance) | 355.177 |
| Cash and cash equivalents | 151.222 |
| Any other assets, not elsewhere shown | 15.066 |
| Total assets | 3.076.777 |
| Liabilities | |
| Technical provisions - non-life | 74.720 |
| Technical provisions - health (similar to non-life) | 74.720 |
| - Best estimate | 64.331 |
| - Risk margin | 10.389 |
| Provisions other than technical provisions | 34.423 |
| Insurance & intermediaries payables | 191.187 |
| Payables (trade, not insurance) | 29.608 |
| Any other liabilities, not elsewhere shown | 19.292 |
| Total liabilities | 349.230 |
| Excess of assets over liabilities | 2.727.547 |

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

| | Line of Business for: non- life insurance and reinsurance obligations | Total |
|--|---|----------------|
| Medical expense insurance | | |
| Premiums written | | |
| Gross - Direct Business | 915.864 | 915.864 |
| Reinsurers' share | 0 | 0 |
| Net | 915.864 | 915.864 |
| Premiums earned | | |
| Gross - Direct Business | 915.864 | 915.864 |
| Reinsurers' share | 0 | 0 |
| Net | 915.864 | 915.864 |
| Claims incurred | | |
| Gross - Direct Business | 740.163 | 740.163 |
| Reinsurers' share | 0 | 0 |
| Net | 740.163 | 740.163 |
| Changes in other technical provisions | | |
| Gross - Direct Business | | 0 |
| Reinsurers' share | | 0 |
| Net | | 0 |
| Expenses incurred | | |
| | 132.831 | 132.831 |
| Administrative expenses | | |
| Gross - Direct Business | 8.256 | 8.256 |
| Reinsurers' share | 0 | 0 |
| Net | 8.256 | 8.256 |
| Investment management expenses | | |
| Gross - Direct Business | 158 | 158 |
| Reinsurers' share | 0 | 0 |
| Net | 158 | 158 |
| Claims management expenses | | |
| Gross - Direct Business | 15.425 | 15.425 |
| Reinsurers' share | 0 | 0 |
| Net | 15.425 | 15.425 |
| Acquisition expenses | | |
| Gross - Direct Business | 78.143 | 78.143 |

| | | |
|--------------------------|---------------|----------------|
| Reinsurers' share | | 0 |
| Net | 78.143 | 78.143 |
| Overhead expenses | | |
| Gross - Direct Business | 30.850 | 30.850 |
| Reinsurers' share | | 0 |
| Net | 30.850 | 30.850 |
| Other expenses | | |
| Total expenses | | 132.831 |

s.05.02 Premiums, claims and expenses by country

| | Home Country NL | Total Top 5 and home country |
|--|--------------------|------------------------------|
| Premium written | | |
| Gross - Direct Business | 911.099 | 911.099 |
| Reinsurers' share | 0 | |
| Net | 911.099 | 911.099 |
| Premium earned | | |
| Gross - Direct Business | 911.099 | 911.099 |
| Reinsurers' share | 0 | |
| Net | 911.099 | 911.099 |
| Claims incurred | | |
| Gross - Direct Business | 737.248 | 737.248 |
| Reinsurers' share | | |
| Net | 737.248 | 737.248 |
| Changes in other technical provisions | | |
| Gross - Direct Business | | |
| Reinsurers' share | | |
| Net | | |
| Expenses incurred | 132.422 | 132.422 |
| Other expenses | | |
| Total expenses | | 132.422 |

