



SFCR - disclosure templates 2025

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	47.875
Investments (other than assets held for index-linked and unit-linked contracts)	4.479.673
Property (other than for own use)	230
Holdings in related undertakings, including participations	2
Equities	486.175
- Equities - listed	486.175
- Equities - unlisted	0
Bonds	3.073.510
- Government Bonds	101.434
- Corporate Bonds	2.972.077
Collective Investments Undertakings	893.754
Deposits other than cash equivalents	26.001
Loans and mortgages	3.751
Other loans and mortgages	3.751
Insurance and intermediaries receivables	132.895
Receivables (trade, not insurance)	3.075.042
Cash and cash equivalents	55.891
Any other assets, not elsewhere shown	18.348
Total assets	7.813.475
Liabilities	
Technical provisions - non-life	3.734.465
Technical provisions - health (similar to non-life)	3.734.465
- Best estimate	3.593.207
- Risk margin	141.257
Provisions other than technical provisions	42.776
Insurance & intermediaries payables	603.072
Payables (trade, not insurance)	48.523
Any other liabilities, not elsewhere shown	185.945
Total liabilities	4.614.781
Excess of assets over liabilities	3.198.694

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	14.175.666	14.175.666
Gross - Proportional reinsurance accepted		
Gross - Non-proportional reinsurance accepted		
Reinsurers' share	1.025	1.025
Net	14.174.641	14.174.641
Premiums earned		
Gross - Direct Business	14.133.610	14.133.610
Gross - Proportional reinsurance accepted		
Gross - Non-proportional reinsurance accepted		
Reinsurers' share	1.025	1.025
Net	14.132.585	14.132.585
Claims incurred		
Gross - Direct Business	13.510.705	13.510.705
Gross - Proportional reinsurance accepted		
Gross - Non-proportional reinsurance accepted		
Reinsurers' share		
Net	13.510.705	13.510.705
Expenses incurred	510.553	510.553
Balance - other technical expenses/income		51
Total technical expenses		510.604

S.05.02 Premiums, claims and expenses by country

	Home Country NL	Total Top 5 and home country
Premium written		
Gross - Direct Business	14.107.890	14.107.890
Reinsurers' share	1.025	1.025
Net	14.106.865	14.106.865
Premium earned		
Gross - Direct Business	14.065.995	14.065.995
Reinsurers' share	1.025	1.025
Net	14.064.969	14.064.969
Claims incurred		
Gross - Direct Business	13.444.382	13.444.382
Reinsurers' share		0
Net	13.444.382	13.444.382
Changes in other technical provisions		
Gross - Direct Business		0
Reinsurers' share		0
Net		0
Expenses incurred	508.411	508.411
Other expenses		51
Total expenses		508.462

s.23.01 Own funds

	Total	Tier 1 - unrestricted
Basic own funds before deduction for participations in other financial sector		
Reconciliation reserve	3.198.694	3.198.694
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	2.646	
Total deductions		
Total basic own funds after deductions	3.196.048	3.196.048
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)	3.196.048	3.196.048
Total available own funds to meet the minimum consolidated group SCR	3.196.048	3.196.048
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)	3.196.048	3.196.048
Total eligible own funds to meet the minimum consolidated group SCR	3.196.048	3.196.048
Minimum consolidated Group SCR	961.693	
Ratio of Eligible own funds to Minimum Consolidated Group SCR	332%	
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	3.196.048	3.196.048
Group SCR	2.151.747	
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	3.198.694	
Reconciliation reserve before deduction for participations in other financial sector	3.198.694	
Total EPIFP	51.752	

