

# **OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.**

Solvency and Financial Condition Report 2017 disclosure templates

(Amount x € 1.000)

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## s.02.01 Balance Sheet

Solvency II value

C0010

### Assets

Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>741.821</b>
Property (other than for own use)	R0080	25.080
Holdings in related undertakings, including participations	R0090	400.303
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	0
<i>Bonds</i>	<i>R0130</i>	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	316.479
Derivatives	R0190	
Deposits other than cash equivalents	R0200	-42
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
<b>Loans and mortgages</b>	<b>R0230</b>	<b>16.245</b>
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	16.245
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	8.990
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	14.614
Own shares (held directly)	R0390	
in	R0400	
Cash and cash equivalents	R0410	536
Any other assets, not elsewhere shown	R0420	0
<b>Total assets</b>	<b>R0500</b>	<b>782.206</b>

## s.02.01 Balance Sheet

Solvency II value

### Liabilities

<b>Technical provisions - non-life</b>	<b>R0510</b>	<b>84.017</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	
TP calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	<b>84.017</b>
TP calculated as a whole	R0570	0
Best estimate	R0580	75.650
Risk margin	R0590	8.367
<b>TP - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
<b>TP - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
<b>TP - index-linked and unit-linked</b>	<b>R0690</b>	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	2.554
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	3.344
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	5.743
<b>Subordinated liabilities</b>	<b>R0850</b>	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	0
<b>Total liabilities</b>	<b>R0900</b>	<b>95.658</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>686.548</b>

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

		Medical expense insurance		Total
		C0010	C0200	
<b>Premiums written</b>				
Gross - Direct Business	R0110	673.193	673.193	
Gross - Proportional reinsurance accepted	R0120		0	
Gross - Non-proportional reinsurance accepted	R0130		0	
Reinsurers' share	R0140	0	0	
<b>Net</b>	<b>R0200</b>	<b>673.193</b>	<b>673.193</b>	
<b>Premiums earned</b>				
Gross - Direct Business	R0210	686.984	686.984	
Gross - Proportional reinsurance accepted	R0220		0	
Gross - Non-proportional reinsurance accepted	R0230		0	
Reinsurers' share	R0240	0	0	
<b>Net</b>	<b>R0300</b>	<b>686.984</b>	<b>686.984</b>	
<b>Claims incurred</b>				
Gross - Direct Business	R0310	623.665	623.665	
Gross - Proportional reinsurance accepted	R0320		0	
Gross - Non-proportional reinsurance accepted	R0330		0	
Reinsurers' share	R0340		0	
<b>Net</b>	<b>R0400</b>	<b>623.665</b>	<b>623.665</b>	
<b>Changes in other technical provisions</b>				
Gross - Direct Business	R0410	0	0	
Gross - Proportional reinsurance accepted	R0420		0	
Gross - Non-proportional reinsurance accepted	R0430		0	
Reinsurers' share	R0440		0	
<b>Net</b>	<b>R0500</b>		<b>0</b>	
<b>Expenses incurred</b>	<b>R0550</b>	<b>59.497</b>	<b>59.497</b>	
<b>Other expenses</b>	R1200			
<b>Total expenses</b>	<b>R1300</b>		<b>59.497</b>	

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

		Home Country	Total Top 5 and home country
		C0010	C0070
R0010			
		C0080	C0140
<b>Premium written</b>			
Gross - Direct Business	R0110	670.148	670.148
Gross - Proportional reinsurance accepted	R0120		0
Gross - Non-proportional reinsurance accepted	R0130		0
Reinsurers' share	R0140	0	0
<b>Net</b>	<b>R0200</b>	<b>670.148</b>	<b>670.148</b>
<b>Premium earned</b>			
Gross - Direct Business	R0210	683.939	683.939
Gross - Proportional reinsurance accepted	R0220		0
Gross - Non-proportional reinsurance accepted	R0230		0
Reinsurers' share	R0240	0	0
<b>Net</b>	<b>R0300</b>	<b>683.939</b>	<b>683.939</b>
<b>Claims incurred</b>			
Gross - Direct Business	R0310	620.861	620.861
Gross - Proportional reinsurance accepted	R0320		0
Gross - Non-proportional reinsurance accepted	R0330		0
Reinsurers' share	R0340		0
<b>Net</b>	<b>R0400</b>	<b>620.861</b>	<b>620.861</b>
<b>Changes in other technical provisions</b>			
Gross - Direct Business	R0410	0	0
Gross - Proportional reinsurance accepted	R0420		0
Gross - Non-proportional reinsurance accepted	R0430		0
Reinsurers' share	R0440		0
<b>Net</b>	<b>R0500</b>		<b>0</b>
<b>Expenses incurred</b>	<b>R0550</b>	59.406	59.406
<b>Other expenses</b>	<b>R1200</b>		
<b>Total expenses</b>	<b>R1300</b>		<b>59.406</b>