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 | 12.505 | 12.505 |
| Gross - direct business | 12.505 | 12.505 |
| Net Best Estimate of Premium Provisions | 12.505 | 12.505 |
| Claims provisions | | |
| Gross - Total | 51.826 | 51.826 |
| Gross - direct business | 51.826 | 51.826 |
| Net Best Estimate of Claims Provisions | 51.826 | 51.826 |
| Total Best estimate - gross | 64.331 | 64.331 |
| Total Best estimate - net | 64.331 | 64.331 |
| Risk margin | 10.389 | 10.389 |
| Technical provisions - total | | |
| Technical provisions - total | 74.720 | 74.720 |
| 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 | 74.720 | 74.720 |
| Cash-flows of the Best estimate of Premium Provisions (Gross) | | |
| Future benefits and claims | 787.488 | 787.488 |
| Future expenses and other cash-out flows | 81.207 | 81.207 |
| Future premiums | 856.190 | 856.190 |
| 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 | 50.123 | 50.123 |
| Future expenses and other cash-out flows | 1.703 | 1.703 |
| Best estimate subject to transitional of the interest rate | | 0 |
| Technical provisions without transitional on interest rate | 64.331 | 64.331 |
| Best estimate subject to volatility adjustment | | 0 |
| Technical provisions without volatility adjustment and without others transitional measures | 64.331 | 64.331 |

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 | | | | | | | | | | | | | | | | | | | |
| 2008 | | | | | | | | | | | | | | | | | | | |
| 2009 | | | | | | | | | | | | | | | | | | | |
| 2010 | | | | | | | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | | | | | | |
| 2012 | 671.357 | 74.202 | 1.412 | -183 | -183 | | | | | | | | | | | | | | 746.605 |
| 2013 | 648.312 | 64.074 | 1.088 | -155 | -18 | | | | | | | | | | | | | | 713.300 |
| 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 | | | | | | | | | | | | | -70 | 796.863 |
| 2019 | 734.645 | 51.967 | 237 | -59 | | | | | | | | | | | | | | -59 | 786.790 |
| 2020 | 730.512 | 39.701 | 710 | | | | | | | | | | | | | | | 710 | 770.924 |
| 2021 | 696.100 | 40.534 | | | | | | | | | | | | | | | | 40.534 | 736.634 |
| 2022 | 687.524 | | | | | | | | | | | | | | | | | 687.524 | 687.524 |
| Total | | | | | | | | | | | | | | | | | | 728.639 | 8.282.582 |

| | 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 | |
| 2021 | | | | | | | | | | | | | | | | 41.746 | 2.590 | 2.427 |
| 2022 | | | | | | | | | | | | | | | | 50.968 | | 49.399 |
| Total | | | | | | | | | | | | | | | | | | 51.826 |

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 | 2.727.547 | 2.727.547 | | | |
| 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 | 8.830 | | | | |
| Total basic own funds after deductions | 2.718.717 | 2.718.717 | | | |
| Available and eligible own funds | | | | | |
| Total available own funds to meet the SCR | 2.718.717 | 2.718.717 | | | |
| Total available own funds to meet the MCR | 2.718.717 | 2.718.717 | | | |
| Total eligible own funds to meet the SCR | 2.718.717 | 2.718.717 | | | |
| Total eligible own funds to meet the MCR | 2.718.717 | 2.718.717 | | | |
| SCR | 617.342 | | | | |
| MCR | 154.335 | | | | |
| Ratio of Eligible own funds to SCR | 440% | | | | |
| Ratio of Eligible own funds to MCR | 1762% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 2.727.547 | | | | |
| Reconciliation reserve | 2.727.547 | | | | |
| Total Expected profits included in future premiums (EPIFP) | 16.367 | | | | |

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 | 516.561 | 516.561 | |
| Counterparty default risk | 63.817 | 63.817 | |
| Health underwriting risk | 141.895 | 141.895 | |
| Diversification | -131.764 | -131.764 | |
| Basic Solvency Capital Requirement | 590.510 | 590.510 | |
| Calculation of Solvency Capital Requirement | | | |
| Total capital requirement for operational risk | 26.832 | | |
| Solvency capital requirement | 617.342 | | |

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 | 64.331 | 894.403 |
| | | |
| | Non-life activities | Life activities |
| MCRNL Result | 45.060 | |
| Overall MCR calculation | | |
| Linear MCR | | 45.060 |
| SCR | | 617.342 |
| MCR cap | | 277.804 |
| MCR floor | | 154.335 |
| Combined MCR | | 154.335 |
| Absolute floor of the MCR | | 2.700 |
| Minimum Capital Requirement | | 154.335 |