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

	Gross solvency capital requirement
Market risk	460.388
Counterparty default risk	109.067
Health underwriting risk	1.516.970
Diversification	-359.555
Basic Solvency Capital Requirement	1.726.870
Calculation of Solvency Capital Requirement	
Operational risk	424.877
Solvency capital requirement	2.151.747
Other information on SCR	
Capital requirement for duration-based equity risk sub-module	
Minimum consolidated group solvency capital requirement	961.693
Solvency capital requirement	2.151.747

s.32.01 Undertakings in the scope of the group

S.32.01 Undertakings in the scope of the group

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Type of undertaking	Legal form	Yes/No	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking	Method used and under method 1, treatment of the undertaking
NL	W0000NL00005	2 - Specific code	Stichting Huisvesting CZ Verzekeraars	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	W1906NL00007	2 - Specific code	CZ Fund Management BV	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap (B.V.)	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	W1906NL00008	2 - Specific code	Stichting CZ Fund Depository	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	724500HQ7QKT9D9VMN62	1 - LEI	OWM CZ Groep U.A.	2 - Non life insurance undertaking	2 - Non life insurance undertaking	Onderlinge Waarborgmaatschappij	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	7245008CKXW5GKRGMG75	1 - LEI	CZ Zorgverzekeringen N.V.	2 - Non life insurance undertaking	2 - Non life insurance undertaking	Naamloze Vennootschap	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	724500ZLNED1UA66CA54	1 - LEI	Centrale Zorgverzekeringen NZV N.V.	2 - Non life insurance undertaking	2 - Non life insurance undertaking	Naamloze Vennootschap	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	7245009MEI2V0LUORY12	1 - LEI	OHRA Zorgverzekeringen N.V.	2 - Non life insurance undertaking	2 - Non life insurance undertaking	Naamloze Vennootschap	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	W1906NL00002	2 - Specific code	CZ Zorgkantoor BV	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap (B.V.)	1 - Included in the scope	1 - Included in the scope		1 - Method 1: Full consolidation	1 - Method 1: Full consolidation
NL	VEKTIS	2 - Specific code	VEKTIS	99 - Other	99 - Other	Commanditaire Vennootschap	4 - Not included in the scope (art. 214 c)	4 - Not included in the scope (art. 214 c)		9 - No inclusion in the scope of group supervision as defined in Art. 214 Directive 2009/138/EC	9 - No inclusion in the scope of group supervision as defined in Art. 214 Directive 2009/138/EC

OWM CZ groep U.A.

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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	
Property, plant & equipment held for own use	37.035
Investments (other than assets held for index-linked and unit-linked contracts)	3.677.975
Property (other than for own use)	230
Holdings in related undertakings, including participations	2.616.907
Collective Investments Undertakings	1.060.838
Loans and mortgages	9.215
Other loans and mortgages	9.215
Insurance and intermediaries receivables	8.250
Receivables (trade, not insurance)	502.847
Cash and cash equivalents	48.511
Any other assets, not elsewhere shown	12.642
Total assets	4.296.475
Liabilities	
Technical provisions - non-life	112.789
Technical provisions - health (similar to non-life)	112.789
Best estimate	101.196
Risk margin	11.593
Provisions other than technical provisions	42.776
Insurance & intermediaries payables	567.022
Payables (trade, not insurance)	347.898
Any other liabilities, not elsewhere shown	28.959
Total liabilities	1.099.444
Excess of assets over liabilities	3.197.031

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

	Home country Netherlands (NL)
Premiums written (gross)	
Gross Written Premium (direct)	1.041.044
Gross Written Premium (proportional reinsurance)	
Gross Written Premium (non-proportional reinsurance)	
Premiums earned (gross)	
Gross Earned Premium (direct)	1.041.044
Gross Earned Premium (proportional reinsurance)	
Gross Earned Premium (non-proportional reinsurance)	
Claims incurred (gross)	
Claims incurred (direct)	858.436
Claims incurred (proportional reinsurance)	
Claims incurred (non-proportional reinsurance)	
Expenses incurred (gross)	
Gross Expenses Incurred (direct)	127.207
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	1.045.938	1.045.938
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	0	0
Net	1.045.938	1.045.938
Premiums earned		
Gross - Direct Business	1.045.938	1.045.938
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	0	0
Net	1.045.938	1.045.938
Claims incurred		
Gross - Direct Business	862.008	862.008
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share		0
Net	862.008	862.008
Expenses incurred		
Balance - other technical expenses/income		1.079
Total technical expenses		128.884