**s.17.01 Non - life Technical Provisions**

		Medical expense insurance	
		C0020	C0180
Technical provisions calculated as a whole	R0010		0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0050		0
<b>Technical Provisions calculated as a sum of BE and RM</b>			
<b>Best estimate</b>			
<b>Premium provisions</b>			
Gross - Total	R0060	26.028	26.028
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140		0
Net Best Estimate of Premium Provisions	R0150	26.028	26.028
<b>Claims provisions</b>			
Gross - Total	R0160	49.621	49.621
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240		0
Net Best Estimate of Claims Provisions	R0250	49.621	49.621
<b>Total Best estimate - gross</b>	<b>R0260</b>	<b>75.650</b>	<b>75.650</b>
<b>Total Best estimate - net</b>	<b>R0270</b>	<b>75.650</b>	<b>75.650</b>
<b>Risk margin</b>	<b>R0280</b>	8.367	8.367
<b>Amount of the transitional on Technical Provisions</b>			
TP as a whole	R0290		0
Best estimate	R0300		0
Risk margin	R0310		0
<b>Technical provisions - total</b>			
<b>Technical provisions - total</b>	<b>R0320</b>	<b>84.017</b>	<b>84.017</b>
<b>Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total</b>	<b>R0330</b>		<b>0</b>
<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total</b>	<b>R0340</b>	<b>84.017</b>	<b>84.017</b>

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

Development year (absolute amount)											
0	1	2	3	4	5	6	7	8	9	10 & +	

In Current year	Sum of years (cumulative)
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**Gross Claims Paid (non-cumulative)**

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											
2008	R0160											
2009	R0170											
2010	R0180											
2011	R0190											
2012	R0200	513,143	51,370	977	-293	-103						
2013	R0210	505,809	46,126	664	48	3						
2014	R0220	532,750	44,721	448	166							
2015	R0230	547,923	43,656	916								
2016	R0240	553,303	45,162									
2017	R0250	576,898										

	C0170	C0180
R0100		
R0160		
R0170		
R0180		
R0190		
R0200		565,094
R0210	3	552,650
R0220	166	578,085
R0230	916	592,495
R0240	45,162	598,466
R0250	576,898	576,898
<b>Total</b>	<b>623,145</b>	<b>3,463,687</b>

Development year (absolute amount)											
0	1	2	3	4	5	6	7	8	9	10 & +	

Year end (discounted data)
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**Gross undiscounted Best Estimate Claims Provisions**

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											
2008	R0160											
2009	R0170											
2010	R0180											
2011	R0190											
2012	R0200	0	0									
2013	R0210	0	0									
2014	R0220	0	0									
2015	R0230	0	391									
2016	R0240	48,532	742									
2017	R0250	48,701										

	C0360
R0100	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	
R0230	
R0240	745
R0250	48,876
<b>Total</b>	<b>49,621</b>



## s.23.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	686.548	686.548			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
<b>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230					
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>686.548</b>	<b>686.548</b>			

<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
<b>Total ancillary own funds</b>	<b>R0400</b>					

<b>Available and eligible own funds</b>						
<b>Total available own funds to meet the SCR</b>	<b>R0500</b>	<b>686.548</b>	<b>686.548</b>			
<b>Total available own funds to meet the MCR</b>	<b>R0510</b>	<b>686.548</b>	<b>686.548</b>			
<b>Total eligible own funds to meet the SCR</b>	<b>R0540</b>	<b>686.548</b>	<b>686.548</b>			
<b>Total eligible own funds to meet the MCR</b>	<b>R0550</b>	<b>686.548</b>	<b>686.548</b>			
<b>SCR</b>	<b>R0580</b>	<b>198.136</b>				
<b>MCR</b>	<b>R0600</b>	<b>49.534</b>				
<b>Ratio of Eligible own funds to SCR</b>	<b>R0620</b>	<b>347%</b>				
<b>Ratio of Eligible own funds to MCR</b>	<b>R0640</b>	<b>1386%</b>				

		C0060			
<b>Reconciliation reserve</b>					
Excess of assets over liabilities	R0700	686.548			
Own shares (held directly and indirectly)	R0710				
Foreseeable dividends, distributions and charges	R0720				
Other basic own fund items	R0730				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740				
<b>Reconciliation reserve</b>	<b>R0760</b>	<b>686.548</b>			
<b>Expected profits</b>					
Expected profits included in future premiums (EPIFP) - Life Business	R0770				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780				
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>				

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

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	114.385		
Counterparty default risk	R0020	4.931		
Life underwriting risk	R0030			
Health underwriting risk	R0040	108.598		
Non-life underwriting risk	R0050			
Diversification	R0060	-49.974		
Intangible asset risk	R0070			
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>177.940</b>		

### Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	20.196
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	198.136
<b>Capital add-on already set</b>	<b>R0210</b>	<b>0</b>
Solvency capital requirement	R0220	198.136
<b>Other information on SCR</b>		
<b>Capital requirement for duration-based equity risk sub-module</b>	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

**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
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	75.650	673.193
Income protection insurance and proportional reinsurance	R0030		
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050		
Other motor insurance and proportional reinsurance	R0060		
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080		
General liability insurance and proportional reinsurance	R0090		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance	R0130		
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

**Linear formula component for life insurance and reinsurance obligations**

MCR calculation Life		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210		
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240		
Total capital at risk for all life (re)insurance obligations	R0250		

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	35.196	
MCRL Result	R0200		

**Overall MCR calculation**

Linear MCR	R0300		C0070	35.196
SCR	R0310			198.136
MCR cap	R0320			89.161
MCR floor	R0330			49.534
Combined MCR	R0340			49.534
Absolute floor of the MCR	R0350			2.500
<b>Minimum Capital Requirement</b>	<b>R0400</b>		<b>C0070</b>	<b>49.534</b>