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

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

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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) | 214.233 |
| Collective Investments Undertakings | 214.233 |
| Insurance and intermediaries receivables | 9.256 |
| Receivables (trade, not insurance) | 133.581 |
| Cash and cash equivalents | 14 |
| Any other assets, not elsewhere shown | 157 |
| Total assets | 357.240 |
| Liabilities | |
| Technical provisions - non-life | 180.563 |
| Technical provisions - health (similar to non-life) | 180.563 |
| Best estimate | 172.994 |
| Risk margin | 7.569 |
| Payables (trade, not insurance) | 9.551 |
| Any other liabilities, not elsewhere shown | 1 |
| Total liabilities | 190.115 |
| Excess of assets over liabilities | 167.125 |

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 | 602.363 | 602.363 |
| Reinsurers' share | 93 | 93 |
| Net | 602.270 | 602.270 |
| Premiums earned | | |
| Gross - Direct Business | 604.393 | 604.393 |
| Reinsurers' share | 93 | 93 |
| Net | 604.300 | 604.300 |
| Claims incurred | | |
| Gross - Direct Business | 578.944 | 578.944 |
| Reinsurers' share | | 0 |
| Net | 578.944 | 578.944 |
| Changes in other technical provisions | | |
| Gross - Direct Business | | 0 |
| Reinsurers' share | | 0 |
| Net | | 0 |
| Expenses incurred | | |
| | 23.264 | 23.264 |
| Administrative expenses | | |
| Gross - Direct Business | 2.100 | 2.100 |
| Reinsurers' share | | 0 |
| Net | 2.100 | 2.100 |
| Investment management expenses | | |
| Gross - Direct Business | 40 | 40 |
| Reinsurers' share | | 0 |
| Net | 40 | 40 |
| Claims management expenses | | |
| Gross - Direct Business | 1.408 | 1.408 |
| Reinsurers' share | | 0 |

| | | |
|-----------------------------|---------------|---------------|
| Net | 1.408 | 1.408 |
| Acquisition expenses | | |
| Gross - Direct Business | 14.576 | 14.576 |
| Reinsurers' share | | 0 |
| Net | 14.576 | 14.576 |
| Overhead expenses | | |
| Gross - Direct Business | 5.139 | 5.139 |
| Reinsurers' share | | 0 |
| Net | 5.139 | 5.139 |
| Other expenses | | |
| Total expenses | | 23.264 |

S.05.02 Premiums, claims and expenses by country

| | Home Country | Total Top 5 and home country |
|--|----------------|------------------------------|
| Premium written | | |
| Gross - Direct Business | 601.140 | 601.140 |
| Reinsurers' share | 93 | 93 |
| Net | 601.047 | 601.047 |
| Premium earned | | |
| Gross - Direct Business | 603.170 | 603.170 |
| Reinsurers' share | 93 | 93 |
| Net | 603.077 | 603.077 |
| Claims incurred | | |
| Gross - Direct Business | 577.538 | 577.538 |
| Reinsurers' share | | 0 |
| Net | 577.538 | 577.538 |
| Changes in other technical provisions | | |
| Gross - Direct Business | | 0 |
| Reinsurers' share | | 0 |
| Net | | 0 |
| Expenses incurred | 23.234 | 23.234 |
| Other expenses | | |
| Total expenses | | 23.234 |

