

OHRA Zorgverzekeringen N.V.

Solvency and Financial Condition Report 2018 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	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	154.961
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	154.979
Derivatives	R0190	
Deposits other than cash equivalents	R0200	-18
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	
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	4.095
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	99.677
Own shares (held directly)	R0390	
in	R0400	
Cash and cash equivalents	R0410	113
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	258.845

Liabilities

Technical provisions - non-life	R0510	122.778
Technical provisions - non-life (excluding health)	R0520	
TP calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	122.778
TP calculated as a whole	R0570	0
Best estimate	R0580	119.037
Risk margin	R0590	3.740
TP - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
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	0
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	219
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	0
Total liabilities	R0900	122.996
Excess of assets over liabilities	R1000	135.849

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

		Medical expense insurance		Total
		C0010	C0200	
Premiums written				
Gross - Direct Business	R0110	326.091	326.091	
Gross - Proportional reinsurance accepted	R0120		0	
Gross - Non-proportional reinsurance accepted	R0130		0	
Reinsurers' share	R0140	27	27	
Net	R0200	326.064	326.064	
Premiums earned				
Gross - Direct Business	R0210	321.979	321.979	
Gross - Proportional reinsurance accepted	R0220		0	
Gross - Non-proportional reinsurance accepted	R0230		0	
Reinsurers' share	R0240	27	27	
Net	R0300	321.952	321.952	
Claims incurred				
Gross - Direct Business	R0310	316.750	316.750	
Gross - Proportional reinsurance accepted	R0320		0	
Gross - Non-proportional reinsurance accepted	R0330		0	
Reinsurers' share	R0340		0	
Net	R0400	316.750	316.750	
Changes in other technical provisions				
Gross - Direct Business	R0410		0	
Gross - Proportional reinsurance accepted	R0420		0	
Gross - Non-proportional reinsurance accepted	R0430		0	
Reinsurers' share	R0440		0	
Net	R0500		0	
Expenses incurred	R0550	13.425	13.425	
Other expenses	R1200			
Total expenses	R1300		13.425	

s.05.02 Premiums, claims and expenses by country

		Home Country	Total Top 5 and home country
		C0010	C0070
R0010		C0080	C0140
Premium written			
Gross - Direct Business	R0110	325.391	325.391
Gross - Proportional reinsurance accepted	R0120		0
Gross - Non-proportional reinsurance accepted	R0130		0
Reinsurers' share	R0140	27	27
Net	R0200	325.364	325.364
Premium earned			
Gross - Direct Business	R0210	321.279	321.279
Gross - Proportional reinsurance accepted	R0220		0
Gross - Non-proportional reinsurance accepted	R0230		0
Reinsurers' share	R0240	27	27
Net	R0300	321.252	321.252
Claims incurred			
Gross - Direct Business	R0310	316.423	316.423
Gross - Proportional reinsurance accepted	R0320		0
Gross - Non-proportional reinsurance accepted	R0330		0
Reinsurers' share	R0340		0
Net	R0400	316.423	316.423
Changes in other technical provisions			
Gross - Direct Business	R0410		0
Gross - Proportional reinsurance accepted	R0420		0
Gross - Non-proportional reinsurance accepted	R0430		0
Reinsurers' share	R0440		0
Net	R0500		0
Expenses incurred	R0550	13.405	13.405
Other expenses	R1200		
Total expenses	R1300		13.405

s.17.01 Non - life Technical Provisions

		Medical expense insurance	Total Non-Life obligations
		C0020	C0180
Technical provisions calculated as a whole	R0010		
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		
Technical Provisions calculated as a sum of BE and RM			
Best estimate			
Premium provisions			
Gross - Total	R0060	19.897	19.897
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	19.897	19.897
Claims provisions			
Gross - Total	R0160	99.141	99.141
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	99.141	99.141
Total Best estimate - gross	R0260	119.037	119.037
Total Best estimate - net	R0270	119.037	119.037
Risk margin	R0280	3.740	3.740
Amount of the transitional on Technical Provisions			
TP as a whole	R0290		0
Best estimate	R0300		0
Risk margin	R0310		0
Technical provisions - total			
Technical provisions - total	R0320	122.778	122.778
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	122.778	122.778

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											
2009	R0160											
2010	R0170											
2011	R0180											
2012	R0190	156,205	192,273	12,075		2,155						
2013	R0200	156,372	159,730	18,266	1,049	160						
2014	R0210	182,061	126,624	6,017	-87	-867						
2015	R0220	207,818	128,777	1,932	-53							
2016	R0230	236,677		88,180	1,247							
2017	R0240	227,677	88,411									
2018	R0250	237,890										

	C0170	C0180
R0100		0
R0160		
R0170		
R0180		
R0190		348,017
R0200		335,577
R0210	-867	313,348
R0220	-53	338,474
R0230	1,247	326,103
R0240	88,411	316,988
R0250	237,890	237,890
Total	326,627	2,215,496

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

Year end (discounted data)

Gross undiscounted Best Estimate Claims Provisions

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											
2010	R0170											
2011	R0180											
2012	R0190	0	0									
2013	R0200	0	0									
2014	R0210	0	0									
2015	R0220	0	2,903									
2016	R0230	117,733	3,661									
2017	R0240	115,865	2,385									
2018	R0250	96,434										

	C0360
R0100	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	
R0230	
R0240	2,388
R0250	96,743
Total	99,141

s.23.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010	50	50			
Share premium account related to ordinary share capital	R0030	51.000	51.000			
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	84.799	84.799			
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					
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	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	135.849	135.849			
Ancillary own funds						
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0300					
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					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	135.849	135.849			
Total available own funds to meet the MCR	R0510	135.849	135.849			
Total eligible own funds to meet the SCR	R0540	135.849	135.849			
Total eligible own funds to meet the MCR	R0550	135.849	135.849			
SCR	R0580	49.585				
MCR	R0600	20.761				
Ratio of Eligible own funds to SCR	R0620	274%				
Ratio of Eligible own funds to MCR	R0640	654%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	135.849				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	51.050				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	84.799				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770	0				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	0				
Total Expected profits included in future premiums (EPIFP)	R0790	0				

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

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	9.255		
Counterparty default risk	R0020	1.494		
Life underwriting risk	R0030			
Health underwriting risk	R0040	36.103		
Non-life underwriting risk	R0050			
Diversification	R0060	-6.949		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	39.903		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	9.681
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	49.585
Capital add-on already set	R0210	
Solvency capital requirement	R0220	49.585
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	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	119.037	322.686
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	20.761	
MCRL Result	R0200		

Overall MCR calculation

Linear MCR	R0300		C0070	
SCR	R0310			20.761
MCR cap	R0320			49.585
MCR floor	R0330			22.313
Combined MCR	R0340			12.396
Absolute floor of the MCR	R0350			20.761
				2.500
			C0070	
Minimum Capital Requirement	R0400			20.761