

OHRA Ziektekostenverzekeringen 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	302.512
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	302.526
Derivatives	R0190	
Deposits other than cash equivalents	R0200	-14
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	0
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	16.473
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	279.322
Own shares (held directly)	R0390	
in	R0400	
Cash and cash equivalents	R0410	61
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	598.367

Liabilities

Technical provisions - non-life	R0510	405.379
Technical provisions - non-life (excluding health)	R0520	
TP calculated as a whole	R0530	0
Best estimate	R0540	0
Risk margin	R0550	0
Technical provisions - health (similar to non-life)	R0560	405.379
TP calculated as a whole	R0570	0
Best estimate	R0580	391.274
Risk margin	R0590	14.105
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	3.137
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	408.516
Excess of assets over liabilities	R1000	189.851

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

		Medical expense insurance		Total	
		C0010		C0200	
Premiums written					
Gross - Direct Business	R0110	1.246.834		1.246.834	
Gross - Proportional reinsurance accepted	R0120			0	
Gross - Non-proportional reinsurance accepted	R0130			0	
Reinsurers' share	R0140	149		149	
Net	R0200	1.246.686		1.246.686	
Premiums earned					
Gross - Direct Business	R0210	1.242.710		1.242.710	
Gross - Proportional reinsurance accepted	R0220			0	
Gross - Non-proportional reinsurance accepted	R0230			0	
Reinsurers' share	R0240	149		149	
Net	R0300	1.242.562		1.242.562	
Claims incurred					
Gross - Direct Business	R0310	1.161.587		1.161.587	
Gross - Proportional reinsurance accepted	R0320			0	
Gross - Non-proportional reinsurance accepted	R0330			0	
Reinsurers' share	R0340			0	
Net	R0400	1.161.587		1.161.587	
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	108.241		108.241	
Other expenses	R1200				
Total expenses	R1300			108.241	

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	55.688	55.688
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	55.688	55.688
Claims provisions			
Gross - Total	R0160	335.586	335.586
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	335.586	335.586
Total Best estimate - gross	R0260	391.274	391.274
Total Best estimate - net	R0270	391.274	391.274
Risk margin	R0280	14.105	14.105
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	405.379	405.379
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	405.379	405.379

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	488,054	379,561	18,906	458	1,440						
2013	R0200	424,519	384,966	17,483	567	774						
2014	R0210	514,504	346,111	12,539	477	686						
2015	R0220	584,829	361,445	2,534	-1,946							
2016	R0230	708,264	277,190	5,400								
2017	R0240	754,502	324,745									
2018	R0250	839,868										

	C0170	C0180
R0100		0
R0160		
R0170		
R0180		
R0190		888,411
R0200		828,310
R0210	686	874,315
R0220	-1,946	946,862
R0230	5,400	990,853
R0240	324,745	1,079,247
R0250	839,868	839,868
Total	1,168,753	6,367,867

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	9,193									
2016	R0230	305,254	12,005									
2017	R0240	338,842	8,479									
2018	R0250	325,947										

	C0360
R0100	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	
R0230	
R0240	8,526
R0250	327,060
Total	335,586

s.23.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		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	4.538	4.538			
Share premium account related to ordinary share capital	R0030	74.422	74.422			
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	110.891	110.891			
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	189.851	189.851			
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 ordinary share capital callable on demand	R0310					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0320					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0330					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0340					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0350					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Other ancillary own funds	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	189.851	189.851			
Total available own funds to meet the MCR	R0510	189.851	189.851			
Total eligible own funds to meet the SCR	R0540	189.851	189.851			
Total eligible own funds to meet the MCR	R0550	189.851	189.851			
SCR	R0580	186.121				
MCR	R0600	74.538				
Ratio of Eligible own funds to SCR	R0620	102%				
Ratio of Eligible own funds to MCR	R0640	255%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	189.851				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	78.960				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	110.891				
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	21.648		
Counterparty default risk	R0020	4.951		
Life underwriting risk	R0030			
Health underwriting risk	R0040	141.947		
Non-life underwriting risk	R0050			
Diversification	R0060	-18.268		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	150.278		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	35.844
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	186.121
Capital add-on already set	R0210	
Solvency capital requirement	R0220	186.121
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	391.274	1.194.641
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	74.538	
MCRL Result	R0200		

Overall MCR calculation

Linear MCR	R0300		C0070
			74.538
SCR	R0310		186.121
MCR cap	R0320		83.755
MCR floor	R0330		46.530
Combined MCR	R0340		74.538
Absolute floor of the MCR	R0350		2.500
			C0070
Minimum Capital Requirement	R0400		74.538