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 | | 0,00 |
| Best estimate | | |
| Premium provisions | | |
| Gross - Total | 19.335 | 19.335 |
| Gross - direct business | 19.335 | 19.335 |
| Net Best Estimate of Premium Provisions | 19.335 | 19.335 |
| Claims provisions | | |
| Gross - Total | 153.659 | 153.659 |
| Gross - direct business | 153.659 | 153.659 |
| Net Best Estimate of Claims Provisions | 153.659 | 153.659 |
| Total Best estimate - gross | 172.994 | 172.994 |
| Total Best estimate - net | 172.994 | 172.994 |
| Risk margin | 7.569 | 7.569 |
| Technical provisions - total | | |
| Technical provisions - total | 180.563 | 180.563 |
| 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 | 180.563 | 180.563 |
| Cash-flows of the Best estimate of Premium Provisions (Gross) | | |
| Future benefits and claims | 762.909 | 762.909 |
| Future expenses and other cash-out flows | 12.885 | 12.885 |
| Future premiums | 278.671 | 278.671 |
| Other cash-in flows (incl. Recoverable from salvages and subrogations) | 477.788 | 477.788 |
| Cash-flows of the Best estimate of Claims Provisions (Gross) | | |
| Future benefits and claims | 154.556 | 154.556 |
| Future expenses and other cash-out flows | 1.049 | 1.049 |
| Future premiums | | 0 |
| Other cash-in flows (incl. Recoverable from salvages and subrogations) | 1.945 | 1.945 |
| Best estimate subject to transitional of the interest rate | | 0 |
| Technical provisions without transitional on interest rate | 172.994 | 172.994 |
| Best estimate subject to volatility adjustment | | 0 |
| Technical provisions without volatility adjustment and without others transitional measures | 172.994 | 172.994 |

| | 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 | | | | | | 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 | | | | | | | | | | | | | | | -425 |
| 2022 | 159.040 | | | | | | | | | | | | | | | | | 154.084 |
| Total | | | | | | | | | | | | | | | | | | 153.659 |

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 | -37.983 | -37.983 | | | |
| 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 | 167.125 | 167.125 | | | |
| Available and eligible own funds | | | | | |
| Total available own funds to meet the SCR | 167.125 | 167.125 | | | |
| Total available own funds to meet the MCR | 167.125 | 167.125 | | | |
| Total eligible own funds to meet the SCR | 167.125 | 167.125 | | | |
| Total eligible own funds to meet the MCR | 167.125 | 167.125 | | | |
| SCR | 101.957 | | | | |
| MCR | 36.071 | | | | |
| Ratio of Eligible own funds to SCR | 163,92% | | | | |
| Ratio of Eligible own funds to MCR | 463,32% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 167.125 | | | | |
| Other basic own fund items | 205.108 | | | | |
| Reconciliation reserve | -37.983 | | | | |
| 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 | 10.372 | 10.372 | |
| Counterparty default risk | 5.031 | 5.031 | |
| Health underwriting risk | 79.408 | 79.408 | |
| Diversification | -10.691 | -10.691 | |
| Basic Solvency Capital Requirement | 84.120 | 84.120 | |

Calculation of Solvency Capital Requirement

| | |
|--|----------------|
| Total capital requirement for operational risk | 17.837 |
| Solvency capital requirement | 101.957 |

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 | 172.994 | 594.478 |
| | Non-life activities | Life activities |
| MCRNL Result | 36.071 | |
| Linear MCR | | 36.071 |
| SCR | | 101.957 |
| MCR cap | | 45.881 |
| MCR floor | | 25.489 |
| Combined MCR | | 36.071 |
| Absolute floor of the MCR | | 2.700 |
| Minimum Capital Requirement | | 36.071 |

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.

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s.02.01 Balance Sheet

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

s.05.02 Premiums, claims and expenses by country

s.17.01 Non - life Technical Provisions

s.19.01 Non-life Insurance Claims Information

s.23.01 Own funds

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

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

s.02.01 Balance Sheet

| | Solvency II value |
|---|-------------------|
| Assets | |
| Investments (other than assets held for index-linked and unit-linked contracts) | 475.513 |
| Collective Investments Undertakings | 475.513 |
| Insurance and intermediaries receivables | 23.801 |
| Receivables (trade, not insurance) | 332.265 |
| Cash and cash equivalents | 14 |
| Any other assets, not elsewhere shown | 110 |
| Total assets | 831.702 |
| Liabilities | |
| Technical provisions - non-life | 458.591 |
| Technical provisions - health (similar to non-life) | 458.591 |
| - Best estimate | 441.435 |
| - Risk margin | 17.156 |
| Payables (trade, not insurance) | 9.012 |
| Any other liabilities, not elsewhere shown | 1 |
| Total liabilities | 467.604 |
| Excess of assets over liabilities | 364.099 |