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	64.373	64.373
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	64.373	64.373
Claims provisions		
Gross	36.824	36.824
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	36.824	36.824
Total Best estimate - gross	101.196	101.196
Total Best estimate - net	101.196	101.196
Risk margin	11.593	11.593
Technical provisions - total		
Technical provisions - total	112.789	112.789
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	112.789	112.789

**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														2.956.274
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									770.995
2021	696.100	40.534	871	66	-159							-159		737.413
2022	687.524	43.372	949	-580								-580		731.264
2023	801.670	41.495	403									403		843.568
2024	869.003	39.982										39.982		908.985
2025	856.502													856.502
												856.502	856.502	
Total												896.150	10.936.170	

	Development year											Year end (discounted data)
	0	1	2	3	4	5	6	7	8	9	10 & +	
Gross undiscounted Best Estimate Claims Provisions												
Prior												
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										
2024	42.972	160										153
2025	36.800											<u>36.671</u>
												<u>36.824</u>
												Total

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	3.197.031	3.197.031			
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	2.646				
Total basic own funds after deductions	3.194.384	3.194.384			
Available and eligible own funds					
Total available own funds to meet the SCR	3.194.384	3.194.384			
Total available own funds to meet the MCR	3.194.384	3.194.384			
Total eligible own funds to meet the SCR	3.194.384	3.194.384			
Total eligible own funds to meet the MCR	3.194.384	3.194.384			
SCR	720.506				
MCR	180.126				
Ratio of Eligible own funds to SCR	443%				
Ratio of Eligible own funds to MCR	1773%				
Reconciliation reserve					
Excess of assets over liabilities	3.197.031				
Reconciliation reserve	3.197.031				
Total Expected profits included in future premiums (EPIFP)	51.752				

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	604.955	604.955	
Counterparty default risk	79.451	79.451	
Health underwriting risk	158.663	158.663	
Diversification	-153.298	-153.298	
Basic Solvency Capital Requirement	689.771	689.771	
Calculation of Solvency Capital Requirement			
Total capital requirement for operational risk		30.734	
Solvency capital requirement		720.506	

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.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)	239.172
Collective Investments Undertakings	239.172
Insurance and intermediaries receivables	5.841
Receivables (trade, not insurance)	155.502
Cash and cash equivalents	4
Any other assets, not elsewhere shown	275
Total assets	400.794
Liabilities	
Technical provisions - non-life	233.447
Technical provisions - health (similar to non-life)	233.447
Best estimate	224.035
Risk margin	9.413
Insurance & intermediaries payables	569
Payables (trade, not insurance)	5.298
Any other liabilities, not elsewhere shown	2
Total liabilities	239.316
Excess of assets over liabilities	161.478

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

	Home country Netherlands (NL)
Premiums written (gross)	
Gross Written Premium (direct)	718.041
Gross Written Premium (proportional reinsurance)	
Gross Written Premium (non-proportional reinsurance)	
Premiums earned (gross)	
Gross Earned Premium (direct)	697.052
Gross Earned Premium (proportional reinsurance)	
Gross Earned Premium (non-proportional reinsurance)	
Claims incurred (gross)	
Claims incurred (direct)	697.405
Claims incurred (proportional reinsurance)	
Claims incurred (non-proportional reinsurance)	
Expenses incurred (gross)	
Gross Expenses Incurred (direct)	19.919
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	719.506	719.506
Gross - Proportional reinsurance accepted		
Gross - Non-proportional reinsurance accepted		
Reinsurers' share	59	59
Net	719.447	719.447
Premiums earned		
Gross - Direct Business	698.474	698.474
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	59	59
Net	698.415	698.415
Claims incurred		
Gross - Direct Business	698.792	698.792
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share		0
Net	698.792	698.792
Expenses incurred	19.960	19.960
Balance - other technical expenses/income		0
Total technical expenses		19.960