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

| | Line of Business for: | Total |
|--|---|------------------|
| | non-life insurance and reinsurance obligations | |
| | Medical expense insurance | |
| Premiums written | | |
| Gross - Direct Business | 1.514.953 | 1.514.953 |
| Reinsurers' share | 247 | 247 |
| Net | 1.514.706 | 1.514.706 |
| Premiums earned | | |
| Gross - Direct Business | 1.525.753 | 1.525.753 |
| Reinsurers' share | 247 | 247 |
| Net | 1.525.506 | 1.525.506 |
| Claims incurred | | |
| Gross - Direct Business | 1.453.164 | 1.453.164 |
| Net | 1.453.164 | 1.453.164 |
| Changes in other technical provisions | | |
| Gross - Direct Business | | 0 |
| Reinsurers' share | | 0 |
| Net | | 0 |
| Expenses incurred | 58.438 | 58.438 |
| Administrative expenses | | |
| Gross - Direct Business | 5.637 | 5.637 |
| Reinsurers' share | | 0 |
| Net | 5.637 | 5.637 |
| Investment management expenses | | |
| Gross - Direct Business | 108 | 108 |
| Reinsurers' share | | 0 |
| Net | 108 | 108 |
| Claims management expenses | | |
| Gross - Direct Business | 3.778 | 3.778 |
| Reinsurers' share | | 0 |
| Net | 3.778 | 3.778 |
| Acquisition expenses | | |
| Gross - Direct Business | 33.303 | 33.303 |

| | | |
|--------------------------|---------------|---------------|
| Reinsurers' share | | 0 |
| Net | 33.303 | 33.303 |
| Overhead expenses | | |
| Gross - Direct Business | 15.612 | 15.612 |
| Reinsurers' share | | 0 |
| Net | 15.612 | 15.612 |
| Other expenses | | |
| Total expenses | | 58.438 |

S.05.02 Premiums, claims and expenses by country

Home Country Total Top 5 and home country

| | | |
|--|------------------|------------------|
| Premiums written | | |
| Gross - Direct Business | 1.512.937 | 1.512.937 |
| Reinsurers' share | 247 | 247 |
| Net | 1.512.691 | 1.512.691 |
| Premiums earned | | |
| Gross - Direct Business | 1.523.737 | 1.523.737 |
| Reinsurers' share | 247 | 247 |
| Net | 1.523.491 | 1.523.491 |
| Claims incurred | | |
| Gross - Direct Business | 1.450.603 | 1.450.603 |
| Reinsurers' share | | 0 |
| Net | 1.450.603 | 1.450.603 |
| Changes in other technical provisions | | |
| Gross - Direct Business | | 0 |
| Reinsurers' share | | 0 |
| Net | | 0 |
| Expenses incurred | 58.394 | 58.394 |
| Other expenses | | |
| Total expenses | | 58.394 |

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 | 29.539 | 29.539 |
| Gross - direct business | 29.539 | 29.539 |
| Net Best Estimate of Premium Provisions | 29.539 | 29.539 |
| Claims provisions | | |
| Gross | 411.897 | 411.897 |
| Gross - direct business | 411.897 | 411.897 |
| Net Best Estimate of Claims Provisions | 411.897 | 411.897 |
| Total Best estimate - gross | 441.435 | 441.435 |
| Total Best estimate - net | 441.435 | 441.435 |
| Risk margin | 17.156 | 17.156 |
| Technical provisions - total | | |
| Technical provisions - total | 458.591 | 458.591 |
| 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 | 458.591 | 458.591 |
| Cash-flows of the Best estimate of Premium Provisions (Gross) | | |
| Future benefits and claims | 1.692.362 | 1.692.362 |
| Future expenses and other cash-out flows | 27.053 | 27.053 |
| Future premiums | 682.165 | 682.165 |
| Other cash-in flows (incl. Recoverable from salvages and subrogations) | 1.007.712 | 1.007.712 |
| Cash-flows of the Best estimate of Claims Provisions (Gross) | | |
| Future benefits and claims | 412.289 | 412.289 |
| Future expenses and other cash-out flows | 2.753 | 2.753 |
| Future premiums | | 0 |
| Other cash-in flows (incl. Recoverable from salvages and subrogations) | 3.145 | 3.145 |
| Best estimate subject to transitional of the interest rate | | 0 |
| Technical provisions without transitional on interest rate | 441.435 | 441.435 |
| Best estimate subject to volatility adjustment | | 0 |
| Technical provisions without volatility adjustment and without others transitional measures | 441.435 | 441.435 |

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 | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | |
| 2018 | 980.338 | 386.663 | 10.111 | -1.717 | 1.303 | | | | | | | | 1.303 | | | | |
| 2019 | 995.262 | 413.206 | 1.021 | 218 | | | | | | | | | 218 | | | | |
| 2020 | 1.090.706 | 441.120 | 31.139 | | | | | | | | | | 31.139 | | | | |
| 2021 | 1.046.908 | 395.696 | | | | | | | | | | | 395.696 | | | | |
| 2022 | 1.046.177 | | | | | | | | | | | | 1.046.177 | | | | |
| Total | | | | | | | | | | | | | 1.474.533 | | | | |
| | | | | | | | | | | | | | | 13.700.153 | | | |

| | 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 | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | |
| 2021 | 358.620 | -1.209 | | | | | | | | | | | | | | | -1.133 |
| 2022 | 426.248 | | | | | | | | | | | | | | | | 413.030 |
| Total | | | | | | | | | | | | | | | | | 411.897 |

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 | 102.180 | 102.180 | | | |
| 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 | 364.099 | 364.099 | | | |
| Available and eligible own funds | | | | | |
| Total available own funds to meet the SCR | 364.099 | 364.099 | | | |
| Total available own funds to meet the MCR | 364.099 | 364.099 | | | |
| Total eligible own funds to meet the SCR | 364.099 | 364.099 | | | |
| Total eligible own funds to meet the MCR | 364.099 | 364.099 | | | |
| SCR | 246.672 | | | | |
| MCR | 90.991 | | | | |
| Ratio of Eligible own funds to SCR | 147,60% | | | | |
| Ratio of Eligible own funds to MCR | 400,15% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 364.099 | | | | |
| Other basic own fund items | 261.919 | | | | |
| Reconciliation reserve | 102.180 | | | | |
| Total Expected profits included in future premiums (EPIFP) | 7.361 | | | | |

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 | 36.446 | 36.446 | |
| Counterparty default risk | 13.885 | 13.885 | |
| Health underwriting risk | 185.202 | 185.202 | |
| Diversification | -33.705 | -33.705 | |
| Basic Solvency Capital Requirement | 201.828 | 201.828 | |
| Calculation of Solvency Capital Requirement | | | |
| Total capital requirement for operational risk | 44.843 | | |
| Solvency capital requirement | 246.672 | | |

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 | 441.435 | 1.494.534 |
| | Non-life activities | Life activities |
| MCRNL Result | 90.991 | |
| Overall MCR calculation | | |
| Linear MCR | | 90.991 |
| SCR | | 246.672 |
| MCR cap | | 111.002 |
| MCR floor | | 61.668 |
| Combined MCR | | 90.991 |
| Absolute floor of the MCR | | 2.700 |
| Minimum Capital Requirement | | 90.991 |

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.