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	92.294	92.294
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	92.294	92.294
Claims provisions		
Gross	131.741	131.741
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	131.741	131.741
Total Best estimate - gross	224.035	224.035
Total Best estimate - net	224.035	224.035
Risk margin	9.413	9.413
Technical provisions - total		
Technical provisions - total	233.447	233.447
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	233.447	233.447

**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													2.068.966
2016	420.291	157.716	2.411	926	557								581.902
2017	432.884	187.641	3.437	1.032	-575								624.420
2018	436.151	161.202	4.616	-407	914								602.476
2019	419.258	164.824	2.027	286	-29								586.366
2020	463.257	179.434	11.743	-3.655	-958								649.822
2021	430.577	156.728	8.481	-2.655	609						609		593.740
2022	426.555	145.889	10.366	312							312		583.122
2023	564.340	136.065	5.776								5.776		706.181
2024	579.578	129.085									129.085		708.663
2025	569.374										569.374		569.374
Total											705.156		8.275.032

	Development year											Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9	10 & +		
Gross undiscounted Best Estimate Claims Provisions													
Prior													
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											
2024	139.397	-1.822										-1.804	
2025	134.025											<u>133.545</u>	
												Total	<u><u>131.741</u></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)	32.965	32.965			
Share premium account related to ordinary share capital	176.143	176.143			
Reconciliation reserve	-47.630	-47.630			
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	161.478	161.478			
Available and eligible own funds					
Total available own funds to meet the SCR	161.478	161.478			
Total available own funds to meet the MCR	161.478	161.478			
Total eligible own funds to meet the SCR	161.478	161.478			
Total eligible own funds to meet the MCR	161.478	161.478			
SCR	130.133				
MCR	44.502				
Ratio of Eligible own funds to SCR	124,1%				
Ratio of Eligible own funds to MCR	362,9%				
Reconciliation reserve					
Excess of assets over liabilities	161.478				
Other basic own fund items	209.108				
Reconciliation reserve	-47.630				
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	16.575	16.575	
Counterparty default risk	4.821	4.821	
Health underwriting risk	101.662	101.662	
Diversification	-14.611	-14.611	
Basic Solvency Capital Requirement	108.446	108.446	

Calculation of Solvency Capital Requirement

Total capital requirement for operational risk	21.686
Solvency capital requirement	130.133

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	224.035	722.821
MCRNL Result	44.502	
Linear MCR		44.502
SCR		130.133
MCR cap		58.560
MCR floor		32.533
Combined MCR		44.502
Absolute floor of the MCR		2.700
Minimum Capital Requirement		44.502

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)	547.724
Collective Investments Undertakings	547.724
Insurance and intermediaries receivables	15.498
Receivables (trade, not insurance)	372.352
Cash and cash equivalents	2
Any other assets, not elsewhere shown	531
Total assets	936.106
Liabilities	
Technical provisions - non-life	441.513
Technical provisions - health (similar to non-life)	441.513
Best estimate	424.364
Risk margin	17.149
Insurance & intermediaries payables	1.801
Payables (trade, not insurance)	3.370
Any other liabilities, not elsewhere shown	1
Total liabilities	446.685
Excess of assets over liabilities	489.422

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

	Home country Netherlands (NL)
Premiums written (gross)	
Gross Written Premium (direct)	1.824.368
Gross Written Premium (proportional reinsurance)	
Gross Written Premium (non-proportional reinsurance)	
Premiums earned (gross)	
Gross Earned Premium (direct)	1.824.368
Gross Earned Premium (proportional reinsurance)	
Gross Earned Premium (non-proportional reinsurance)	
Claims incurred (gross)	
Claims incurred (direct)	1.743.379
Claims incurred (proportional reinsurance)	
Claims incurred (non-proportional reinsurance)	
Expenses incurred (gross)	
Gross Expenses Incurred (direct)	42.962
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	1.826.937	1.826.937
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	143	143
Net	1.826.794	1.826.794
Premiums earned		
Gross - Direct Business	1.826.937	1.826.937
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	143	143
Net	1.826.794	1.826.794
Claims incurred		
Gross - Direct Business	1.746.429	1.746.429
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share		0
Net	1.746.429	1.746.429
Expenses incurred	43.022	43.022
Balance - other technical expenses/income		0
Total technical expenses		43.022