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

s.05.02 Premiums, claims and expenses by country

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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) | 2.472.347 |
| Collective Investments Undertakings | 2.472.347 |
| Other loans and mortgages | 2.973 |
| Insurance and intermediaries receivables | 137.707 |
| Receivables (trade, not insurance) | 1.890.747 |
| Cash and cash equivalents | 14 |
| Any other assets, not elsewhere shown | 584 |
| Total assets | 4.504.372 |

Liabilities

| | |
|---|------------------|
| Technical provisions - non-life | 2.726.647 |
| Technical provisions - health (similar to non-life) | 2.726.647 |
| - Best estimate | 2.633.861 |
| - Risk margin | 92.785 |
| Payables (trade, not insurance) | 75.717 |
| Any other liabilities, not elsewhere shown | 1 |
| Total liabilities | 2.802.364 |

Excess of assets over liabilities

1.702.008

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

| | Line of Business for: non- life insurance and reinsurance obligations | Total |
|---------------------------------------|---|------------------|
| Medical expense insurance | | |
| Premiums written | | |
| Gross - Direct Business | 8.005.767 | 8.005.767 |
| Reinsurers' share | 1.366 | 1.366 |
| Net | 8.004.401 | 8.004.401 |
| Premiums earned | | |
| Gross - Direct Business | 8.092.587 | 8.092.587 |
| Reinsurers' share | 1.366 | 1.366 |
| Net | 8.091.221 | 8.091.221 |
| Claims incurred | | |
| Gross - Direct Business | 7.835.536 | 7.835.536 |
| Net | 7.835.536 | 7.835.536 |
| Changes in other technical provisions | | |
| Gross - Direct Business | | 0 |
| Reinsurers' share | | 0 |
| Net | | 0 |
| Expenses incurred | 210.420 | 210.420 |
| Administrative expenses | | |
| Gross - Direct Business | 32.566 | 32.566 |
| Reinsurers' share | | 0 |
| Net | 32.566 | 32.566 |
| Investment management expenses | | |
| Gross - Direct Business | 624 | 624 |
| Reinsurers' share | | 0 |
| Net | 624 | 624 |
| Claims management expenses | | |
| Gross - Direct Business | 21.828 | 21.828 |
| Reinsurers' share | | 0 |
| Net | 21.828 | 21.828 |
| Acquisition expenses | | |
| Gross - Direct Business | 31.154 | 31.154 |

| | | |
|-------------------------|----------------|----------------|
| Reinsurers' share | | 0 |
| Net | 31.154 | 31.154 |
| Overhead expenses | | |
| Gross - Direct Business | 124.249 | 124.249 |
| Reinsurers' share | | 0 |
| Net | 124.249 | 124.249 |
| Other expenses | | |
| Total expenses | | 210.420 |

5.05.02 Premiums, claims and expenses by country

Home Country Total Top 5 and home country

Premiums written

| | | |
|-------------------------|------------------|------------------|
| Gross - Direct Business | 7.962.144 | 7.962.144 |
| Reinsurers' share | 1.366 | 1.366 |
| Net | 7.960.778 | 7.960.778 |

Premiums earned

| | | |
|-------------------------|------------------|------------------|
| Gross - Direct Business | 8.048.964 | 8.048.964 |
| Reinsurers' share | 1.366 | 1.366 |
| Net | 8.047.598 | 8.047.598 |

Claims incurred

| | | |
|-------------------------|------------------|------------------|
| Gross - Direct Business | 7.776.269 | 7.776.269 |
| Reinsurers' share | | 0 |
| Net | 7.776.269 | 7.776.269 |

Changes in other technical provisions

| | | |
|-------------------------|----------------|----------------|
| Gross - Direct Business | | 0 |
| Reinsurers' share | | 0 |
| Net | 210.250 | 210.250 |

| | | |
|-------------------|---|---|
| Expenses incurred | 0 | 0 |
|-------------------|---|---|

Other expenses

| | | |
|----------------|--|----------------|
| Total expenses | | 210.250 |
|----------------|--|----------------|

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 | | |
| Best estimate | | |
| Premium provisions | | |
| Gross | 241.901 | 241.901 |
| Gross - direct business | 241.901 | 241.901 |
| Net Best Estimate of Premium Provisions | 241.901 | 241.901 |
| Claims provisions | | |
| Gross | 2.391.960 | 2.391.960 |
| Gross - direct business | 2.391.960 | 2.391.960 |
| Net Best Estimate of Claims Provisions | 2.391.960 | 2.391.960 |
| Total Best estimate - gross | 2.633.861 | 2.633.861 |
| Total Best estimate - net | 2.633.861 | 2.633.861 |
| Risk margin | 92.785 | 92.785 |
| Technical provisions - total | | |
| Technical provisions - total | 2.726.647 | 2.726.647 |
| 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 | 2.726.647 | 2.726.647 |
| Cash-flows of the Best estimate of Premium Provisions (Gross) | | |
| Future benefits and claims | 9.103.544 | 9.103.544 |
| Future expenses and other cash-out flows | 169.551 | 169.551 |
| Future premiums | 3.925.166 | 3.925.166 |
| Other cash-in flows (incl. Recoverable from salvages and subrogations) | 5.106.028 | 5.106.028 |
| Cash-flows of the Best estimate of Claims Provisions (Gross) | | |
| Future benefits and claims | 2.310.855 | 2.310.855 |
| Future expenses and other cash-out flows | 81.105 | 81.105 |
| Future premiums | | 0 |
| Other cash-in flows (incl. Recoverable from salvages and subrogations) | | 0 |
| Best estimate subject to transitional of the interest rate | | 0 |
| Technical provisions without transitional on interest rate | 2.633.861 | 2.633.861 |
| Best estimate subject to volatility adjustment | | 0 |
| Technical provisions without volatility adjustment and without others transitional measures | 2.633.861 | 2.633.861 |

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 | | | | | | | | | | | | | | |
| 2018 | 4.908.228 | 1.909.658 | 77.836 | -3.340 | 12.579 | | | | | | | | | | | | 12.579 | | |
| 2019 | 5.050.527 | 1.991.660 | 17.607 | 16.114 | | | | | | | | | | | | | 16.114 | | |
| 2020 | 5.359.851 | 2.081.585 | 108.893 | | | | | | | | | | | | | | 108.893 | | |
| 2021 | 5.467.432 | 1.973.081 | | | | | | | | | | | | | | | | 1.973.081 | |
| 2022 | 5.758.709 | | | | | | | | | | | | | | | | | 5.758.709 | |

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 | 1.921.500 | 1.921.500 | | | |
| Reconciliation reserve | -219.542 | -219.542 | | | |
| 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 | 1.702.008 | 1.702.008 | | | |
| Available and eligible own funds | | | | | |
| Total available own funds to meet the SCR | 1.702.008 | 1.702.008 | | | |
| Total available own funds to meet the MCR | 1.702.008 | 1.702.008 | | | |
| Total eligible own funds to meet the SCR | 1.702.008 | 1.702.008 | | | |
| Total eligible own funds to meet the MCR | 1.702.008 | 1.702.008 | | | |
| SCR | 1.337.303 | | | | |
| MCR | 501.031 | | | | |
| Ratio of Eligible own funds to SCR | 127,27% | | | | |
| Ratio of Eligible own funds to MCR | 339,70% | | | | |
| Reconciliation reserve | | | | | |
| Excess of assets over liabilities | 1.702.008 | | | | |
| Other basic own fund items | 1.921.550 | | | | |
| Reconciliation reserve | -219.542 | | | | |
| 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 | 199.012 | 199.012 | |
| Counterparty default risk | 76.570 | 76.570 | |
| Health underwriting risk | 1.005.305 | 1.005.305 | |
| Diversification | -184.417 | -184.417 | |
| Basic Solvency Capital Requirement | 1.096.471 | 1.096.471 | |
| Calculation of Solvency Capital Requirement | | | |
| Total capital requirement for operational risk | 240.832 | | |
| Solvency capital requirement | 1.337.303 | | |

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 | 2.633.861 | 8.026.368 |
| | | |
| | Non-life activities | Life activities |
| MCRNL Result | 501.031 | |
| Overall MCR calculation | | |
| Linear MCR | | 501.031 |
| SCR | | 1.337.303 |
| MCR cap | | 601.786 |
| MCR floor | | 334.326 |
| Combined MCR | | 501.031 |
| Absolute floor of the MCR | | 2.700 |
| Minimum Capital Requirement | | 501.031 |