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	103.362	103.362
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	103.362	103.362
Claims provisions		
Gross	321.002	321.002
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	321.002	321.002
Total Best estimate - gross	424.364	424.364
Total Best estimate - net	424.364	424.364
Risk margin	17.149	17.149
Technical provisions - total		
Technical provisions - total	441.513	441.513
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	441.513	441.513

**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													5.558.871
2016	R0160	861.243	356.066	6.666	2.551	860								1.227.386
2017	R0170	895.724	404.546	10.061	1.621	1.356								1.313.308
2018	R0180	990.137	386.663	10.111	-1.717	1.303								1.386.497
2019	R0190	1.004.306	413.206	1.021	218	-500								1.418.252
2020	R0200	1.102.358	441.973	30.965	-8.269	-2.703								1.564.324
2021	R0210	1.056.525	395.696	27.972	-6.645	820							820	1.474.367
2022	R0220	1.057.042	366.586	29.959	1.538								1.538	1.455.125
2023	R0230	1.306.838	310.713	14.606									14.606	1.632.157
2024	R0240	1.404.922	316.455										316.455	1.721.377
2025	R0250	1.425.816											1.425.816	1.425.816
													Total 1.759.236	20.177.480

		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												
2016	R0160	413.521	15.516										
2017	R0170	444.853	10.797										
2018	R0180	415.032	-3.886										
2019	R0190	426.687	-5.973										
2020	R0200	417.050	2.609										
2021	R0210	358.620	-1.209										
2022	R0220	426.248	-13.167										
2023	R0230	364.732	-312										
2024	R0240	363.077	-4.459										-4.415
2025	R0250	326.590											325.417
													Total 321.002

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	227.503	227.503			
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	489.422	489.422			
Available and eligible own funds					
Total available own funds to meet the SCR	489.422	489.422			
Total available own funds to meet the MCR	489.422	489.422			
Total eligible own funds to meet the SCR	489.422	489.422			
Total eligible own funds to meet the MCR	489.422	489.422			
SCR	263.522				
MCR	106.226				
Ratio of Eligible own funds to SCR	185,72%				
Ratio of Eligible own funds to MCR	460,74%				
Reconciliation reserve					
Excess of assets over liabilities	489.422				
Other basic own fund items	261.919				
Reconciliation reserve	227.503				
Total Expected profits included in future premiums (EPIFP)	12.060				

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	64.187	64.187	
Counterparty default risk	11.256	11.256	
Health underwriting risk	179.122	179.122	
Diversification	-46.120	-46.120	
Basic Solvency Capital Requirement	208.445	208.445	
Calculation of Solvency Capital Requirement			
Total capital requirement for operational risk	55.077		
Solvency capital requirement	263.522		

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	424.364	1.835.766
	Non-life activities	Life activities
MCRNL Result	106.226	
<hr/>		
Overall MCR calculation		
Linear MCR		106.226
SCR		263.522
MCR cap		118.585
MCR floor		65.881
Combined MCR		106.226
Absolute floor of the MCR		2.700
Minimum Capital Requirement		106.226

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)	2.479.160
Collective Investments Undertakings	2.479.160
Other loans and mortgages	3.727
Insurance and intermediaries receivables	103.307
Receivables (trade, not insurance)	2.356.298
Cash and cash equivalents	3
Any other assets, not elsewhere shown	2.234
Total assets	4.944.729

Liabilities

Technical provisions - non-life	2.947.736
Technical provisions - health (similar to non-life)	2.947.736
Best estimate	2.843.632
Risk margin	104.103
Insurance & intermediaries payables	25.860
Payables (trade, not insurance)	8.964
Any other liabilities, not elsewhere shown	1
Total liabilities	2.982.560

Excess of assets over liabilities

1.962.169

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

	Home country Netherlands (NL)
Premiums written (gross)	
Gross Written Premium (direct)	10.464.778
Gross Written Premium (proportional reinsurance)	
Gross Written Premium (non-proportional reinsurance)	
Premiums earned (gross)	
Gross Earned Premium (direct)	10.443.872
Gross Earned Premium (proportional reinsurance)	
Gross Earned Premium (non-proportional reinsurance)	
Claims incurred (gross)	
Claims incurred (direct)	10.145.161
Claims incurred (proportional reinsurance)	
Claims incurred (non-proportional reinsurance)	
Expenses incurred (gross)	
Gross Expenses Incurred (direct)	256.599
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	10.523.626	10.523.626
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	823	823
Net	10.522.803	10.522.803
Premiums earned		
Gross - Direct Business	10.502.602	10.502.602
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share	823	823
Net	10.501.779	10.501.779
Claims incurred		
Gross - Direct Business	10.203.476	10.203.476
Gross - Proportional reinsurance accepted		0
Gross - Non-proportional reinsurance accepted		0
Reinsurers' share		0
Net	10.203.476	10.203.476
Expenses incurred	258.042	258.042
Balance - other technical expenses/income		-1.028
Total technical expenses		257.014

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	704.650	704.650
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	704.650	704.650
Claims provisions		
Gross	2.138.983	2.138.983
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	2.138.983	2.138.983
Total Best estimate - gross	2.843.632	2.843.632
Total Best estimate - net	2.843.632	2.843.632
Risk margin	104.103	104.103
Technical provisions - total		
Technical provisions - total	2.947.736	2.947.736
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	2.947.736	2.947.736

**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												27.433.708
2016	4.616.357	1.674.821	36.779	-593	2.280							6.329.644
2017	4.574.041	1.973.876	56.610	1.027	2.633							6.608.187
2018	4.957.270	1.909.707	77.839	-3.333	12.579							6.954.062
2019	5.096.253	1.991.656	17.613	16.116	2.378							7.124.016
2020	5.417.320	2.087.088	106.913	38.619	-4.306							7.645.634
2021	5.521.433	1.973.075	146.189	-25.977	6.691					6.691		7.621.411
2022	5.822.108	2.079.410	188.617	-88						-88		8.090.047
2023	7.206.653	1.758.723	121.135							121.135		9.086.511
2024	8.012.283	1.837.302								1.837.302		9.849.584
2025	8.196.317									8.196.317		8.196.317
Total										10.161.357		104.939.123

	Development year										Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9		10 & +
Gross undiscounted Best Estimate Claims Provisions												
Prior												
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										
2024	1.970.075	-30.283										-29.988
2025	2.176.940											2.168.970
												2.138.983
											Total	2.138.983

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	-42.381	-42.381			
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	1.962.169	1.962.169			
Available and eligible own funds					
Total available own funds to meet the SCR	1.962.169	1.962.169			
Total available own funds to meet the MCR	1.962.169	1.962.169			
Total eligible own funds to meet the SCR	1.962.169	1.962.169			
Total eligible own funds to meet the MCR	1.962.169	1.962.169			
SCR	1.566.100				
MCR	630.839				
Ratio of Eligible own funds to SCR	125,29%				
Ratio of Eligible own funds to MCR	311,04%				
Reconciliation reserve					
Excess of assets over liabilities	1.962.169				
Other basic own fund items	2.004.550				
Reconciliation reserve	-42.381				
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	350.424	350.424	
Counterparty default risk	61.358	61.358	
Health underwriting risk	1.093.962	1.093.962	
Diversification	-257.024	-257.024	
Basic Solvency Capital Requirement	1.248.721	1.248.721	

Calculation of Solvency Capital Requirement

Total capital requirement for operational risk	317.379
Solvency capital requirement	1.566.100

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	2.843.632	10.578.479
MCRNL Result	630.839	
Overall MCR calculation		
Linear MCR		630.839
SCR		1.566.100
MCR cap		704.745
MCR floor		391.525
Combined MCR		630.839
Absolute floor of the MCR		2.700
Minimum Capital Requirement		630.839